



# GEHA 2024 dental plans

The #1 dental plan choice  
for federal employees.

**1.5 million members strong.**

**Your friend  
in federal.**





# We are the **Government Employees Health Association**

- **86+** years, started by Railway Mail Carriers
- Exclusively for government employees and their families. Includes Federal / Postal / Annuitants / Military retirees
- **1.5+ million** members worldwide
- The largest carrier in FEDVIP
- Extensive nationwide network of dental providers
- Nonprofit association; focused on federal employees



# Today's presenter



**Susan Duffy**

Region Manager | GEHA

Schedule a private benefits session with a GEHA  
FedViser benefits expert at [geha.com/Meet](https://geha.com/Meet)

Call now [800.262.4342](tel:800.262.4342) or live chat





# GEHA Standard or High dental

[geha.com/Dental](https://geha.com/Dental)

- Comprehensive dental from diagnostic and preventive care to crowns/bridges/dentures
- No in-network deductibles
- Nearly **425,000** provider locations nationwide [geha.com/Find-Care](https://geha.com/Find-Care)
- Child and adult orthodontia with no waiting periods to begin services
- **New in 2024:** Nitrous oxide will be covered for all ages when medically and dentally necessary

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](https://geha.com/PlanBrochureDental)

**GEHA.**  
Government Employees  
Health Association

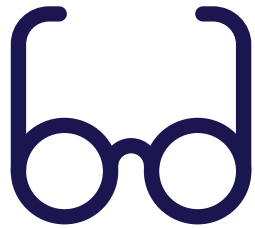
**2024 GEHA  
Dental Plans**

Two comprehensive dental plans with a large, nationwide network and worldwide coverage.

[geha.com](https://geha.com) | 877.590.4342



# Included benefits and savings with no additional premium



**\$5** annual eye exam through EyeMed<sup>®</sup>, discounts on lenses and frames  
[geha.com/Vision](https://geha.com/Vision)

## Other savings on:

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

Learn more at [geha.com/Savings](https://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 dental virtual visit

## [teledentistry.com/GEHA](https://teledentistry.com/GEHA)

- One limited oral evaluation, problem focused (D0140) will be allowed per patient in a 12 consecutive month period
- **24/7** virtual dental evaluation when your dentist is not available
- 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](https://geha.com/PlanBrochureDental). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.



# GEHA Standard dental plan

[geha.com/StandardDental](https://geha.com/StandardDental)

## Standard

- GEHA's lowest premium plan
- **\$2,500** in-network orthodontia lifetime maximum
- **\$2,500** in-network annual maximum benefit per person

## How often you use your plan



Low

Average

High

## Who should consider Standard dental?

- Those that want to maintain regular diagnostic and preventive visits that benefit your overall health
- Those who want peace of mind knowing they have additional dental benefits beyond what's included in your medical plan



# GEHA 2024 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](https://geha.com/StandardDental)

Benefit description	Standard In-network you pay	Standard Out-of-network <sup>1</sup> you pay
<b>Basic - Class A.</b> two exams, two cleanings, and two <sup>2</sup> sets of bitewing X-rays per calendar year	<b>\$0</b>	<b>25%</b>
<b>Basic - Class A.</b> Only available through <a href="https://teledentistry.com">Teledentistry.com</a> - One oral evaluation per patient per 12-consecutive-month period	<b>\$0</b>	<b>Not applicable</b>
<b>Intermediate - Class B.</b> Fillings/restorations, extractions and periodontal maintenance	<b>45%</b>	<b>50%</b>
<b>Major - Class C.</b> Root canals, crowns, bridges, dentures, periodontal surgery <sup>3</sup>	<b>65%</b>	<b>70%</b>
<b>Orthodontics - Class D.</b> Children and adults <b>No waiting period</b>	<b>50%</b> <b>\$2,500</b> lifetime max	<b>50%</b> <b>\$1,500</b> lifetime max
Calendar year maximum <b>Class A, B and C</b> services only	<b>\$2,500</b> per person	<b>\$2,000</b> per person

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

<sup>2</sup> Two sets of bitewing X-rays covered per year for members 22 and under. One set of bitewing X-rays covered per year for members ages 23+.

<sup>3</sup> Implants limited to **\$2,500/person/yr.** in-network or \$2,000 out-of-network on Standard 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](https://geha.com/PlanBrochureDental). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.





