

## 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 \$5,000 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 The CIGNA Group. The CIGNA Group is headquartered in Bloomfield, CT USA. The 2023 worldwide revenue exceed over \$195 Billion USD.

#### Ratings 2023

Standard & Poor's – "A-1/A-2"

Fitch – "BBB+"

A.M. Best – "A"

Moody's – "Baa1"

## The International Choice for Dental Coverage



AND



## International Dental Indemnity Plan

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UNDERWRITTEN BY:



# 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 \$5,000 per person for services received overseas.
- The calendar year maximum is \$1,000 per person for services received in the US.

## 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 and and Class V, Implants is 12 months. Orthodontia is for dependents up to age 19. (for new plan members only).

## ELIGIBILITY

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

## 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 \$3,000, no deductible  
Coverage only for dependents up to age 19

### Class V - Implants

Lifetime Maximum is \$3,000, no deductible

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.

## 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