

GEBA's Delta Dental Coverage

GEBA has partnered with Delta Dental of Pennsylvania to offer affordable comprehensive dental coverage. Delta Dental has the largest network of dentists - over 333,000 locations nationwide.

Two Affordable Dental Plan Options

Standard Plan:

- > Perfect for individuals and families who have a satisfactory dental history and who recognize the importance of preventative care in maintaining oral health.
- > Includes coverage for diagnostic and preventive care, basic restorative care, endodontic and periodontal services, and minor oral surgery.

Enhanced Plan:

- > Designed for individuals and families who want the maximum coverage available for their dental care needs.
- > Covers the Standard Plan services plus major dental services, such as crowns, implants, dentures, and child orthodontics.

Benefit Summary¹:

Covered Services	Standard Plan ²	Enhanced Plan ²
Maximum benefit per person per calendar year	\$4,000	\$35,000*
Diagnostic and Preventive Care: <ul style="list-style-type: none"> • Oral exams and cleanings – twice in any 12-month period provided they are at least 6 months apart • Bitewing X-rays – twice in any 12-month period • Full mouth X-rays – once in any 3 year period • Fluoride treatments – twice in any 12-month period up to age 19 • Sealants – up to age 14 • Space maintainer – up to age 14 	PPO - 100% Premier ³ - 100% Out of Network ⁴ - 100%	PPO - 100% Premier ³ - 100% Out of Network ⁴ - 100%
Basic Care <ul style="list-style-type: none"> • Amalgon fillings (posterior) • Anterior composite “white” fillings • Oral surgery – extractions and surgery • Endodontics – pulpal therapy and root canal filings • Periodontics – treatment of gums 	PPO - 50% Premier ³ - 50% Out of Network ⁴ - 50%	PPO - 80% Premier ³ - 60% Out of Network ⁴ - 60%
Major Dental Care <ul style="list-style-type: none"> • Crowns, inlays⁵, and onlays⁵ • Implants • Prosthodontics – construction or repair of fixed bridges, partial or complete dentures 	Not Covered	PPO - 50% Premier ³ - 40% Out of Network ⁴ - 40%
Orthodontics – up to age 19 12 month waiting period in the Enhanced Plan for each dependent receiving treatment	Not Covered	PPO - 50% Premier ³ - 40% Out of Network ⁴ - 40% \$2,000 per person maximum lifetime

WHY GEBA?

- > Affordable rates
- > Dependent children coverage up to age 26
- > Nation's largest dental network
- > Portable Plan – keep if you resign or retire

You must apply within 60 days of your hire date

www.GEBA.com/dental

FOR COMPARISON USE ONLY. This comparison is only a brief summary of benefits offered under each plan. Complete details, including limitations and exclusions, are detailed in the policy. In the event of discrepancies, the policy shall govern.

*Two implant per year limitation.

¹Not available in Alaska.

²Delta Dental dentists accept Delta Dental's Maximum Plan Allowances or their charged fees, whichever is less, as the full payment for services.

²This is known as Delta Dental's Allowed Amount. A Maximum Plan Allowance is the amount payable for a service provided by Delta Dental dentists and non-Delta Dental dentists. It is calculated by Delta Dental from claim charges submitted on a regional basis for a given service by dentists of similar training within the same geographical area. Delta Dental blends the claim charges with dentist fee information from a number of other sources, including dentist fee filings, using various factors, subject to regulatory limitations and adjustments for extreme difficulty or unusual circumstances. The dollar amount of the Maximum Plan Allowance for services may be different depending on the network in which the dentist participates. Dentists who do not participate in the Delta Dental's networks (non-Delta Dental dentist) may not accept Delta Dental's reimbursement as payment in full, and may charge you for the balance of the bill.

³Enrollees who receive services from Premier dentists will have to pay the difference between the contracted fees at the Premier network level and the amount covered by Delta Dental.

⁴Based on contracted fees at the PPO network level, you will have to pay the difference between the total fee charges and the amount covered by Delta Dental.

⁵Delta Dental of Pennsylvania does not require pre-authorization for services. Delta Dental strongly recommends enrollees ask their dentists to see a pre-treatment estimate (also known as a predetermination of benefits) before receiving services that are expected to exceed \$300.

Who's Eligible?

- > Active and retired federal employees
- > Military active and retirees
- > Contractors assigned to NSA-W
- > Your siblings, parents, in-laws, adult children and grandchildren, and grandparents under GEBA's Sponsored Family Program

How Much Does It Cost?

Plan Delta Dental PPO SM	Coverage	Biweekly Payroll Allotment (DIA & NSA Employees Only)	Auto Debit from Bank			
			Monthly	Quarterly	Semiannual	Annual
Standard	Member	\$12	\$26	\$78	\$156	\$312
	Member Plus One	\$22	\$47.67	\$143	\$286	\$572
	Member Plus Family	\$29	\$62.83	\$188.50	\$377	\$754
Enhanced	Member	\$22	\$47.67	\$143	\$286	\$572
	Member Plus One	\$41	\$88.83	\$266.50	\$533	\$1,066
	Member Plus Family	\$59	\$127.83	\$383.50	\$767	\$1,534

Save Time. Apply Online.

You can enroll online at www.GEBA.com/dental in just minutes through our secure application. Your information is protected, and we receive your application immediately.

Or, if you prefer, you may send the attached completed dental enrollment form to GEBA via mail, email, or fax.

New Hires: You can enroll in GEBA's plan within 60 days of your hire date. If you miss this opportunity, you will be able to enroll during our Annual Open Enrollment in November and December or if you have a life changing event.

Visit www.deltadentalins.com/geba to find a participating dentist, to print ID cards, to access your personal benefits, and track claims detailed policy information is available on www.GEBA.com/dental. You can keep your coverage if you resign or retire from the federal government.



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