2026 G.E.H.A DENTAL PLANS

FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)

MEMBER FOUNDED
EST. 1937
MEMBER DEDICATED

GEHA.COM | 1-855-572-1636

G.E.H.A Government Employees Health Association

What's inside

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 8 a.m.–8 p.m. Eastern time in three easy ways:

Call 1-855-572-1636

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

Chat live by visiting geha.com

DENTAL PLANS THAT GO BEYOND FOR FEDERAL EMPLOYEES

G.E.H.A provides comprehensive support and service at every step.

Why G.E.H.A?

We're member founded, member dedicated

+ Our dollars are reinvested in additional benefits and services for our members

Dedicated solely to federal workers since our founding in 1937

+ Founded by Postal workers 88 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[1] most demanded by federal employees to fit every lifestyle

Open Season for 2026 benefits

November 10–December 8, 2025

Coverage effective date

January 1, 2026

Last day to enroll
DECEMBER 8, 2025
at midnight EST

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.

PLANS BUILT FOR FEDERAL EMPLOYEES

You can't be everything to everyone, which is why for over 88 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 upcoming dental procedures

STANDARD

Dental coverage for preventive and routine dental care

BOTH PLANS INCLUDE

Child and adult orthodontia and have no waiting periods at all, for all services. No in-network deductibles with over 588,000 in-network dentist locations nationwide. Search our network at geha.com/FindCare

PICKED BY YOUR PEERS

Comprehensive dental coverage for federal employees, federal retirees, retired uniformed service members and their families.

GEHA.COM/COMPAREDENTAL

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

2026 dental benefit	Benefit description	High dental In or out-of-network[1] You pay	Standard dental In-network You pay	Standard dental 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-consecutive-month period	$0	$0	N/A
Intermediate — Class B[4]	Covers restorations, extractions and periodontal maintenance	20%	45%	50%
Major — Class C[4]	Covers root canals, crowns, bridges, dentures and periodontal surgery[3]	50%	65%	70%
Orthodontic — Class D[4]	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	Applies only to Class A, B and C services	Unlimited per person	$2,500 per person	$2,000 per person

For the High plan, there are no 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.
4 Benefits are based on the plan allowance that is the amount allowed for a specific procedure.

HIGH

Maximum dental coverage for upcoming dental procedures

GEHA.COM/HIGHDENTAL

Plan features:

+ G.E.H.A's **most comprehensive dental coverage**
+ **Unlimited annual maximum benefit** per person
+ Orthodontic coverage for both children and adults, **with no waiting period**
+ **Three preventive cleanings** per year included for adults
+ Vision discount: **Save on routine eye exams** plus frames, lenses and LASIK[1]

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.

Scan for more 2026 plan details

Question about High? Call our FedVisers today at 1-855-572-1636 for a personalized benefits assessment

STANDARD

Dental coverage for preventive and routine dental care

GEHA.COM/STANDARDDENTAL

Plan features:

+ G.E.H.A's **lowest premium dental plan**
+ Orthodontic coverage for both children and adults, **with no waiting period**
+ **Two preventive cleanings** per year included
+ Includes a **$2,500 annual maximum benefit** for in-network expenses
+ Vision discount: **Save on routine eye exams** plus frames, lenses and LASIK[1]

Scan for more 2026 plan details

Question about Standard? Call our FedVisers today at 1-855-572-1636 for a personalized benefits assessment

FOCUSED ON VISION

All G.E.H.A plans come with a robust vision discount for no additional premium.[1]
Learn more at geha.com/Vision

Vision services in-network	You pay
Annual routine eye exam	$20
Frames	60% of retail price
Lenses	From $50 to $135 depending on chosen option
Contact lens, conventional	85% of retail price

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.

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 and Prevention (CDC).

