# 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 penalities).
- 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 qualitifed 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-insureance levels.

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

CIGNA Global Health Benefits insurance products and/or administratives ervices 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

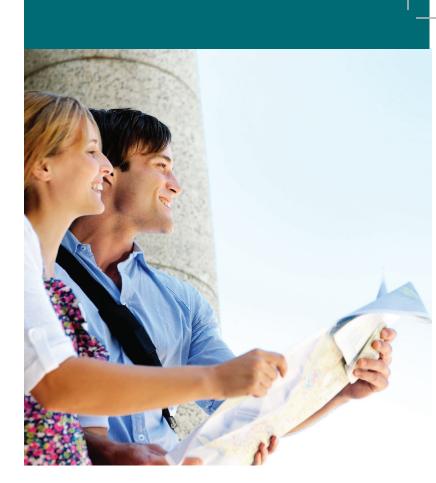
Standard & Poor's – "A-1/A-2" Fitch – "BBB+" A.M. Best – "A" Moody's–"Baa1"

# The International Choice for Dental Coverage



**AND** 





# International Dental Indemnity Plan

## AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION

1620 L Street, NW Suite 800 Washington, DC 20036-2902 Phone: (202) 833-4910 Fax: (202) 775-9082 E-mail: aip@afspa.org

Web site: www.afspa.org/aip/dental



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### 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
- $\blacksquare$  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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