

Long Term Global Worker ***DENTAL AND VISION COVERAGE***

Effective January 1, 2024

Cigna Global Dental Plans

GLOBAL DENTAL PLANS

International Dental



- Choose any dental provider
- Submit claims via CignaEnvoy.com

GLOBAL DENTAL PLANS

Choosing a Stateside Dental Provider

- In-network providers:
 - Receive deepest discounts
 - Claims filed by provider
 - No balance billing
- Out-of-network providers:
 - No discounts — charged the maximum reimbursable charge (MRC)
 - Claims filed by participant
 - Bills possibly balanced by provider

CIGNA GLOBAL HEALTH BENEFITS

Dental Plan Comparison

Dental Plan Benefits	Global Dental Plus	Global Dental Basic
Providers	You may use any provider or save in the U.S. by using Cigna DPPO network providers.	You may use any provider or save in the U.S. by using Cigna DPPO network providers.
Deductible (per person, per year)	\$50	\$50
Annual maximum benefit (per person, per year)	\$1,500	\$1,000
Preventive services (Class I)	0% no deductible	0% no deductible
Basic services (Class II)	20% after deductible	20% after deductible
Major services (Class III)	50% after deductible	50% after deductible
Orthodontia (Class IV)	50% no deductible*	Not covered
Waiting Periods	N/A	N/A

*Applies only to a dependent child younger than 19. The lifetime maximum benefit is \$1,500.

CIGNA INTERNATIONAL

ID Cards

- ID cards: one for medical/dental or two if you are in a Cigna*Links* country.
- If you need to access services after the effective date of your coverage, but before you receive your ID cards, refer to the “Important Reminders” page of your benefit guide.

Vision Plan

VISION PLAN

In-Network

- You can look up VSP Choice network providers online at [VSP.com](https://www.vsp.com).
- \$10 co-pay for annual vision exam.
- Frames covered up to \$130.
- Featured frames covered up to \$150.
- \$25 co-pay for lenses.
- No ID cards; in-network providers have direct access to VSP enrollment information.
- No claims to submit: pay your share of the cost at the time of appointment and VSP will submit a claim for their portion.

Vision Plan – VSP

Out-of-Network

- VSP will reimburse services up to a fixed amount.
- You will need to pay the provider for the full cost and then submit a claim to VSP for re-imbursement.

INTERNATIONAL COVERAGE

- This information only highlights the depth of coverage and benefits. you can receive when you protect yourself with GSFR. Limitations and exclusions apply. This material is a general summary of the plans. The official plan documents and contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan. In the event of a conflict with the description in this material, the terms of the official plan documents and contracts will control its operation.
- GSFR reserves the right to change or cancel these programs at any time. This material does not imply an employment contract or guarantee of benefits. Medical underwriting could be required.