

# GEHA 2022 dental plans

**Thank you for your service**

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

- 84+ years, started by Railway Mail Carriers
- 2+ million members worldwide
- One of the largest carriers in the FEDVIP
- Exclusively Federal / Postal / Annuitants / Military retirees
- Extensive nationwide network of doctors, dentists, hospitals and other providers
- GEHA starts with you

GEHA®

# Webinar tips

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  - Email ON24 at [audience.support@on24.com](mailto:audience.support@on24.com)
- Questions about GEHA benefits?  
Email [webinars@geha.com](mailto:webinars@geha.com) or call [800.821.6136](tel:800.821.6136)

# Agenda

1

GEHA members have extra benefits and savings

2

Eligibility for FEDVIP dental as a retired service member

3

Benefits review of High and Standard; which one is right for me?

4

Connect with GEHA; Online tools and appointment booking

5

Coverage for overage dependents

# Included benefits and savings with no additional premium.



Vision benefits  
& discounts  
[geha.com/Vision](https://geha.com/Vision)



Teeth  
whitening discount  
[geha.com/Whitening](https://geha.com/Whitening)



Electric  
toothbrush discount  
[geha.com/Toothbrush](https://geha.com/Toothbrush)



Hearing aid  
discounts  
[geha.com/Hearing](https://geha.com/Hearing)



Medical alert  
system discount  
[geha.com/LifeAlert](https://geha.com/LifeAlert)

# Today's presenter



**Lisa Minardi**

Benefits Adviser | GEHA

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



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.

**GEHA**

# GEHA Standard & High dental

- No in-network deductibles
- 400,000 in-network provider locations nationwide [geha.com/Find-Care](https://geha.com/Find-Care)
- Worldwide coverage
- No waiting periods, except orthodontic treatment on Standard plan
- Adult and child orthodontia

[geha.com/DentalGuide2022](https://geha.com/DentalGuide2022)



**2022 GEHA DENTAL PLANS**

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

**geha.com | 877.590.4342**

**GEHA**

DENTAL BENEFITS

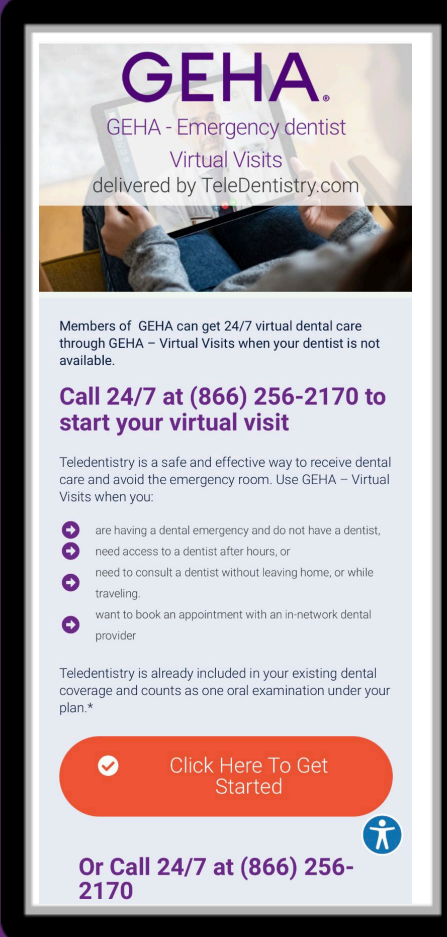
This is a brief description of services covered under the GEHA Connection Dental Federal plan. For a complete list of plan limitations and exclusions, please refer to the GEHA Connection Dental Federal Plan Brochure available online at [geha.com/PlanBrochureDental](https://geha.com/PlanBrochureDental).

**GEHA**

# NEW: Emergency dentist virtual visit

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



**GEHA.**  
GEHA - Emergency dentist  
Virtual Visits  
delivered by TeleDentistry.com

Members of GEHA can get 24/7 virtual dental care through GEHA - Virtual Visits when your dentist is not available.

