

Federal Employees
Dental Program
deltadentalins.com/fedvip



2024 Delta Dental Plan Highlights

**Welcome, federal employees, annuitants
and uniformed services retirees!**

Highlights of the federal employees dental program include:

- Your choice of two quality plan options to meet your needs
- 100% coverage of in-network cleanings, x-rays and exams
- Unlimited in-network annual maximum under the High Plan
- No waiting periods for any covered services, including orthodontics
- No deductible on any in-network services
- Adult orthodontic coverage under the High Plan
- Standard Plan now covers orthodontics for children up to maximum age eligibility
- Additional covered cleaning per year for pregnant individuals
- Additional covered cleaning per year for Type 1 and Type 2 diabetics
- Over 372,000 in-network access points nationwide
- Access to discounts on health, wellness and entertainment

Choose between two great plans to meet your needs

The Standard Plan offers quality care at a low premium, while the High Plan offers greater coverage and increased maximums. You save with either plan by choosing a dentist in Delta Dental's nationwide network of dentists. To find an in-network dentist or verify that your dentist is in network,¹ use the **Find a Dentist tool** at deltadentalins.com/fedvip.

Enrolling is easy!

Enroll online from November 13 through December 11 at BENEFEDS.com or call **877-888-FEDS (877-888-3337)**, TTY **877-889-5680**.



Benefits	Standard Plan		High Plan	
	In-Network	Out-of-Network ²	In-Network	Out-of-Network ²
Basic Services — Class A Routine cleanings, x-rays, oral exams, sealants	Plan pays 100%	Plan pays 60%	Plan pays 100%	Plan pays 90%
Intermediate Services — Class B Fillings and periodontal maintenance, oral surgery, extractions	Plan pays 55%	Plan pays 40%	Plan pays 70%	Plan pays 60%
Major Services — Class C Crowns, bridges, root canals, dentures, implants, gum surgery	Plan pays 35%	Plan pays 20%	Plan pays 50%	Plan pays 40%
Orthodontic Services — Class D³ Comprehensive orthodontic treatment, fixed appliances	Plan pays 50%	Plan pays 50%	Plan pays 50%	Plan pays 50%
General Services Anesthesia, occlusal guard	Plan pays 55%	Plan pays 40%	Plan pays 70%	Plan pays 60%
Calendar Year Deductible⁴	\$0	\$75	\$0	\$50
Calendar Year Benefit Maximum Non-orthodontic	\$1,500	\$1,000	Unlimited	\$3,000
Orthodontic Lifetime Maximum Standard Plan now covers orthodontics for kids up to maximum age eligibility ³	\$2,000	\$1,000	\$3,500 per child; \$2,000 per adult	\$3,500 per child; \$2,000 per adult

¹ The provider network for Delta Dental's Federal Employees Dental Program consists of independently credentialed and contracted providers participating in the Delta Dental PPO™ and Delta Dental Legion™ networks.

² You are responsible for billed amounts over the plan allowance when you visit an out-of-network dentist.

³ For TRICARE Eligible individuals, the High and Standard Plans cover children under age 21 (or 23 if they are full time college students). Children of non-TRICARE eligible members are covered up to age 22. Adult coverage in the High plan is only for the member and their spouse.

⁴ Class A and Class D services are exempt from the deductible. All other covered services are exempt from the deductible only when provided by a Delta Dental Federal Employees Dental Program network dentist. Per the missing tooth clause, services or treatment for the provision of an initial prosthodontic appliance (e.g., fixed bridge restoration, implants, removable partial or complete denture, etc.) when it replaces natural teeth extracted or missing, including congenital defects, prior to the effective date of coverage are not eligible for coverage.

Delta Dental coverage is affordable


Locate your state and corresponding ZIP code (first three digits) on the following chart to identify your rating area.

