The CIGNA International

Advantages

A true overseas plan meant to be used overseas.

- All services received by members overseas are considered as In-Network benefits (no Out-of-Network penalties).
- Claims are not subject to an overseas fee schedule. 100% Coverage for Preventative Care Services rendered overseas (no waiting period).
- Calendar year maximum is $3,000 per person for services received overseas.
- Choose your own dentist or access the international network with over 100,000 qualified providers in 160 countries.
- Fully staffed multilingual Customer Service Center open 24 hours a day, 365 days a year.
- Direct Payment and Direct Settlement Options.
- Reimbursements in most currencies via check, direct wire and bank wire or electronic funds transfer.
- Over 90% of claims and reimbursements completed within 10 business days at 99% accuracy.
- Secure Internet access with resources for members.

Coverage is available in the U.S. while on Home Leave or TDY, but at reduced calendar year maximums and co-insurance levels.

The CIGNA International dental plan is provided by CIGNA Global Health Benefits.

CIGNA Global Health Benefits insurance products and/or administrative services are provided by or through operating subsidiaries of CIGNA Corporation. CIGNA Corporation is headquartered in Philadelphia, PA USA. The 2017 worldwide revenue exceed over $41 Billion USD.

Ratings as of December 2017
Standard & Poor's – “AA-”
Fitch – “A”
A.M. Best – “A”
Moody’s – “A1”

The International Choice for Dental Coverage

International Dental Indemnity Plan

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UNDERWRITTEN BY:

The International Choice for Dental Coverage

International Dental Indemnity Plan
**THE INTERNATIONAL DENTAL PLAN**

### BENEFITS
- Higher co-insurance levels when services are rendered overseas.
- Charges are not subject to an overseas fee schedule.
- See the Summary of Benefits for more details.

### WORLDWIDE COVERAGE
- All services received by members overseas are considered as In-Network benefits (no Out-of-Network penalties).

### DEDUCTIBLE
- Members do not pay a deductible for services received overseas.
- For services received in the U.S., member pay an annual deductible of $100 for individuals and $300 for families.

### COVERAGE LIMITS
- The calendar year maximum is $3,000 per person for services received overseas.
- The calendar year maximum is $1,000 per person for services received in the U.S.

### WAITING PERIODS
- The waiting period for Class III, Major Restorative Care, is 12 months for services received in the U.S. (for new plan members only).
- The waiting period for Class IV, Orthodontia, is 12 months for dependents up to age 26 (for new plan members only).
- The waiting period for Class V, Implants, is 12 months. (for new plan members only).

### ELIGIBILITY
- All members of the Protective Association, spouses and dependent children under age 26 are eligible.

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### Schedule of Benefits

#### Class I – Preventive Care
- Diagnostic – General
- Preventive
- Diagnostic X-rays
- Periodontal Maintenance

#### Class II – Basic Restorative
- Restorative (Basic)
- Endodontics
- Periodontics
- Prosthodontics – Removable (Maintenance)
- Prosthodontics – Fixed Bridge (Maintenance)
- Oral Surgery
- Root Canal
- Periodontal Scaling

#### Class III – Major Restorative
- Restorative (Major)
- Prosthodontics – Removable (Installation)
- Prosthodontics – Fixed Bridge (Installation)
- Crowns

#### Class IV – Orthodontia
- Lifetime Maximum is $2,500, no deductible
- Coverage only for dependents up to age 26

#### Class V – Implants
- Lifetime Maximum is $2,500, no deductible

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### International Coverage

#### International Services

**Multilingual Customer Service**
- Global Access – 24 hours a day, 365 days a year
- Language assistance
- Referrals to qualified dentists worldwide

**International Network**
- Referral network with over 100,000 preferred providers in 160 countries
- Direct Payment and Direct Settlement Options

**Claims & Reimbursements**
- Claims processed in any language or currency
- Reimbursements in most currencies, via check, direct deposit, bank wire, or electronic funds transfer
- Multilingual Claim Forms
- Over 90% of claims and reimbursements completed within 10 business days at 99% accuracy

**Internet**
- Members’ information on Eligibility, Benefits, Claims and Reimbursements
- 120 Country Guides which include Medical Summary, Medical Care, Diseases, Safety, Phone Info, Voltage & Plugs, Financial, Cultural Tips, Country Facts, Weather & Time and Local News links
- Access to pre-screened dentists in the International Provider Directory

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**THIS IS NOT AN INSURANCE CONTRACT. THIS BROCHURE PROVIDES A BRIEF DESCRIPTION OF THE BENEFITS AND FEATURES OF THE POLICY. THE CERTIFICATE SETS FORTH IN DETAIL THE PROVISIONS OF THE POLICY, AND WILL PREVAIL IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS DESCRIPTION.**