**Call 24/7 at (866) 256-2170 to start your virtual visit**

Teledentistry is a safe and effective way to receive dental care and avoid the emergency room. Use GEHA - Virtual Visits when you:

- are having a dental emergency and do not have a dentist,
- need access to a dentist after hours, or
- need to consult a dentist without leaving home, or while traveling.
- want to book an appointment with an in-network dental provider

Teledentistry is already included in your existing dental coverage and counts as one oral examination under your plan.\*

[Click Here To Get Started](#)

Or Call 24/7 at (866) 256-2170

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.**

# 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 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 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 adults and children

- Orthodontic services for dependents previously started under the Tricare Dental Program (TDP) will be covered for ongoing Orthodontic care under GEHA's High Dental plan only
- High dental has no waiting period for orthodontic treatment
- Standard dental has a 12-month waiting period
- GEHA High and Standard both offer adult & child orthodontia



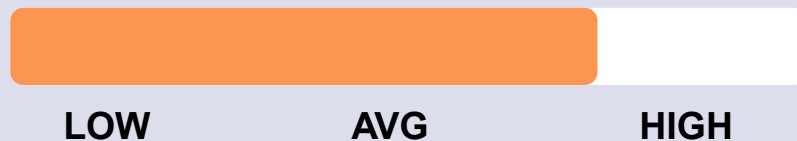
# GEHA High dental plan

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

## High

- GEHA's most comprehensive dental coverage.
- No waiting periods for orthodontic treatment for children and adults
- Unlimited annual maximum benefit per person

## How often you use your plan



## Who should consider High dental?

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

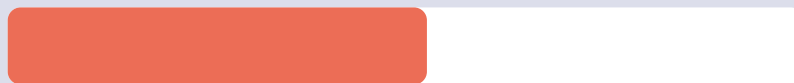
# GEHA Standard dental plan

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

## Standard

- GEHA's lowest premium plan
- Orthodontic coverage for both children and adults with a 12-month waiting period
- **\$2,500** in-network annual maximum benefit per person

## How often you use your plan



LOW

AVG

HIGH

## Who should consider Standard dental?

- Maintain regular preventive visits that benefits your overall health
- Orthodontic care anticipated in the future, but not in the coming year
- Those who want peace of mind knowing they have additional dental benefits beyond what's included in your medical plan

# High dental benefits

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

\$0 annual deductible, in- an out-of-network. No waiting periods.

2022 plan year	High
<b>What the plan pays</b>	<b>In-network or out-of-network</b>
<b>Class A – Basic</b> Two exams, two cleanings and one X-ray per calendar year	<b>100%</b>
<b>Class B – Intermediate</b> Fillings, extractions and periodontal maintenance	<b>80%</b>
<b>Class C – Major</b> Root canals, crowns, bridges, dentures, periodontal surgery (implants limited to <b>\$2,500</b> per person/year)	<b>50%</b>
<b>Class D – Orthodontics</b> Adults and children	<b>70%</b> No waiting period <b>\$3,500</b> lifetime maximum
<b>Calendar year maximum</b> for Class A, B and C services	<b>Unlimited</b> per person

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.

# Standard dental benefits

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

**\$0** in-network annual deductible. **\$25** out-of-network annual deductible per person, per year (\$75 max).  
No waiting periods, except for orthodontics.

2022 plan year	Standard	Standard
What the plan pays	In-network	Out-of-network
<b>Class A – Basic</b> Two exams, two cleanings and one X-ray per calendar year	<b>100%</b>	<b>75%</b>
<b>Class B – Intermediate</b> Fillings, extractions and periodontal maintenance	<b>55%</b>	<b>50%</b>
<b>Class C – Major</b> Root canals, crowns, bridges, dentures, periodontal surgery (implants limited to <b>\$2,000</b> per person/year in-network and <b>\$2,000</b> per person/year out-of-network)	<b>35%</b>	<b>30%</b>
<b>Class D – Orthodontics</b> Adults and children	<b>70%</b> <b>12-month</b> waiting period <b>\$2,500</b> lifetime maximum	<b>70%</b> <b>12-month</b> waiting period <b>\$2,000</b> lifetime maximum
<b>Calendar year maximum</b> for Class A, B and C services	<b>\$2,500</b> per person	<b>\$2,000</b> per person

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.

# Compare GEHA dental plans

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

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

2022 plan year benefit	High What the plan pays In or out-of-network	Standard What the plan pays In-network	Standard What the plan pays out-of-network
<b>Class A – Basic</b> Two exams, two cleanings and one X-ray per calendar year	<b>100%</b>	<b>100%</b>	<b>75%</b>
<b>Class B – Intermediate</b> Fillings, extractions and periodontal maintenance	<b>80%</b>	<b>55%</b>	<b>50%</b>
<b>Class C – Major</b> Root canals, crowns, bridges, dentures, periodontal surgery	<b>50%</b>	<b>35%</b>	<b>30%</b>
<b>Class D – Orthodontics</b> Adults and children	<b>70%</b> <b>No</b> waiting period <b>\$3,500</b> lifetime maximum	<b>70%</b> <b>12-month</b> waiting period <b>\$2,500</b> lifetime maximum	<b>70%</b> <b>12-month</b> waiting period <b>\$2,000</b> lifetime maximum
<b>Calendar year maximum</b> for Class A, B and C services	<b>Unlimited</b> per person	<b>\$2,500</b> per person	<b>\$2,000</b> per person

