2021 GEMA DENTAL PLANS

Choose from two comprehensive dental plans.

gehadental.com | 877.590.4342





Compare plan benefits.

No deductibles. No waiting periods.

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| 2021 plan year | High Option | Standard Option |
|---|--|--|
| What the plan pays | In-network or out-of-network ² | In-network or out-of-network ² |
| Basic - Class A Two exams, two cleanings ³ and one X-ray per calendar year | 100% | 100% |
| Intermediate - Class B Fillings, extractions and periodontal maintenance | 80% | 55% |
| Major - Class C Root canals, crowns, bridges, dentures, periodontal surgery (implants limited to \$2,500 per person/year) | 50% | 35% |
| Orthodontics - Class D Adults and children | 70% No waiting period \$3,500 lifetime maximum | 70% 12-month waiting period \$2,500 lifetime maximum |
| Calendar year maximum for Class A, B and C services | Unlimited per person | \$2,500 per person |

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 **gehadental.com/PlanBrochure**

How to enroll

To sign up for a plan, visit **benefeds.com** and follow the prompts to enroll in GEHA Connection Dental Federal. You can also call BENEFEDS toll-free at **877.888.3337** TTY: **877.889.5680**

Step 1: 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. Use that code on the next page to determine your 2021 dental premium. **gehadental.com/Rates**

| State | First 3 digits of ZIP code | Rate code |
|---|--|-----------|
| AL, AR, FM, GU, IA, MH, MP, MS, ND, NE, PR, PW, VI | Entire state or territory | 1 |
| ID, LA, MO, MT, NC, OK, SC, SD, TN, UT, VT | Entire state | 2 |
| AS, 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 |
| СА | 900-931, 933-935, 939-952, 954, 956-959 | 5 |
| CA | Rest of state | 4 |
| СТ | 064-069 | 5 |
| СТ | 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 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 | Rate |
|-------|--|------|
| State | ZIP code | code |
| NY | 127, 129-139, 144-149 | 1 |
| NY | Rest of state | 2 |
| ОН | 430-433, 437, 440-443, 446, 447, 450-455, 459 | 2 |
| ОН | 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 2021 premium.

gehadental.com/Rates

| High Option | | | | | |
|------------------|--------------|--------------|--------------|--------------|--------------|
| Biweekly | Rate code 1* | Rate code 2* | Rate code 3* | Rate code 4* | Rate code 5* |
| Self Only | \$16.89 | \$19.00 | \$20.77 | \$23.21 | \$25.16 |
| Self Plus One | \$33.78 | \$37.97 | \$41.54 | \$46.41 | \$50.34 |
| Self and Family | \$50.68 | \$57.00 | \$62.30 | \$69.65 | \$75.56 |
| Retirees monthly | Rate code 1* | Rate code 2* | Rate code 3* | Rate code 4* | Rate code 5* |
| Self Only | \$36.60 | \$41.17 | \$45.00 | \$50.29 | \$54.51 |
| Self Plus One | \$73.19 | \$82.27 | \$90.00 | \$100.56 | \$109.07 |
| Self and Family | \$109.81 | \$123.50 | \$134.98 | \$150.91 | \$163.71 |
| Standard Option | | | | | |
| Biweekly | Rate code 1* | Rate code 2* | Rate code 3* | Rate code 4* | Rate code 5* |
| Self Only | \$9.84 | \$11.04 | \$12.09 | \$13.50 | \$14.63 |
| Self Plus One | \$19.68 | \$22.08 | \$24.14 | \$26.98 | \$29.24 |
| Self and Family | \$29.51 | \$33.11 | \$36.21 | \$40.46 | \$43.87 |
| Retirees monthly | Rate code 1* | Rate code 2* | Rate code 3* | Rate code 4* | Rate code 5* |
| Self Only | \$21.32 | \$23.92 | \$26.20 | \$29.25 | \$31.70 |
| Self Plus One | \$42.64 | \$47.84 | \$52.30 | \$58.46 | \$63.35 |
| Self and Family | \$63.94 | \$71.74 | \$78.46 | \$87.66 | \$95.05 |

^{*} Rate based on member's primary state of residence.