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[2] You pay
Two oral exams	$0	$0	$125
Two dental cleanings	$0	$0	$221
Three dental cleanings	$0	Not covered	$331
Root canal (molar)	$472	$613	$1,372
One crown (porcelain / ceramic)	$422	$548	$1,363
Fluoride varnish[3]	$0	$0	$45
Teledentistry.com (after hours emergency evaluation)	$0	$0	$45

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 Based on out-of-network provider submitted charges for Rating Region 2.
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 whitening discount[1]

Get 20% off the lowest price listed on Smile Brilliant® products

Electric toothbrush discount[1]

Enjoy 70% off a cariPRO® premium electric toothbrush

Hearing aid discount[1]

Get 30%–60% off TruHearing® hearing aids (average savings of more than $2,600 per pair)

Medical alert system discount[1]

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

Fitness discount[1]

Access 12,700 Active&Fit Direct™ locations nationwide at reduced rates

New for 2026 coverage

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 2026 dental premium. geha.com/DentalRates

State	First 3 digits of ZIP code	Rate code
AK	Entire state	5
AL	Entire state	1
AR	Entire state	1
AZ	850-853, 864	3
AZ	Rest of state	2
CA	900-908, 910-928, 930-931, 933-935, 939-952, 954, 956-959	5
CA	Rest of state	4
CO	Entire state	4
CT	060-063	4
CT	064-069	5
DC	Entire state	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
GU	Entire area	1
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
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	010-011, 013-027, 055	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	550-551, 553-555, 563	3
MN	Rest of state	2
MO	Rest of state	2
MO	726	1
MS	Entire state	1
MT	Entire state	2
NC	Entire state	2
ND	Entire state	1
NE	Entire state	1
NH	Entire state	4
NJ	080-084	3
NJ	070-079, 085-089	5
NM	Entire state	3
NV	897	5
NV	Rest of state	3
NY	005, 100-119, 124-126	5
NY	063	4
NY	120-123, 128, 140-143	2
NY	Rest of state	1
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
PR	Entire area	1
RI	Entire state	4
SC	Entire state	2
SD	Entire state	2
TN	Entire state	2
TX	739, 750-754, 760-762, 770, 772-775, 780-782	2
TX	733, 786-787	3
TX	Rest of state	1
UT	Entire state	2
VA	201, 205, 220-227	4
VA	Rest of state	2
VI	Entire area	1
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
INTL	International	5

STEP 2:

Use your rate code to find your 2026 premium

Compare premiums

EMPLOYED — BIWEEKLY

STANDARD

	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	$10.82	$12.11	$13.27	$14.81	$16.00
Self Plus One	$21.61	$24.22	$26.48	$29.60	$32.00
Self and Family	$32.41	$36.24	$39.75	$44.39	$48.00

Biweekly rates are only available for active Federal employees.

RETIRED — MONTHLY

STANDARD

	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	$23.44	$26.24	$28.75	$32.09	$34.67
Self Plus One	$46.82	$52.48	$57.37	$64.13	$69.33
Self and Family	$70.22	$78.52	$86.13	$96.18	$104.00

EMPLOYED — BIWEEKLY

HIGH

	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	$18.97	$21.32	$23.26	$26.05	$28.23
Self Plus One	$37.92	$42.62	$46.53	$52.08	$56.46
Self and Family	$56.88	$63.95	$69.79	$78.13	$84.63

Biweekly rates are only available for active Federal employees.

RETIRED — MONTHLY

HIGH

	Rate code 1	Rate code 2	Rate code 3	Rate code 4	Rate code 5
Self Only	$41.10	$46.19	$50.40	$56.44	$61.17
Self Plus One	$82.16	$92.34	$100.82	$112.84	$122.33
Self and Family	$123.24	$138.56	$151.21	$169.28	$183.37

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. 88 years later, we honor our origin by delivering comprehensive coverage and benefits that go beyond for federal employees, retirees and their families.

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

As a member-built organization, our dollars are put back into expanding the coverage that supports and protects those who support and protect our country.

Ready to enroll?

Open Season ends December 8, 2025, at midnight EST.

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: 711

International 1-571-730-5942

G.E.H.A Government Employees Health Association | FEDVIP | urac ACCREDITED Dental Network

This is a brief description of services covered under the G.E.H.A Connection Dental Federal plan. For a complete list of plan limitations and exclusions, please refer to the G.E.H.A Connection Dental Federal Plan Brochure available online at geha.com/PlanBrochureDental
Visual representations do not imply endorsement by any government agency or department.