# GEHA High dental plan

[geha.com/HighDental](https://geha.com/HighDental)

## High

- GEHA's most comprehensive dental coverage, includes a third cleaning
- **\$3,500** orthodontia lifetime maximum
- Unlimited annual maximum benefit per person

## How often you use your plan



Low

Average

High

## Who should consider High dental?

- Expecting intermediate to major dental care in the coming year
- Have a medical condition that can affect dental health
- Looking for peace of mind that comes with comprehensive coverage



# GEHA 2024 High dental plan

No deductibles, in-network or out-of-network [geha.com/HighDental](https://geha.com/HighDental)

Benefit description	High In-network you pay	High Out-of-network <sup>1</sup> you pay
<b>Basic - Class A.</b> two exams, three cleanings, and two <sup>2</sup> sets of bitewing X-rays per calendar year	\$0	\$0
<b>Basic - Class A.</b> Only available through <a href="https://teledentistry.com">Teledentistry.com</a> - One oral evaluation per patient per 12-consecutive-month period	\$0	Not applicable
<b>Intermediate - Class B.</b> Fillings/restorations, extractions and periodontal maintenance	20%	20%
<b>Major - Class C.</b> Root canals, crowns, bridges, dentures, periodontal surgery <sup>3</sup>	50%	50%
<b>Orthodontics - Class D.</b> Children and adults <b>No waiting period</b>	30% \$3,500 lifetime max	30% \$3,500 lifetime max
Calendar year maximum <b>Class A, B and C services only</b>	Unlimited per person	Unlimited per person

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

2 Two sets of bitewing X-rays covered per year for members 22 and under. One set of bitewing X-rays covered per year for members ages 23+.

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



## Compare GEHA 2024 dental plans

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

[geha.com/CompareDental](https://geha.com/CompareDental)

Benefit description	High In-network or out-of-network <sup>1</sup> <b>you pay</b>	Standard In-network <b>you pay</b>	Standard Out-of-network <sup>1</sup> <b>you pay</b>
<b>Basic - Class A.</b> two exams, two cleanings, and two <sup>2</sup> sets of bitewing X-rays/calendar year	<b>\$0</b> Third cleaning included	<b>\$0</b>	<b>25%</b>
<b>Basic - Class A.</b> Only available through <a href="https://Teledentistry.com">Teledentistry.com</a> - One oral evaluation per patient per 12-consecutive-month period	<b>\$0</b>	<b>\$0</b>	Not applicable
<b>Intermediate - Class B.</b> Fillings/restorations, extractions and periodontal maintenance	<b>20%</b>	<b>45%</b>	<b>50%</b>
<b>Major - Class C.</b> Root canals, crowns, bridges, dentures, periodontal surgery <sup>3</sup>	<b>50%</b>	<b>65%</b>	<b>70%</b>
<b>Orthodontics - Class D.</b> Children and adults <b>No waiting period</b>	<b>30%</b> <b>\$3,500</b> lifetime max	<b>50%</b> <b>\$2,500</b> lifetime max	<b>50%</b> <b>\$1,500</b> lifetime max
Calendar year maximum <b>Class A, B and C</b> services only	<b>Unlimited</b> per person	<b>\$2,500</b> per person	<b>\$2,000</b> per person

- 1 Out-of-network: You pay any difference between the allowance and the billed amount.
- 2 Two sets of bitewing X-rays covered per year for members 22 and under. One set of bitewing X-rays covered per year for members ages 23+.
- 3 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.

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](https://geha.com/PlanBrochureDental). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.



## Find your premium.

## Use your ZIP code to find rate code.

Find your state and the first three digits of your ZIP code in the chart below to determine your rate code.

[geha.com/DentalRates](https://geha.com/DentalRates)

Use that code on the next page to determine your 2024 dental premium.

State	First 3 digits of Zip code	Rate code
AK	Entire state	5
AL, AR	Entire state	1
AZ	850-853, 864	3
AZ	Rest of state	2
CA	900-931, 933-935, 939-952, 954, 956-959	5
CA	Rest of state	4
CO	All of state	4
CT	064-069	5
CT	Rest of state	4
DC	Entire district	4
DE	Entire state	3
FL	329-334, 349	3
FL	Rest of state	2
GA	300-303, 305, 306, 311, 399	3
GA	Rest of state	2
HI	Entire state	3
IA	Entire state	1
ID	Entire state	2
IL	600-609, 613	3
IL	620, 622	2
IL	Rest of state	1
IN	460-462, 470, 472, 473	2
IN	463, 464	3

State	First 3 digits of Zip code	Rate code
IN	Rest of State	1
KS	660-662, 666	2
KS	Rest of state	1
KY	410	2
KY	Rest of state	1
LA	Entire state	2
MA	012	2
MA	Rest of state	4
MD	205-212, 214, 216, 217	4
MD	219	3
MD	Rest of state	2
ME	039-042	4
ME	Rest of state	3
MI	480-485	3
MI	Rest of state	2
MN	550-555, 563	3
MN	Rest of state	2
MO	726	1
MO	Rest of state	2
MS	Entire state	1
MT, NC	Entire state	2
ND, NE	Entire state	1
NH	Entire state	4
NJ	080-084	3
NJ	Rest of state	5

