

2025 G.E.H.A DENTAL PLANS

FEDERAL EMPLOYEES DENTAL
AND VISION INSURANCE
PROGRAM (FEDVIP)



Dental plans that go beyond for federal employees, federal retirees, military retirees and their families.

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GET HELP FROM A FEDERAL BENEFITS EXPERT

FedVisers can review plan options with you to ensure you:

- + Find the plan that best fits your lifestyle
- + Have access to your preferred in-network providers
- + Understand the extra benefits

Our FedVisers are available year-round to answer questions and help you choose the right plan to meet your unique needs.

CONTACT US

Reach a FedViser Monday – Friday from 7 a.m. – 7 p.m. Central time in three easy ways:

Chat live by visiting geha.com



Call 1-888-895-2434

Meet one-on-one with a FedViser at geha.com/DentalMeet



DENTAL PLANS THAT GO BEYOND FOR FEDERAL EMPLOYEES

G.E.H.A is the largest federal employee benefits association in the country, with 2+ million members and growing.

Why G.E.H.A?

We're member founded, member dedicated

- + Every dollar is reinvested in additional benefits and services exclusively for our members

Dedicated solely to federal workers since our founding in 1937

- + Founded by Postal workers 87 years ago to protect the health and well-being of federal employees and retirees, as well as their families

Benefits that go beyond

- + Our plans include the extra benefits most demanded by federal employees to fit every lifestyle



**Open Season
for 2025 benefits**

November 11 – December 9, 2024

**Coverage
effective date**

January 2025

Last day to enroll
DECEMBER 9, 2024
MIDNIGHT ET

PLANS BUILT EXCLUSIVELY FOR YOU

You can't be everything to everyone, which is why for over 87 years we've been dedicated to the health and wellness of the federal workforce. We know your lifestyle, listen to your needs, and offer two comprehensive dental plans with the right coverage for every stage of life.



Choose your dental plan today:

HIGH

Maximum dental coverage for people expecting dental procedures

STANDARD

Traditional dental coverage for people who want affordable premiums

BOTH PLANS INCLUDE

Cover child and adult orthodontia and have no waiting periods at all, for all services. No in-network deductibles with over 450,000 provider locations nationwide. Search our network at geha.com/FindCare

PICKED BY YOUR PEERS

Dental plans **designed exclusively** for federal employees, retirees, military retirees and their families.

[GEHA.COM/COMPAREDENTAL](https://geha.com/compareDental)

No in-network deductibles and no waiting periods.
Compare plans at geha.com/CompareDental

2025 dental benefit	Benefit description	High dental In or out-of-network ¹ You pay	Standard dental	
			In-network You pay	Out-of-network ¹ You pay
Basic — Class A	Covers two exams, two cleanings and two sets of bitewing X-rays per calendar year ²	\$0 Third adult cleaning included	\$0	25%
Basic — Class A	Teledentistry.com One oral evaluation per patient in a 12-month period	\$0	\$0	N/A
Intermediate — Class B	Covers restorations, extractions and periodontal maintenance	20%	45%	50%
Major — Class C	Covers root canals, crowns, bridges, dentures and periodontal surgery ³	50%	65%	70%
Orthodontic — Class D	Covers children and adult orthodontics. No waiting periods.	30% with \$3,500 lifetime maximum	50% with \$2,500 lifetime maximum	50% with \$1,500 lifetime maximum
Calendar year maximum	A, B and C services only	Unlimited per person	\$2,500 per person	\$2,000 per person

For the High plan, there are no in-or-out-of-network deductibles. For the Standard plan, there is a \$75 out-of-network deductible per person with no family limit for Class A, B and C.

1 If your out-of-network dentist charges more than G.E.H.A.'s agreed-upon plan allowance for a specific service, you are responsible for the difference between the plan allowance and the out-of-network dentist's charge plus regular coinsurance.

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 are limited to \$2,500 per person per year in-network or out-of-network on High. For Standard, implants are limited to \$2,500 per person per year in-network, or \$2,000 per person per year out-of-network.

