



SECURIAN DENTAL EXPATRIATE DENTAL PROGRAM

The need for quality dental care is universal. That's why when your employees live and work outside the United States, Securian Dental has them—and their dependents—covered.

The Expatriate Dental Program provides comprehensive dental benefits to employees of American companies who work abroad. American employees transferred overseas can receive dental plans similar to their stateside coworkers. Multinational employers enjoy the ease of running their entire dental benefits program through a single administrator.

Securian Dental is underwritten by Securian Life Insurance Company 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.

For more information,
please call **1-800-234-9009**.

WORLDWIDE ACCESS TO CREDENTIALLED DENTISTS

The Expatriate Program uses a specialized international network of dentists in more than 135 countries throughout Europe, Africa, South America, Asia and almost everywhere else in the world. All participating dentists are credentialed, speak English and meet the licensing requirements in their home countries. The list of participating dentists is available on our Web site at www.securiandental.com.

EASY FOR EMPLOYEES TO USE

Employees will receive a detailed manual of how to use the Expatriate Dental Program. Basically, if employees need dental care while working internationally, they call our international service center. An English-speaking customer service representative will assist them with finding and contacting a dentist, but subscribers are responsible for scheduling an appointment.

Employees pay their dentists directly, then submit a simple claim form to the Expatriate Dental Program international office either electronically, by fax or by mail. Securian Dental then reimburses them according to the specific provisions of their benefit plan.

EASY FOR GROUP ADMINISTRATORS TO USE

Administration of the Expatriate Program works in much the same way as Securian Dental's domestic plans—and is designed to eliminate the extra costs and inconvenience many companies face when dealing with multiple benefit plans for overseas-based employees.



SECURIAN™

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.