



SECURIAN DENTAL PLANS INTERNATIONAL EMERGENCY DENTAL PROGRAM

EMERGENCY DENTAL PROGRAM for MEMBERS

When you work or travel abroad, your dental benefits travel with you. Securian Dental's International Emergency Dental Program provides comprehensive dental benefits to employees of American companies who work or travel abroad.

FINDING A DENTIST IS EASY

The Securian Dental International Emergency Dental Program uses a specialized international network of credentialed dentists. All participating dentists are credentialed, speak English and meet the requirements to practice dentistry in their home countries.

To find a local dentist, visit www.Securian.com to access our directory of international dentists. Or, call our international customer service center representatives at the number listed on the reverse side of your ID card to locate a dentist. They can also assist you if translation services are required when contacting a dentist's office.

PAYMENT OF CARE

You must pay the dentist directly either at the time of service or, if available, according to the dentist's payment plan. The International Emergency Dental program will reimburse you directly for services covered under your dental plan. Please note, we do not reimburse the dentist.

SUBMIT CLAIM FORM AND RECEIPTS

When you visit your dentist, be sure to take a copy of an International Dental Program claim form, which can be downloaded from our Web site. The dentist may be able to assist you in completing the claim form. Be sure each service provided is listed on the claim form. Please submit the completed claim form, along with a detailed receipt of services rendered to the address listed on the claim form, so we can reimburse you according to the specific provisions of your benefit plan.

Frequently Asked Questions

What if my dentist is not in the Securian Dental Network?

You do not need to see a Securian Dental dentist to receive reimbursement for services covered under your dental plan. The Securian Dental Emergency Dental Program, however, offers a directory of credentialed, English speaking dentists for your ease and convenience. You may select any of these dentists or another dentist of your choice to provide you with dental care.

How can I get a claim form?

International Dental Program claim forms can be downloaded through our easy-to-use website.

Who do I contact if I have a question about a dental claim?

Call our Customer Service representatives at the number listed on the ID card, during the listed hours of service. They will be happy to assist you with any questions you have.

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Will I be able to submit the claim form via e-mail?

Yes, you may, if you scan the completed form and submit to expatriate@Securian.com.

How are signatures submitted electronically?

When either a member or a dentist submits an electronic claim form and the names are typed into the appropriate space(s), it is deemed to be signed by that person when the form is transmitted via e-mail. Type in only the name(s) for which you have authorization to sign the claim form.

Will I be able to submit the claim form via facsimile?

Yes, a claim form may be sent by facsimile to Securian Dental. Please fax the completed form to 0-94-9362685 (within Ireland) or if you reside outside Ireland at + 353-94-9362685.

How long will it take to receive my payment from Securian Dental?

International claims can take up to 30 days from the time we receive your claim to be processed. The check will be made payable to you in U.S. dollars with the Emergency member's name on the check and mailed to your company's U.S. office. Your employer will deposit the check into your account and will notify you of the deposit via e-mail.

What currency conversion rates does Securian Dental use?

When a claim is submitted in a non-U.S. currency, the amount will be converted into U.S. dollars as of the date of service using the currency conversion table at www.OANDA.com/converter/classic.

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 members may be deemed to exist between Securian Dental and participating dentists.