HIGH

Maximum dental coverage for people expecting dental procedures

[GEHA.COM/HIGHDENTAL](https://geha.com/highdental)

Plan features:

- + Includes **three dental cleanings** per year, per adult
- + Greatest coverage for intermediate and major dental care services like **root canals, crowns and more**
- + Orthodontic coverage for both children and adults, **with no waiting period**
- + Includes an **unlimited annual maximum benefit** per person



Scan for more
2025 plan details

Question about High?
Call our FedVisers today
at 1-888-895-2434 for a
personalized benefits
assessment



STANDARD

Traditional dental coverage for people who want **affordable premiums**

[GEHA.COM/STANDARDENTAL](https://geha.com/STANDARDENTAL)

Plan features:

- + G.E.H.A's **lowest premium dental plan**
- + **Two preventive cleanings** per year
- + Offers orthodontic coverage for both children and adults, **with no waiting period**
- + Includes a **\$2,500 annual maximum benefit** per person, when staying in-network



Scan for more
2025 plan details

Question about Standard?
Call our FedVisers today
at 1-888-895-2434 for a
personalized benefits
assessment

FOCUSED ON VISION

All G.E.H.A plans come with robust vision benefits at no additional cost. Learn more at geha.com/Vision

Vision services in-network	You pay
Annual eye exam	\$5
Frames	60% of retail price
Lenses	From \$50 to \$135 on most lens options
Contact lens, conventional retail price	85% of price

These benefits are neither offered nor guaranteed under contract with the FEDVIP Program but are made available to all enrollees who become members of G.E.H.A and their eligible family members

ORAL HEALTH EQUALS OVERALL HEALTH

Brush up on the value of supplemental dental coverage.

Even without major dental events, yearly cleanings add up when you pay out-of-pocket. Choosing an affordable dental plan from G.E.H.A ensures you're covered for yearly visits or the unexpected like a toothache or dental emergencies.

Oral health is important to our overall health. In fact, people who have preventive cleanings may be at lower risk for chronic disease including heart disease and some forms of cancer, according to the Centers for Disease Control (CDC).

For your convenience, Teledentistry appointments are available wherever you are.

The numbers stack up

See how you'll save on common in-network dental services with a G.E.H.A dental plan.

Benefit description	Estimated cost with G.E.H.A High plan ¹ You pay	Estimated cost with G.E.H.A Standard plan ¹ You pay	Estimated cost without a G.E.H.A dental plan You pay
Two oral exams	\$0	\$0	\$115
Two dental cleanings	\$0	\$0	\$204
Three dental cleanings	\$0	Not covered ²	\$306
Root canal (molar)	\$451	\$586	\$1,280
One crown (porcelain / ceramic)	\$431	\$560	\$1,286
Fluoride varnish ³	\$0	\$0	\$45
Teledentistry.com (after hours emergency evaluation)	\$0	\$0	\$50

¹ If your out-of-network dentist charges more than G.E.H.A's agreed-upon plan allowance for a specific service, you are responsible for the difference between the plan allowance and the out-of-network dentist's charge plus regular coinsurance.

² A third dental cleaning under the Standard plan isn't covered. The estimated out-of-pocket cost is \$102.

³ Covered for members under age 22.

BENEFITS THAT GO BEYOND

Every G.E.H.A plan is packed with extra benefits to help you get the most from your coverage. Check out these benefits that are included in all G.E.H.A plans.



Teeth whitening¹

Get 20% off the lowest published price on all Smile Brilliant[®] home whitening and oral care products



Electric toothbrushes¹

Enjoy up to 70% off a cariPRO premium electric toothbrush



Hearing aid discounts¹

Get 30%-60% off TruHearing[®] hearing aids (savings of up to \$2,600 per pair)



Medical alert system¹

Get free activation plus a 10% monthly discount on Life Alert[®] services for you and your extended family

For more information on additional savings for members, visit geha.com/DentalSavings

¹ These benefits are neither offered nor guaranteed under contract with the FEDVIP program, but are made available to all enrollees who become members of G.E.H.A and their eligible family members.

