

# DENTAL INSURANCE

If you want more dental coverage than what your health plan offers, FEDVIP provides **comprehensive dental insurance with no waiting periods** (except orthodontia in some plans). You have several plans to choose from, each covering:

**Routine exams  
and cleanings**  
X-rays

**Crowns**  
**Root canals**  
**Dentures**

**Fillings**  
**Orthodontics**  
**And more!**

## Who can enroll?

Federal employees who are eligible to enroll in FEHB health insurance, but you do not have to be enrolled in FEHB

Annuitants receiving an immediate annuity regardless of FEHB eligibility

Contact your human resources office if you are unsure of your eligibility

## Who is covered by my enrollment?

Self Only covers just you

Self Plus One covers you and one specified eligible family member: your spouse or one unmarried dependent child under age 22

Self and Family covers you, your spouse, and all your unmarried dependent children under age 22 listed on your enrollment

## When can I enroll?

During your first 60 days as a newly eligible employee; or

During the Federal Benefits Open Season (mid-November to mid-December); or

When you have a qualifying life event such as marriage or losing other dental coverage

## How much does it cost?

It depends on what plan you select and where you live. Some areas pay higher premiums than others

Routine basic services like exams and cleanings are covered 100% when you use a network dentist. For other services, you usually pay part of the cost out-of-pocket

**Online tools can help you select the right plan for your family:**

**Plan comparison tools available at [www.opm.gov/FEDVIPcompare](http://www.opm.gov/FEDVIPcompare)**

**Complete cost and coverage information for each plan available at [www.opm.gov/dental](http://www.opm.gov/dental)**

**ENROLLMENT INFO: [www.benefeds.com](http://www.benefeds.com) or 1-877-888-3337**

For complete information, including terms and conditions, please review each plan's brochure.