State	First 3 digits of Zip code	Rate code
NM	Entire state	3
NV	897	5
NV	Rest of state	3
NY	005, 100-119, 124-126	5
NY	063	4
NY	127, 129-139, 144-149	1
NY	Rest of state	2
OH	430-433, 437, 440-443, 446, 447, 450-455, 459	2
OH	Rest of state	1
OK	Entire state	2
OR	Entire state	3
PA	172-174	4
PA	180-181, 183	5
PA	189-196	3
PA	Rest of state	1
RI	Entire state	4
SC, SD, TN	Entire state	2
TX	755-759, 763-769, 776-779, 783-785, 788-799, 885	1
TX	733, 786-787	3
TX	Rest of state	2

State	First 3 digits of Zip code	Rate code
UT	Entire state	2
VA	201, 203, 205, 220-227	4
VA	Rest of state	2
VT	Entire state	2
WA	980-985	5
WA	986	3
WA	Rest of state	4
WI	540	3
WI	Rest of state	2
WV	254	4
WV	Rest of state	1
WY	834	2
WY	Rest of state	1
GU, PR, VI	Entire territory	1
INTL	All international	5



## Step 2: Use your rate code to find your 2024 premium

Rate based on subscriber's primary  
state of residence

[geha.com/DentalRates](https://geha.com/DentalRates)

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](https://geha.com/PlanBrochureDental)

High premium Biweekly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$17.26	\$19.41	\$21.22	\$23.71	\$25.70
Self Plus One	\$34.52	\$38.81	\$42.44	\$47.42	\$51.41
Self and Family	\$51.79	\$58.22	\$63.66	\$71.13	\$77.11

High premium Monthly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$37.40	\$42.06	\$45.98	\$51.37	\$55.68
Self Plus One	\$74.79	\$84.09	\$91.95	\$102.74	\$111.39
Self and Family	\$112.21	\$126.14	\$137.93	\$154.12	\$167.07

Standard premium Biweekly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$9.82	\$11.01	\$12.06	\$13.46	\$14.59
Self Plus One	\$19.65	\$22.01	\$24.07	\$26.90	\$29.15
Self and Family	\$29.45	\$33.02	\$36.12	\$40.34	\$43.73

Standard premium Monthly	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	\$21.28	\$23.86	\$26.13	\$29.16	\$31.61
Self Plus One	\$42.58	\$47.69	\$52.15	\$58.28	\$63.16
Self and Family	\$63.81	\$71.54	\$78.26	\$87.40	\$94.75



# Enroll in a GEHA Connection Dental Federal plan

- To enroll, visit [benefeds.com](https://benefeds.com) or call BENEFEDS at [877.888.3337](tel:877.888.3337)
- Coverage begins January 2024
- Already enrolled in a GEHA dental plan? Your enrollment will automatically renew.
- If you want to change GEHA dental plan options, visit [benefeds.com](https://benefeds.com) or call BENEFEDS at [877.888.3337](tel:877.888.3337)



# GEHA dental resources

## Compare plans

Easily compare GEHA's High and Standard dental plans.

[geha.com/CompareDental](https://geha.com/CompareDental)

## Check rates for 2024

[geha.com/DentalRates](https://geha.com/DentalRates)

## Find a provider

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

[geha.com/Find-Care](https://geha.com/Find-Care)

## Estimate costs

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

[geha.com/DentalPricing](https://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.



# 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://benefeds.com) or call BENEFEDES 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 retiree is receiving Veterans Affairs (VA) dental services
  - The retiree has dental insurance through their employer that doesn't cover family members
  - The retiree 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

- 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 offer orthodontia **with no waiting periods.**





# Connection Dental Plus

Stand alone dental coverage is available for depts age 22+. CDPlus is a great option for dependents aging out of a FEDVIP dental plan.

- Covers **100%** for in-network diagnostic/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 dependent eligibility until age 26
- GEHA medical members and dependents of GEHA members pay lower premiums than non-GEHA members
- Nearly **425,000** 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](https://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

- Save **20%–60%** on routine, major and specialty dental treatment
- Published fee schedules that offer cost transparency, so there won't be any surprises
- Included vision discounts at VSP providers
- Questions? Call [800.797.7222](tel:800.797.7222) or visit [gehadentaldiscount.com](https://www.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](tel:877.434.2336)).

# Shopping for your plan makes perfect CENTS

- Shop at any stage of life, even retirement
- A little time can save you hundreds or more
- Five medical plans plus new Medicare Advantage plans



**FedViser benefits expert [geha.com](https://www.geha.com)**

## GEHA's FedViser resources

**Call, text or Schedule a 1-on-1 appointment**



**Call us at**  
**[800.262.4342](tel:800.262.4342)**



**Schedule a**  
**1-on-1 meeting**



**Chat online**



**Text from**  
**your phone**

**Your friend in federal. Contact a FedViser today to learn more.**

# Questions?



## Get in touch

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

