



# AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION

## CIGNA International Coverage Overview \*

January 1, 2015

### GROUP DENTAL INSURANCE

<b>Eligibility</b>	Membership in the American Foreign Service Protective Association.	
<b>Waiting Period</b>	Class I- None Class II- None Class III- Outside the USA – None. Inside the USA – 12 months – for new plan members only. Class IV- 12 months- for new plan members only	
	<b>Outside the USA</b>	<b>Inside the USA *</b>
<b>Calendar Year Deductible</b>		
<i>Individual</i>	\$0	\$100
<i>Family Maximum</i>	\$0	\$300
<b>Classes I, II, III Combined Calendar Year Maximum</b>	\$3,000 per person	\$1,000 per person
<b>Class I – Preventive Care-</b> Includes Diagnostic and Preventive services including oral examination, diagnostic x-rays and periodontal maintenance.	100% Coinsurance	60% Coinsurance
<b>Class II – Basic Restorative-</b> Includes Basic Restorations, Endodontics, Periodontics, Prosthodontic Maintenance and Oral Surgery including Fillings, Root Canal, Periodontal Scaling and Root Planing and repair to Bridgework and Dentures.	80% Coinsurance	40% Coinsurance after deductible
<b>Class III – Major Restorative-</b> Includes Major Restorations, Dentures and Bridgework including Crowns.	50% Coinsurance	20% Coinsurance after deductible
<b>Class IV – Orthodontia</b> <i>(Limited to dependent children under age 19)</i>	50% Coinsurance subject to \$2,500 lifetime maximum.	25% Coinsurance subject to \$2,500 lifetime maximum.
<b>Class V – Implants</b>	Not Covered	Not Covered
<b>Dependent Children</b>	Covered up to Age 26	

\* The CIGNA Global Health Benefits dental plan considers Alaska, Hawaii, Puerto Rico, Guam, the Virgin Islands of the United States, Northern Mariana Islands, United States Minor Outlying islands and America Samoa to be **INSIDE the USA** and benefits will be calculated at the **LOWER** rate.

**Disclaimer: This Summary of Benefits for the CIGNA Global Health Benefits dental plan is to be used for reference purpose only. Please contact CIGNA Global Health Benefits prior to receiving treatment.**