



Government Employees' Benefit Association

Feds' Trusted Financial Partner

DENTAL INSURANCE

GEBA's Dental coverage with Delta Dental makes it easier to keep up with preventative care and cover major dental expenses.

Why choose GEBA coverage?

- Affordable rates, no deductible, no waiting periods
- Maintain coverage even if you leave Federal service
- **Dependent child coverage up to age 26**
- GEBA's superior customer service



Preventive Care + Extra Cleaning

Enhanced Plan Members will now enjoy a **3rd cleaning**—on top of other annual preventive care.

Plus, **Enhanced Plan Members** now benefit from an **Unlimited Annual Maximum** for coverage.



Teeth Whitening Coverage

Smile brighter with **up to 50% coverage** for in-office teeth whitening services under the **Enhanced Plan**.

Standard Plan Members enjoy **up to 35% coverage** for in-office teeth whitening.



New & Expanded Orthodontia

New! \$2,000 lifetime Adult Orthodontia benefit for **Enhanced Plan Members**.

Dependent Orthodontia coverage has also been **extended to age 22** (previously 19).



Easy Online Enrollment

Enroll quickly and securely at www.GEBA.com/Dental

Phone: (410) 657-8060 or (800) 826-1126 Email: geba@geba.com

1362 Mellon Road, #100, Hanover, MD 21076



Who Can Enroll?

All Federal Employees and retirees, active and retired military, and veterans are welcome to enroll in GEBA's Dental Plan. Choose a plan that covers your spouse/domestic partner and/or children up to age 26.

Your GEBA Coverage is Portable. Once enrolled, your GEBA membership continues as long as you maintain any GEBA plan or service—even if you retire or separate from Federal service. You can enjoy peace of mind and reliable dental coverage at every stage of life.



Sponsored Family Members (Extended Family)

At GEBA, **your family is our family.** That's why we extend coverage opportunities to your loved ones beyond your household. Eligible family members include siblings, adult children, parents, in-laws, grandparents, and adult grandchildren.

Learn more at www.GEBA.com/Family



How Are Benefits Coordinated?

Delta Dental coordinates with the other insurance company to make sure that the combined payments on a claim do not exceed the total amount the dentist has agreed to accept from Delta Dental.

The dental plan of the person submitting the claim is the primary carrier. Any amount not paid by the primary carrier may be paid in part or in whole by the secondary carrier. For children, the plan of the parent whose birthday falls first in the year is considered primary.

If you have dental coverage through your health insurance plan: That plan is always considered your primary insurer.



How Can I Find A Dentist?

For the biggest savings, **choose a Delta Dental PPOSM provider.** Check if your dentist participates at www.deltadental.com under "Find a Dentist."

How Does Visiting an Out-of-Network Dentist Affect Costs?

You may choose any dentist. However, your out-of-pocket costs will depend on whether the provider participates in Delta Dental's network. PPO providers offer the lowest negotiated rates and the greatest value. Services provided by Premier or Out-of-Network Dentists are covered, but your costs will be higher.



How Do I Access My Dental Benefits?

It's quick and easy! **Register at deltadental.com** to:

- Print your ID card anytime
- Track and view claims online
- See your personal benefits information
- Find an in-network dentist near you

Are Pre-Existing Conditions Covered?

Delta Dental is committed to supporting your oral health from day one. Coverage applies to pre-existing conditions, as long as the procedure begins after your effective date. If a treatment started before you joined, your previous carrier may remain responsible.



Why GEBA & Delta Dental?

At GEBA, we believe healthy smiles build healthy lives. That's why we make dental coverage easy, affordable, and family-focused.

GEBA partners with Delta Dental of Pennsylvania, part of the nation's largest dental benefits provider and offers the country's largest dental network with approximately 151,000 participating dentists. Delta Dental has been helping families smile brighter since 1954.

