

GEHA 2023 dental plans

The #1 dental plan choice
for federal employees.



GEHA®

We are the Government Employees Health Association

- **85+** years, started by Railway Mail Carriers
- Exclusively Federal / Postal / Annuitants / Military retirees
- **2+ million** members worldwide
- One of the largest carriers in the FEHB and FEDVIP
- Extensive nationwide network of doctors, dentists, hospitals and other providers
- Nonprofit association; focused on federal employees

Today's presenter



Susan Duffy
Sales Manager | DC, MD, VA



Get in touch at geha.com





GEHA Standard and High dental

geha.com/Dental

- No waiting periods
- No in-network deductibles
- **400,000+** in-network provider locations nationwide geha.com/Find-Care
- Worldwide coverage
- Child and adult orthodontia
- No premium increases in 2023!

**2023 GEHA
Dental Plans**

Choose from two comprehensive dental plans with a large, nationwide network and worldwide coverage.

GEHA.

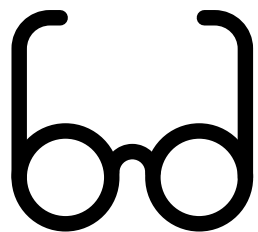
geha.com | 877.590.4342

This is a brief description of services covered under the GEHA Connection Dental Federal plan. For a complete list of plan limitations and exclusions, please refer to the GEHA Connection Dental Federal Plan Brochure available online at geha.com/PlanBrochureDental

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Included benefits and savings with no additional premium



\$5 annual eye exam through EyeMed[®], discounts on eyewear
geha.com/Vision

Other savings on:

- Electric toothbrushes
- Teeth whitening
- Hearing aids
- Medical alert systems

Learn more at geha.com/Savings

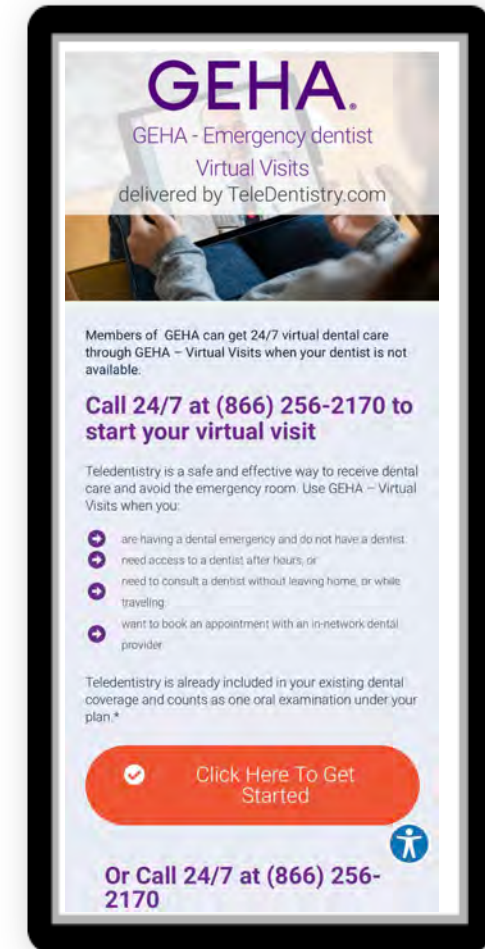
These benefits are neither offered nor guaranteed under contract with the FEDVIP program, but are made available to all enrollees who become members of GEHA and their eligible family members.



Emergency dentist virtual visit

Teledentistry.com/GEHA

- **24/7** virtual dental care when your dentist is not available
- One limited oral evaluation, problem focused (D0140) will be allowed per patient in a 12 consecutive month period
- Use a GEHA virtual dental visit when you:
 - Are having a dental emergency and do not have a dentist
 - Need access to a dentist after hours
 - Need to consult a dentist without leaving home or while traveling



This is a brief description of the features of GEHA's FEDVIP plans. Before making a final decision, please read the GEHA Federal brochure available at geha.com/PlanBrochureDental. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.



Standard dental

About this plan:

- GEHA's lowest premium dental plan
- Provides no-cost in-network preventive dental coverage
- **\$2,500** orthodontia coverage for both children and adults, with no waiting period
- Includes an in-network annual maximum of **\$2,500** per person

Get plan details at
geha.com/StandardDental

Who should consider Standard dental?