State	ZIP Code	Rating Area	State	ZIP Code	Rating Area	State	ZIP Code	Rating Area
AK	Entire state	5	MD	219	4	OR	Entire state	5
AL	Entire state	1	MD	Rest of state	5	PA	150-171, 175-179, 182, 184-188	2
AR	Entire state	2	ME	Entire state	5	PA	189-196	4
AZ	Entire state	5	MI	Entire state	4	PA	Rest of state	5
CA	Entire state	5	MN	Entire state	5	PR	Entire area	1
CO	807, 811, 813-816	4	MO	630-631, 633, 726	2	RI	Entire state	5
CO	Rest of state	5	MO	Rest of state	4	SC	297	4
CT	Entire state	5	MS	Entire state	1	SC	Rest of state	5
DC	Entire area	5	MT	Entire state	1	SD	Entire state	5
DE	Entire state	4	NC	279	3	TN	Entire state	4
FL	Entire state	4	NC	Rest of state	4	TX	739	4
GA	Entire state	2	ND	Entire state	3	TX	733, 786-787	3
GU	Entire area	5	NE	680-681	3	TX	Rest of state	2
HI	Entire state	5	NE	Rest of state	2	UT	Entire state	5
IA	527-528	2	NH	Entire state	5	VA	201, 203, 205	5
IA	515	3	NJ	080-084	4	VA	220-227	3
IA	Rest of state	4	NJ	Rest of state	5	VI	Entire area	5
ID	Entire state	5	NM	874, 877-884	4	VT	Entire state	5
IL	Entire state	2	NM	Rest of state	5	WA	Entire state	5
IN	463-471, 474-479	2	NV	Entire state	5	WI	Entire state	5
IN	Rest of state	3	NY	Entire state	5	WV	254	5
KS	Entire state	4	OH	430-433, 437, 453-455	3	WV	Rest of state	2
KY	410, 459	2	OH	Rest of state	2	WY	Entire state	5
KY	Rest of state	1	OK	Entire state	4	INTER	International	5
LA	Entire state	1						
MA	Entire state	5						

Here's what you'll pay

Match your rating area to the Standard or High Plan option and enrollment type (Self Only, Self Plus 1 or Self and Family).

Rate Area	Standard Plan						High Plan					
	Biweekly Premium			Monthly Premium			Biweekly Premium			Monthly Premium		
	Self	Self + 1	Family	Self	Self + 1	Family	Self	Self + 1	Family	Self	Self + 1	Family
1	\$9.45	\$18.91	\$28.36	\$20.48	\$40.97	\$61.45	\$17.65	\$35.31	\$52.96	\$38.24	\$76.51	\$114.75
2	\$10.30	\$20.59	\$30.89	\$22.32	\$44.61	\$66.93	\$19.36	\$38.72	\$58.07	\$41.95	\$83.89	\$125.82
3	\$11.10	\$22.19	\$33.29	\$24.05	\$48.08	\$72.13	\$21.24	\$42.48	\$63.73	\$46.02	\$92.04	\$138.08
4	\$11.71	\$23.42	\$35.13	\$25.37	\$50.74	\$76.12	\$22.61	\$45.21	\$67.82	\$48.99	\$97.96	\$146.94
5	\$13.41	\$26.83	\$40.24	\$29.06	\$58.13	\$87.19	\$26.35	\$52.69	\$79.04	\$57.09	\$114.16	\$171.25



LifePerks keeps you shining through a well-balanced lifestyle

Wellness is more than oral health. That's why, as a Delta Dental member, you have access to thousands of local and national offers to help you maintain a healthy life.

Register for LifePerks and you'll receive special offers on:

- Oral health services including whitening and dental care products
- Health and wellness services such as hearing aid and LASIK discounts from Amplifon and QualSight, as well as whole-body health deals for fitness equipment and gym memberships
- Lifestyle deals ranging from pet insurance, child care and travel to financial and auto services
- Entertainment discounts for movie theaters and theme parks

Learn more and register at deltadentalins.com/fedvip