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)

State	First 3 digits of ZIP code	Rate code
AL, AR, GU, IA, MS, ND, NE, PR, VI	Entire state or territory	1
ID, LA, MO, MT, NC, OK, SC, SD, TN, UT, VT	Entire state	2
DE, HI, NM, OR	Entire state or territory	3
CO, DC, NH, RI	Entire state	4
AK	Entire state	5
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
CT	064-069	5
CT	Rest of state	4
FL	329-334, 349	3
FL	Rest of state	2
GA	300-303, 305, 306, 311, 399	3
GA	Rest of state	2
IL	600-609, 613	3
IL	620, 622	2
IL	Rest of state	1

State	First 3 digits of ZIP code	Rate code
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
MA	012	2
MA	Rest of state	4
MD	205-212, 214, 216, 217	4
MD	219	3
MD	Rest of the 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
NJ	080-084	3
NJ	Rest of state	5
NV	897	5
NV	Rest of state	3
NY	005, 100-119, 124-126	5
NY	063	4

State	First 3 digits of ZIP code	Rate code
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
PA	172-174	4
PA	180, 181, 183	5
PA	189-196	3
PA	Rest of state	1
TX	755-759, 763-769, 776-779, 783-785, 788-799, 885	1
TX	733, 786-787	3
TX	Rest of state	2
VA	201, 203, 205, 220-227	4
VA	Rest of 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	All International	5



## Step 2: Use your rate code to find your 2022 premium

<b>High - Biweekly</b>	<b>Rate code 1*</b>	<b>Rate code 2*</b>	<b>Rate code 3*</b>	<b>Rate code 4*</b>	<b>Rate code 5*</b>
Self Only	\$17.28	\$19.43	\$21.24	\$23.73	\$25.72
Self Plus One	\$34.56	\$38.85	\$42.48	\$47.46	\$51.45
Self and Family	\$51.85	\$58.28	\$63.72	\$71.19	\$77.17
<b>High – Retirees monthly</b>	<b>Rate code 1*</b>	<b>Rate code 2*</b>	<b>Rate code 3*</b>	<b>Rate code 4*</b>	<b>Rate code 5*</b>
Self Only	\$37.44	\$42.10	\$46.02	\$51.42	\$55.73
Self Plus One	\$74.88	\$84.18	\$92.04	\$102.83	\$111.48
Self and Family	\$112.34	\$126.27	\$138.06	\$154.25	\$167.20
<b>Standard - Biweekly</b>	<b>Rate code 1*</b>	<b>Rate code 2*</b>	<b>Rate code 3*</b>	<b>Rate code 4*</b>	<b>Rate code 5*</b>
Self Only	\$9.56	\$10.72	\$11.74	\$13.10	\$14.18
Self Plus One	\$19.13	\$21.43	\$23.43	\$26.16	\$28.36
Self and Family	\$28.68	\$32.15	\$35.15	\$39.25	\$42.53
<b>Standard – Retirees monthly</b>	<b>Rate code 1*</b>	<b>Rate code 2*</b>	<b>Rate code 3*</b>	<b>Rate code 4*</b>	<b>Rate code 5*</b>
Self Only	\$20.71	\$23.23	\$25.44	\$28.38	\$30.72
Self Plus One	\$41.45	\$46.43	\$50.77	\$56.68	\$61.45
Self and Family	\$62.14	\$69.66	\$76.16	\$85.04	\$92.15

\* Rate based on member's primary state of residence.

# Connect with GEHA during Open Season

## Call us

Talk with a helpful GEHA Benefits Adviser.

[877.590.4342](tel:877.590.4342)

## Compare plans

Easily compare GEHA's High and Standard dental plans.

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

## 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)

## Check rates for 2022

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

## Get in touch

Let us help you choose a GEHA plan that can work for you.

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



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**GEHA**

# Enroll in a GEHA dental plan

- To enroll, visit [benefeds.com](https://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](https://benefeds.com) or call BENEFEDES at [877.888.3337](tel:877.888.3337)

# Connection Dental Plus

## Stand alone dental coverage for overage dependents

- Covers 100% for in-network preventive care services.
- Covers 80% for in-network fillings, 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
- Questions? Call **800.793.9335** or visit [geha.com/CDPlus](https://geha.com/CDPlus)

[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

## Stand alone dental discount plan for overage dependents

- 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](http://gehadentaldiscount.com)

[gehadentaldiscount.com](http://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).

**GEHA has a dental plan  
for your needs.**



**Need help choosing a plan?  
Connect with us at [geha.com](https://www.geha.com)**