- People concerned with their overall health and wellness
- People looking for the peace of mind that comes with additional dental coverage beyond what's included in their medical plan

How often you use your plan





GEHA 2023 Standard dental plan

Out-of-network deductible, **\$25** Self Only, **\$50** Self Plus One and **\$75** Standard Self and Family. In-network deductible is **\$0**. geha.com/StandardDental

Benefit description	Standard In-network you pay	Standard Out-of-network ¹ you pay
Basic - Class A. Two exams, two cleanings and one set of bitewing X-ray per calendar year	Nothing	25%
Basic - Class A. Only available through Teledentistry.com - One oral evaluation per patient per 12-consecutive-month period	Nothing	No benefit
Intermediate - Class B. Fillings/restorations, extractions and periodontal maintenance	45%	50%
Major - Class C. Root canals, crowns, bridges, dentures, periodontal surgery ²	65%	70%
Orthodontics - Class D. Adults and children No waiting period	50% \$2,500 lifetime max	50% \$1,500 lifetime max
Calendar year maximum Class A, B and C services only	\$2,500 per person	\$2,000 per person

1 Out-of-network: You pay any difference between the allowance and the billed amount.

2 Implants limited to **\$2,500**/person/yr. in-network or out-of-network on High dental plan.

This is a brief description of the features of GEHA's FEDVIP plans. Before making a final decision, please read the GEHA Federal brochure available at geha.com/PlanBrochureDental. All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.



High dental

About this plan:

- Includes three dental cleanings per year
- **\$3,500** orthodontia lifetime maximum with no waiting periods
- Unlimited annual maximum benefit per person
- Provides GEHA's greatest coverage for intermediate and major dental care services

Get plan details at geha.com/HighDental

Who should consider High dental?

- Expecting intermediate to major dental care in the coming year
- Adults and children who want a lower out-of-pocket cost for orthodontia
- Have a medical condition that can affect dental health
- Looking for peace of mind that comes with comprehensive coverage

How often you use your plan



Low

Average

High



GEHA 2023 High dental plan

No deductibles, in-network or out-of-network geha.com/HighDental

Benefit description	High In-network you pay	High Out-of-network ¹ you pay
Basic - Class A. Two exams, three cleanings and one set of bitewing X-ray per calendar year Covers a third cleaning	Nothing	Nothing
Basic - Class A. Only available through Teledentistry.com - One oral evaluation per patient per 12-consecutive-month period	Nothing	No benefit
Intermediate - Class B. Fillings/restorations, extractions and periodontal maintenance	20%	20%
Major - Class C. Root canals, crowns, bridges, dentures, periodontal surgery ²	50%	50%
Orthodontics - Class D. Adults and children No waiting period	30% \$3,500 lifetime max	30% \$3,500 lifetime max
Calendar year maximum Class A, B and C services only	Unlimited per person	Unlimited per person




1 Out-of-network: You pay any difference between the allowance and the billed amount.

2 Implants limited to **\$2,500**/person/yr. in-network or out-of-network on High dental plan.

Compare GEHA 2023 dental plans

Class B and C services out-of-network deductible is **\$0** for High, **\$25** Standard Self Only, **\$50** Standard Self Plus One and **\$75** Standard Self and Family.

geha.com/DentalCompare

Benefit description	High  In-network or out-of-network ¹ you pay	Standard  In-network you pay	Standard  Out-of-network ¹ you pay
	Basic - Class A. Two exams, two cleanings and one set of bitewing X-ray per calendar year	Nothing	Nothing
Basic - Class A. Covers a third cleaning	Nothing	No benefit	No benefit
Basic - Class A. Only available through Teledentistry.com - One oral evaluation per patient per 12-consecutive-month period	Nothing	Nothing	No benefit
Intermediate - Class B. Fillings/restorations, extractions and periodontal maintenance	20%	45%	50%
Major - Class C. Root canals, crowns, bridges, dentures, periodontal surgery ²	50%	65%	70%
Orthodontics - Class D. Adults and children No waiting period	30% \$3,500 lifetime max	50% \$2,500 lifetime max	50% \$1,500 lifetime max
Calendar year maximum Class A, B and C services only	Unlimited per person	\$2,500 per person	\$2,000 per person

1 Out-of-network: You pay any difference between the allowance and the billed amount.

2 Implants limited to **\$2,500**/person/yr. in- or out-of-network on High. Standard, implants limited to **\$2,500**/person/yr. in-network or **\$2,000**/person/yr. out-of-network.

