



AMERICAN FOREIGN SERVICE PROTECTIVE ASSOCIATION

CIGNA International Coverage Overview *

January 1, 2025

GROUP DENTAL INSURANCE

Eligibility	Membership in the American Foreign Service Protective Association.	
Waiting Period	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. Class V – 12 months - for new plan members only.	
	Outside the USA	Inside the USA *
Calendar Year Deductible		
Individual	\$0	\$100
Family	\$0	\$300
Classes I, II, III Combined Calendar Year Maximum	\$5,000 per person	\$1,000 per person
Class I – Preventive Care- Includes Diagnostic and Preventive services including oral examination, diagnostic x-rays and periodontal maintenance.	100% Coinsurance	60% Coinsurance
Class II – Basic Restorative- 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
Class III – Major Restorative- Includes Major Restorations, Dentures and Bridgework including Crowns.	50% Coinsurance	20% Coinsurance after deductible
Class IV – Orthodontia	50% Coinsurance subject to \$3,000 lifetime maximum.	25% Coinsurance subject to \$3,000 lifetime maximum.
Class V – Implants	50% Coinsurance subject to \$3,000 lifetime maximum	25% Coinsurance subject to \$3,000 lifetime maximum
Dependent Children	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.

NOTE: It is very important to contact AFSPA at 202-833-4910 or aip@afspa.org for any questions regarding the benefits above. If AFSPA is not able to provide an answer, we will refer you to Cigna for further assistance.

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