

Definition of Covered Dental Services



International Plan

» Benefit maximums

- » For covered services, except orthodontics, your benefit maximum is an annual dollar limit of US\$2,000 for staff in their first two years with the plan. Afterwards, the annual benefit maximum increases to US\$4,000. This limit renews each calendar year.
- » For orthodontic benefits (such as braces), the benefit maximum is per lifetime. That means that the dollar limit does not renew each year.

» Coverage for accidental damage

- » If an accident or injury causes damage to your sound, natural teeth, you are covered for benefits, and the annual dental maximum does not apply.

» What is not covered

The Dental Plan does not pay for:

- » Experimental procedures or treatments not approved by the relevant national authorities or specialty societies (e.g., the American Dental Association in the case of the U.S.) where your treatment occurs.

- » Services performed for cosmetic reasons only.
- » Replacement of lost or stolen dental appliances.
- » Replacement of a bridge, crown, or denture within five years after the date you originally receive it – unless you need the replacement because the original is affected by: (a) the placement of another (opposing) denture; (b) the extraction of a natural tooth; or (c) damage to the original as a result of an injury.
- » Replacement of a bridge, crown, or denture when the original can be repaired according to usual dental standards.
- » Any services that don't meet the established national and professional standards of dental practice.
- » Any services which are covered under the Medical Plan.



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To learn more about your Health Benefits for the International Plan visit the [IDB Group Medical Benefits Web App following this link.](#)