Find your premium. Step 1: Use your ZIP code to find rate code

Zip code based on subscriber's primary state of residence. Find state, then first three digits of ZIP code to determine rate code. geha.com/DentalRates

State	First 3 digits of ZIP code	Rate code	State	First 3 digits of ZIP code	Rate code	State	First 3 digits of ZIP code	Rate code
AL, AR, GU, IA, MS, ND, NE, PR, VI	Entire state or territory	1	IN	460-462, 470, 472, 473	2	NY	127, 129-139, 144-149	1
ID, LA, MO, MT, NC, OK, SC, SD, TN, UT, VT	Entire state	2	IN	463, 464	3	NY	Rest of state	2
DE, HI, NM, OR	Entire state or territory	3	IN	Rest of state	1	OH	430-433, 437, 440-443, 446, 447, 450-455, 459	2
CO, DC, NH, RI	Entire state	4	KS	660-662, 666	2	OH	Rest of state	1
AK	Entire state	5	KS	Rest of state	1	PA	172-174	4
AZ	850-853, 864	3	KY	410	2	PA	180, 181, 183	5
AZ	Rest of state	2	KY	Rest of state	1	PA	189-196	3
CA	900-931, 933-935, 939-952, 954, 956-959	5	MA	012	2	PA	Rest of state	1
CA	Rest of state	4	MA	Rest of state	4	TX	755-759, 763-769, 776-779, 783-785, 788-799, 885	1
CT	064-069	5	MD	205-212, 214, 216, 217	4	TX	733, 786-787	3
CT	Rest of state	4	MD	219	3	TX	Rest of state	2
FL	329-334, 349	3	MD	Rest of the state	2	VA	201, 203, 205, 220-227	4
FL	Rest of state	2	ME	039-042	4	VA	Rest of state	2
GA	300-303, 305, 306, 311, 399	3	ME	Rest of state	3	WA	980-985	5
GA	Rest of state	2	MI	480-485	3	WA	986	3
IL	600-609, 613	3	MI	Rest of state	2	WA	Rest of state	4
IL	620, 622	2	MN	550-555, 563	3	WI	540	3
IL	Rest of state	1	MN	Rest of state	2	WI	Rest of state	2
			NJ	080-084	3	WV	254	4
			NJ	Rest of state	5	WV	Rest of state	1
			NV	897	5	WY	834	2
			NV	Rest of state	3	WY	Rest of state	1
			NY	005, 100-119, 124-126	5	INTL	All International	5
			NY	063	4			

Step 2: Use your rate code to find your 2023 premium

Rate based on subscriber's primary state of residence.

geha.com/DentalRates

High premium Biweekly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$17.25	\$19.40	\$21.21	\$23.70	\$25.69
Self Plus One	\$34.50	\$38.79	\$42.42	\$47.40	\$51.39
Self and Family	\$51.76	\$58.19	\$63.63	\$71.10	\$77.08
Standard premium Biweekly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$9.53	\$10.69	\$11.71	\$13.07	\$14.15
Self Plus One	\$19.07	\$21.37	\$23.37	\$26.10	\$28.30
Self and Family	\$28.59	\$32.06	\$35.06	\$39.16	\$42.44

High premium Monthly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$37.38	\$42.03	\$45.96	\$51.35	\$55.66
Self Plus One	\$74.75	\$84.05	\$91.91	\$102.70	\$111.35
Self and Family	\$112.15	\$126.08	\$137.87	\$154.05	\$167.01
Standard premium Monthly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$20.65	\$23.16	\$25.37	\$28.32	\$30.66
Self Plus One	\$41.32	\$46.30	\$50.64	\$56.55	\$61.32
Self and Family	\$61.95	\$69.46	\$75.96	\$84.85	\$91.95

