

The Evangelical Alliance Mission Long Term Global Worker

INTERNATIONAL DENTAL AND VISION ENROLLMENT

INTERNATIONAL ENROLLMENT

Agenda

- Cigna Global Dental Plans
- VSP Vision Plan
- Enrollment

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
 - Provider may balance bill, meaning you will be responsible for any billed amount in excess of the in-network rate..

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)	100% no deductible	100% no deductible
Basic services (Class II)	80% after deductible	80% 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.

Vision Plan – VSP

Vision Plan - VSP

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.

For additional vision information please view [**Long Term Global Worker and Staff VSP Member Benefit Summary**](#)

Vision Plan - VSP

Out-of-Network

- VSP will reimburse services up to a fixed amount.
- Will need to pay provider for full cost and submit a claim to VSP for reimbursement.

For additional vision information please view [**Long Term Global Worker and Staff VSP Member Benefit Summary**](#)

Enrollment

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Medical, Dental, Life, AD&D, Vision and HSA Enrollment

- Medical, Dental, Life and AD&D Enrollment – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Overseas” button and go to “GuideStone Forms” to access the appropriate enrollment form.
- Vision Plan (VSP) Enrollment (Long Term Global Worker) – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Overseas” button and go to “GuideStone Forms” to access the **[Long Term Global Worker VPS Plan Enrollment Form](#)**.
- Health Savings Account (HSA) Enrollment (Long Term Global Worker) – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Overseas” button and go to “HSA Information/Forms” to access the enrollment forms.

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How to Find Answers

- If you have any questions regarding enrollment, changes or your employee benefits, please contact your benefits administrator at **Benefits@Team.org**.
- If you have questions about your new GuideStone benefits please call Wade Wilkerson at 214-720-6562 or email **Wade.Wilkerson@GuideStone.org**.

BEFORE YOU RECEIVE YOUR ID CARDS

- After the effective date of coverage, if you need to see a doctor or fill a prescription and you haven't received your ID card, you can view your cards online. Please see your **International Long and Mid Term Global Workers Benefit Guide** for details.
- Watch the mail for your Cigna Global ID card.
 - One card for medical, pharmacy, and dental (If elected)
 - If you are enrolled in the Global Health 3500 and are in a country that offers the CignaLinks® network, you will receive two ID Cards: a Cigna Global Card and a CignaLinks country card.
- VSP does not issue ID cards as they are not needed in-network; but you can print one from your VSP user account.

INTERNATIONAL ENROLLMENT

- This information only highlights the depth of coverage and benefits. You can receive when you protect yourself with GuideStone Financial Resources (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.