

Policy Summary

About Cigna's International Employee Healthcare Plan Tailored Dental Plan

Some important points about Cigna's International Employee Healthcare Plan are summarised below. This summary is developed as a guide to the policy, giving you details of the key benefits as well as any significant or unusual exclusions. However as it does not describe all the terms and conditions of the plan it should be read in conjunction with the List of Benefits, Exclusions and How to Claim Guide.

Key Benefits of the plan

Plan Benefits	Significant exclusions or limitations
Investigative and Preventative Treatment. Benefits include: examinations, X-rays, Scale & Polish.	<ul style="list-style-type: none"> Examinations & Scale and Polish limited to two visits per year. X-rays limited to four bitewings and six Intra Oral per year of insurance and Dental X-ray (OPG) every 3 years.
Basic Restorative Treatment, Periodontal Treatment and Treatment of Dental Injury. Benefits include: root canal treatment, extractions, surgical procedures, occasional treatment, anaesthetics, periodontal treatment.	Limited to 80% Refund <ul style="list-style-type: none"> Prolonged periodontal treatment limited to 1 course per year of insurance.
Major Restorative and Orthodontic Treatment. Benefits include: dentures-acrylic/synthetic, metal and metal acrylic; Crowns, inlays, mouthguard or occlusal splint.	Limited to 50% Refund <ul style="list-style-type: none"> Full case assessment will be limited to one per year of insurance.
Orthodontic Treatment.	Limited to 50% Refund up to \$1,500 per year of insurance. <ul style="list-style-type: none"> Treatment only payable to dependant children under the age of 18
Annual Benefit.	Up to \$2,000 per year of insurance

	<p>Significant exclusions or limitations that apply across the plan</p> <ul style="list-style-type: none"> • Cosmetic treatment. • Treatment that is not necessary for continued oral health. • Replacing any dental appliance which is lost or stolen. • Major treatment on deciduous or baby teeth for dependant children. • Procedures, services and supplies which are deemed by Cigna to be medical procedures, services and supplies including mouthwashes, and services and supplies provided in a hospital (except where dental treatment is neither wholly or partly the reason for the stay in hospital).
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The product is provided by Cigna Life Insurance Company of Europe S.A.-N.V., a Belgian company with limited liability in the UK, and administered by Cigna European Services (UK) Limited.

Length of cover

The policy is for one year from the policy start date, and is annually renewable.

Making a claim

Claims for treatment carried out *in* the USA should be sent to:

Cigna Global Health Benefits
 PO Box 15964
 Wilmington
 Delaware 19850
 United States of America

If you require assistance call the 24 hour helpline +1 800 768 1725

Claims for treatment *outside* the USA should be sent to:

Cigna Global Health Benefits
 1 Knowe Road
 Greenock
 Scotland PA15 4RJ

If you require assistance call the 24 hour helpline +44 (0) 1475 492197

Please refer to the Cigna Helpful Guide for further information on additional charges that may apply where you request reimbursement in a currency other than the currency of premium or the currency in which the claim was incurred.”

Important Information

Emergency evacuations or repatriations must be authorised in advance by the Cigna Helpline.

If your plan ends, cover and services under the policy shall end immediately. Treatment and costs incurred after the date of termination shall not be paid. If treatment has been authorised or a guarantee of payment issued, Cigna will not be held responsible for any treatment costs if the plan ends or you or your dependant leave the plan before treatment has taken place.

How to make a complaint

If you wish to register a complaint, please contact us:

- in writing to Cigna Global Health Benefits at 1 Knowe Road, Greenock, PA15 4RJ
- by phone +44 (0) 1475 492197

If we are unable to resolve any complaint to your satisfaction you may then complain directly to:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Tel: +44 (0) 845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Complaining to the Ombudsman does not affect your legal rights.

Compensation

Cigna is a member of the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we cannot meet our obligations, however this will depend on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

Who regulates us?

Cigna Life Insurance Company of Europe S.A.-N.V. - UK Branch is a foreign branch of Cigna Life Insurance Company of Europe S.A.-N.V. (Registration Number 0421.437.284), registered in Belgium with limited liability and authorised under licence number 0938) having its' principal place of business in the UK at 5 Aldermanbury Square, 13th Floor, London, England, EC2V 7HR.

Cigna Life Insurance Company of Europe S.A.-N.V. is authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

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