STEP 1:

Use your ZIP code to find your rate code

Find your state and the first three digits of your ZIP code in the chart below to determine your rate code. Use the rate code on the next page to determine your 2025 dental premium. 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
AK	Entire state	5	LA	Entire state	2	OH	Rest of state	1
AL, AR	Entire state	1	MA	012	2	OK	Entire state	2
AZ	850-853, 864	3	MA	010-011, 013-027, 055	4	OR	Entire state	3
AZ	Rest of state	2	MD	205-212, 214, 216, 217	4	PA	172-174	4
CA	900-908, 910-928, 930-931, 933-935, 939-952, 954, 956-959	5	MD	219	3	PA	180-181, 183	5
CA	Rest of state	4	MD	219	3	PA	189-196	3
CO	Entire state	4	MD	Rest of state	2	PA	Rest of state	1
CT	064-069	5	ME	039-042	4	RI	Entire state	4
CT	060-063	4	ME	Rest of state	3	SC, SD, TN	Entire state	2
DC	Entire district	4	MI	480-485	3	TX	739, 750-754, 760-762, 770, 772-775, 780-782	2
DE	Entire state	3	MI	Rest of state	2	TX	733, 786-787	3
FL	329-334, 349	3	MN	550-551, 553-555, 563	3	TX	Rest of state	1
FL	Rest of state	2	MN	Rest of state	2	UT	Entire state	2
GA	300-303, 305-306, 311, 399	3	MO	726	1	VA	201, 205, 220-227	4
GA	Rest of state	2	MO	Rest of state	2	VA	Rest of state	2
HI	Entire state	3	MS	Entire state	1	VT	Entire state	2
IA	Entire state	1	MT, NC	Entire state	2	WA	980-985	5
ID	Entire state	2	ND, NE	Entire state	1	WA	986	3
IL	600-609, 613	3	NH	Entire state	4	WA	Rest of state	4
IL	620, 622	2	NJ	080-084	3	WI	540	3
IL	Rest of state	1	NJ	070-079, 085-089	5	WI	Rest of state	2
IN	460-462, 470, 472, 473	2	NM	Entire state	3	WV	254	4
IN	463, 464	3	NV	897	5	WV	Rest of state	1
IN	Rest of state	1	NV	Rest of state	3	WY	834	2
KS	660-662, 666	2	NY	005, 100-119, 124-126	5	WY	Rest of state	1
KS	Rest of state	1	NY	063	4	GU, PR, VI	Entire territory	1
KY	410	2	NY	120-123, 128, 140-143	2	INTL	All international	5
KY	Rest of state	1	NY	Rest of state	1			
			OH	430-433, 437, 440-443, 446-447, 450-455, 459	2			

STEP 2:

Use your rate code to find your 2025 premium

Compare premiums

EMPLOYED – BIWEEKLY

	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5	
STANDARD	Self Only	\$10.14	\$11.36	\$12.44	\$13.88	\$14.99
	Self Plus One	\$20.28	\$22.71	\$24.83	\$27.74	\$29.98
	Self Plus Family	\$30.40	\$33.99	\$37.26	\$41.60	\$44.98

RETIRED – MONTHLY

	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5	
STANDARD	Self Only	\$21.97	\$24.61	\$26.95	\$30.07	\$32.48
	Self Plus One	\$43.94	\$49.21	\$53.80	\$60.10	\$64.96
	Self Plus Family	\$65.87	\$73.65	\$80.73	\$90.13	\$97.46

EMPLOYED – BIWEEKLY

	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5	
HIGH	Self Only	\$17.93	\$20.15	\$21.98	\$24.61	\$26.67
	Self Plus One	\$35.84	\$40.28	\$43.96	\$49.20	\$53.34
	Self Plus Family	\$53.77	\$60.44	\$65.95	\$73.81	\$79.95

RETIRED – MONTHLY

	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5	
HIGH	Self Only	\$38.85	\$43.66	\$47.62	\$53.32	\$57.79
	Self Plus One	\$77.65	\$87.27	\$95.25	\$106.60	\$115.57
	Self Plus Family	\$116.50	\$130.95	\$142.89	\$159.92	\$173.23

FOUNDED BY FEDERAL EMPLOYEES IN 1937



Our spirit of service dates back nine decades to our founding by railway postal clerks who “passed the hat” to cover each other in times of need. We’ve built upon that legacy as the largest nonprofit, government employees health benefits association in the country.

Get the coverage that millions of federal employees have counted on through the years

87 years later, we honor our origin by delivering comprehensive coverage and benefits that go beyond for federal employees, retirees and their families. As a member-built organization, every dollar is put back into expanding the coverage that supports and protects those who support and protect our country.

Ready to enroll?

Visit BENEFEDS.gov and follow the prompts to enroll in G.E.H.A Connection Dental Federal.

Or call BENEFEDS toll-free at
1-877-888-3337
TTY: 1-877-889-5680

