



SECURIAN DENTAL PLANS INTERNATIONAL EMERGENCY DENTAL PROGRAM

When you're visiting one of the seven wonders of the world or working abroad, the last thing you need to wonder about is where to go for emergency dental treatment. With Securian Dental Plans, you don't have to worry.

Securian Dental Plan clients and their dependents may receive emergency dental care from a worldwide network of credentialed dentists while traveling or working nearly anywhere in the world.

Dental emergencies usually include the unexpected onset of a tooth injury or tooth pain. See the covered services listed below.

Emergency dental care available / 24 hours a day / 365 days a year.

No such relationship other than that of independent parties under an arrangement with each other solely for the purposes of providing dental care to Securian Dental Plan members may be deemed to exist between Securian and participating dentists.

Securian Dental is underwritten by Securian Life Insurance Company, 400 Robert Street North, St. Paul MN 55101, and administered by DeCare Dental Health International, LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC, and administered by DDHI Administrators, LLC. Securian Dental is offered under policy form series 03-30612 or a state variation thereof.

Please remove the card below, fold in half and carry it with you whenever you travel outside the United States.

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COVERED SERVICES

Only emergency treatment is a covered service under this plan.

Emergency treatment is defined as dental services:

- to treat or control acute infections.
- to treat injuries to, or trauma of the teeth and/or supporting structures.

The following are considered dental injuries or trauma: enamel fracture; crown fracture; root fracture; crown-root fracture; luxation; avulsion; or fracture of the alveolar process (mandible or maxilla).

- to relieve acute pain (not chronic pain or continuing undiagnosed pain) with palliative measures.
- to identify the source of pain, the extent of trauma or the source of infection (diagnostic services).
- to determine the extent of a dental emergency via examination.

The following are not considered emergency treatment services:

- Periodic examinations
- Preventive dental services (dental prophylaxis, topical fluoride treatment, sealants, space maintenance)
- Basic restorative dental services in the absence of pain, trauma, or acute infection
- Major restorative dental services in the absence of pain, trauma, or acute infection
- Periodontics
- Implants
- Prosthodontics
- Orthodontics



HERE'S HOW YOUR COVERAGE WORKS

If you need emergency dental care while traveling internationally, call our international service center right away. (The attached card gives complete details on how to make that call.) An English-speaking customer service representative will assist with finding and contacting a dentist but the subscriber is responsible for scheduling an appointment.

VISIT WWW.SECURIANDENTAL.COM FOR A LISTING OF PARTICIPATING DENTISTS

Emergency dental care received from an International Dental Emergency Program dentist is reimbursed in full and is not calculated into your annual plan maximum. Emergency care from a non-participating dentist, or non-emergency care from any dentist, is covered on the same basis as in the United States.

PAYMENT OF CARE

Please pay the dentist directly and ask for a receipt. Then, print a claim form on our Web site and submit the completed form along with the receipt to the address listed on the claim form, so we can reimburse you.



SECURIAN®

LOCATE AN INTERNATIONAL DENTIST

Please note: This number is NOT toll-free. If you are using an international calling card, please follow the card's specific instructions first.

STEP 1: Are you in a hotel, office building or other location that requires you to dial a specific number to "dial out"? If so, do this first.

STEP 2: To find a dentist for emergency dental treatment, dial the outbound calling code for the country you are in (for example, Switzerland is 00) plus **353-94-9372257**

If calling from Ireland, dial **0-94-9372257**



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CLAIM INQUIRIES ONLY (IN THE USA) 1-800-234-9009