What are the Benefits and Features? - Benefit Summary¹

For a full overview of our Dental plan and what it offers, visit www.GEBA.com/dental

Covered Services	Standard Plan ²	Enhanced Plan ²
Maximum benefit per person per calendar year	\$4,000	NEW! Unlimited
Diagnostic and Preventive Care <ul style="list-style-type: none"> Oral exams and cleanings – twice in any 12-month period Bitewing X-rays – twice in any 12-month period Full mouth X-rays – once in 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%	NEW! Third Cleaning within a 12-month period PPO - 100% Premier ³ - 100% Out of Network ⁴ - 100%
Basic Care <ul style="list-style-type: none"> Anterior composite “white” fillings Oral surgery – extractions and surgery Endodontics – pulpal therapy and root canal fillings 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 – two implant annual maximum (per insured) Prosthodontics – construction or repair of fixed bridges, partial or complete dentures In-office teeth whitening 	PPO - 35% Premier ³ - 20% Out of Network ⁴ - 20%	PPO - 50% Premier ³ - 40% Out of Network ⁴ - 40%
Dependent Orthodontia Now up to age 22 (previously up to age 19)	PPO - 50% Premier ³ - 50% Out of Network ⁴ - 50% \$1,000 per person maximum lifetime	PPO - 50% Premier ³ - 50% Out of Network ⁴ - 50% \$3,000 per person maximum lifetime
NEW! Adult Orthodontia	not available	PPO - 50% Premier ³ - 50% Out of Network ⁴ - 50% \$2,000 per person maximum lifetime

Quick Steps to Enroll with GEBA

- Enroll Online** – Visit www.GEBA.com/Dental
- Prefer Paper?** – Complete the enclosed Enrollment Form and return it by mail, email, or fax.
- Get Your Card** – Your Dental ID card will be mailed from Delta Dental and list the GEBA member’s name, but dependents are covered, too.

Important Enrollment Details

- Dental benefits are payable annually. When you enroll, you are committing to one full year of premium payments.
- Enrollment and plan changes are limited to:
 - 60 days from date of hire
 - 60 days following a life-changing event
 - Special or annual Open Season periods
- If you cancel outside of Open Season or a non-life changing event, you must wait one full year before re-enrolling in a GEBA Dental Plan.
- If your coverage is terminated due to non-payment, the same one-year re-enrollment restriction applies.

CHART ABOVE IS 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.

¹ Not available in Alaska.

² Delta Dental dentists accept Delta Dental’s Maximum Plan Allowances or their charged fees, whichever is less, as the full payment for services. This 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 adjustment for extreme difficulty or unusual circumstances. The dollar amount of the Maximum Plan Allowance for services may be different depending upon the network in which the dentist participates. Plus, dentists who do not participate in Delta Dental’s networks (non-Delta Dental dentists) may not accept Delta Dental’s reimbursement as payment in full, and may charge you for the balance of the bill.

³ Enrollees 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.

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

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

Trust GEBA To Cover You From Hire Through Retire

Trust Earned.

The Government Employees' Benefit Association (GEBA) was founded in 1957 by NSA employees to provide insurance benefits to Federal Employees. Nearly 16,000 of your peers choose GEBA.

 Professional Liability Insurance	 Vision Insurance	 Financial & Retirement Planning	 Group Term & Individual Life Insurance	 Long Term Care Insurance Options
 Discounted Home & Auto Insurance Choices	 Long Term Disability Insurance	 Discounted Pet Insurance	 Emergency Travel Plan	 Dental Insurance

Why GEBA?

When you join GEBA, you gain more than just dental coverage—you gain the advantages of a trusted not-for-profit benefit association that has supported current and former Federal Employees, retirees, military, and their families since 1957.

Membership Advantages

- Savings on quality, affordable insurance plans from respected providers
- Personalized service from staff who understand Federal Employees' needs
- Access to unbiased insurance and financial planning advice
- Coverage you can keep after you retire or leave Federal service
- Eligibility for GEBA Scholarships and the Member Educational Award Program

GEBA Wealth Management

GEBA has been helping members protect what matters most for decades. With GEBA Wealth Management, you'll have access to Financial Advisors who specialize in Federal benefits and can help you integrate them into a comprehensive plan for your future. **Learn more at www.GEBAWealth.com**

Services Include:

- Comprehensive Financial Planning
- Insurance Review
- Legacy Planning
- Retirement Planning & Distribution Analysis
- Professionally Managed Portfolios

Portability: Benefits That Stay With You

You can put your trust in GEBA—many of our benefits continue even after you retire or separate from Federal service. This portability provides peace of mind, knowing your protection goes wherever life takes you.



www.GEBA.com



geba@geba.com



(410) 657-8060 • (800) 826-1126
8am-4:30pm ET, Mon. - Fri.