Enroll in a GEHA federal dental plan

- To enroll, visit benefeds.com or call BENEFEDES at [877.888.3337](tel:877.888.3337)
- Coverage begins on January 1
- Already enrolled in a GEHA dental plan? Your enrollment will automatically renew
- If you want to change GEHA dental plan options, visit benefeds.com or call BENEFEDES at [877.888.3337](tel:877.888.3337)



Enrollment eligibility for retired service members

- Most retirees are eligible for dental coverage
- Premiums are paid post-tax
- Initial enrollment allowed within **31 days prior** to and up to **60 days after** military retirement
- If you miss the initial enrollment window, you will have to wait until Federal Open Season to enroll; coverage would then begin January 1
- No dual FEDVIP enrollment allowed. Cannot be enrolled in FEDVIP as a federal employee and retired service member



Check eligibility and enroll at [benefeds.com](https://www.benefeds.com) or call **BENEFEDS** at [877.888.3337](tel:877.888.3337)

Eligibility for retired service members' spouses and eligible dependents

- Spouses and eligible dependents may enroll without the sponsor having to enroll if one of three criteria apply:
 - The sponsor is receiving Veterans Affairs (VA) dental services
 - The sponsor has dental insurance through their employer that doesn't cover family members
 - The sponsor is unable to receive dental services due to a medical or dental condition

Dependents of retired service members are eligible until age 21; full-time students are eligible until age 23.



Orthodontic treatment for children and adults

- Orthodontic services for dependents previously started under the TRICARE Dental Program (TDP) will be covered for ongoing orthodontic care under GEHA's Standard and High dental plans.
- GEHA High and Standard dental both offer adult and child orthodontia **with no waiting periods.**





GEHA dental resources

Compare plans

Easily compare GEHA's High and Standard dental plans.

geha.com/CompareDental

Find a provider

Find a dentist or see if yours is in-network.

geha.com/Find-Care

Check rates for 2023

geha.com/DentalRates

Estimate costs

See if a dental service is covered and estimate how much you will pay for those services.

geha.com/DentalPricing

The information contained herein is for informational and educational purposes only. This information is not a substitute for professional medical advice and if you have questions regarding a medical condition, regimen or treatment you should always seek the advice of a qualified health care provider. Never disregard or delay seeking medical advice from a qualified medical professional because of information you have read herein.



Connection Dental Plus

Stand alone dental coverage for dependents age 22+

- Covers **100%** for in-network preventive care services
- Covers **80%** for in-network restorations, extractions and periodontal maintenance
- Covers **50%** for in-network root canals, crowns, bridges and gum surgery
- Year-round enrollment with eligibility until age 26
- Dependents of GEHA members pay lower premiums than non-GEHA members
- **398,500+** in-network locations
- Questions? Call **800.793.9335** or visit **geha.com/CDPlus**

This is a brief description of services covered under the GEHA Connection Dental Plus plan. For a complete list of plan limitations and exclusions, please refer to the GEHA Connection Dental Plus Plan Brochure, available at geha.com/CDPlus

Note: Connection Dental Plus is not offered by the Office of Personnel Management (OPM) and is not part of the Federal Employees Health Benefits Program (FEHBP). For information on our OPM-approved Federal Employees Dental and Vision Insurance Program (FEDVIP) dental plan, go to GEHA Connection Dental Federal® or call 877.GEHA.DEN (877.434.2336).



Connection Dental Discount

Stand alone dental discount plan for dependents age 22+

- Save **20%-60%** on routine, major and specialty dental treatment
- Published fee schedules that offer cost transparency, so there won't be any surprises
- Year-round enrollment with eligibility until age 26
- Included vision discounts at VSP providers
- Questions? Call **800.797.7222** or visit **gehadentaldiscount.com**

Note: Connection Dental Discount is not offered by the Office of Personnel Management (OPM) and is not part of the Federal Employees Health Benefits Program (FEHBP). For information on our OPM-approved Federal Employees Dental and Vision Insurance Program (FEDVIP) dental plan, go to GEHA Connection Dental Federal® or call 877.GEHA.DEN (877.434.2336).

Thank you



Get in touch

Let us help you choose a GEHA plan that can work for you. Visit [geha.com](https://www.geha.com)



GEHA®