Humana Dental

feds.humana.com

1-877-692-2468

2020

A Regional Copay Based Network Dental Plan

Serving: Alabama, Arizona,Arkansas,California, Colorado, District of Columbia, Florida, Georgia, Illinois,Indiana, Kansas, Kentucky, Louisiana, parts of Maryland, Missouri, Mississippi, North Carolina, Ohio,Oklahoma, South Carolina, Tennessee,Texas, Utah,Virginia andWest Virginia

IMPORTANT

- Rates: Back Cover
- Changes for 2020: Page 3
- Summary of Benefits: Page 37

This plan has five enrollment regions; please see the end of this brochure to determine your region and corresponding rates.

Options:

High Option Self Only

High Option Self Plus One

High Option Self and Family

Authorized for distribution by the:

United States
Office of Personnel Management

Healthcare and Insurance
http://www.opm.gov/insure

FEDVIP
Federal Employees
Dental And Vision Insurance Program

Introduction

On December 23, 2004, President George W. Bush signed the Federal Employee Dental and Vision Benefits Enhancement Act of 2004 (Public Law 108-496). The law directed the Office of Personnel Management (OPM) to establish supplemental dental and vision benefit programs to be made available to Federal employees, annuitants, and their eligible family members. In response to the legislation, OPM established the Federal Employees Dental and Vision Insurance Program (FEDVIP). OPM has contracted with dental and vision insurers to offer an array of choices to Federal employees and annuitants. Section 715 of the National Defense Authorization Act for Fiscal Year 2017 (FY 2017 NDAA), Public Law 114-38, expanded FEDVIP eligibility to certain TRICARE-eligible individuals.

This brochure describes the benefits of Advantage under Humana Dental Advantage contract OPM01-FEDVIP-01AP-9 with OPM, as authorized by the FEDVIP law. The address for our administrative office is:

Humana Dental Advantage
PO 14287
Lexington, KY 40512
877-692-2468
http://feds.humana.com

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your benefits. You and your family members do not have a right to benefits that were available before January 1, 2020 unless those benefits are also shown in this brochure.

If you are enrolled in this plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One coverage, you and your designated family member are entitled to these benefits. If you are enrolled in Self and Family coverage, each of your eligible family members is also entitled to these benefits, if they are also listed on the coverage.

OPM negotiates benefits and rates with each carrier annually. Rates are shown at the end of this brochure.

Humana Dental is responsible for the selection of in-network providers in your area. Contact us at 877-692-2468 for the names of participating providers or to request a provider directory. You may also request or view the most current directory via our website http://feds.humana.com. Continued participation of any specific provider cannot be guaranteed. Thus, you should choose your plan based on the benefits provided and not for a specific provider's participation. When you phone for an appointment, please remember to verify that the provider is currently in-network. If your provider is not currently participating in the provider network, you may nominate him or her to join. Contact us at 877-692-2468 to nominate a provider who is currently not participating with the Federal Advantage Plan. You cannot change plans, outside of Open Season, because of changes to the provider network.

Provider networks may be more extensive in some areas than others. We cannot guarantee the availability of every specialty in all areas. If you require the services of a specialist and one is not available in your area, please contact us for assistance.

The Humana Dental Advantage Plan and all other FEDVIP plans are not a part of the Federal Employees Health Benefits (FEHB) Program.

We want you to know that protecting the confidentiality of your individually identifiable health information is of the utmost importance to us. To review full details about our privacy practices, our legal duties, and your rights, please visit our website, http://feds.humana.com and click on the "Private Policies" link at the bottom of the page. If you do not have access to the internet or would like further information, please contact us by calling 800-459-6604.

Discrimination is Against the Law

Humana Inc. and its subsidiaries comply with all applicable Federal civil rights laws, to include both Title VII of the Civil Rights Act of 1964 and Section 1557 of the Affordable Care Act. Pursuant to Section 1557, Humana Inc. does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, or sex.

ENGLISH: ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-877-692-2468 (TTY: 711).

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-692-2468 (TTY: 711).

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How We Have Changed For 2020

Changes to the plan include:

Lower Rates

We have increased the annual maximum benefit from $15,000 to an "Unlimited" maximum per person.

We have added the following Dental codes for 2020:

Class A services: Adding codes

- D1551 - Re-cement or re-bond bilateral space maintainer - maxillary
- D1552 - Re-cement or re-bond bilateral space maintainer - mandibular
- D1553 - Re-cement or re-bond unilateral space maintainer – per quadrant

Class C services: Adding codes

- D2753 - Crown – porcelain fused to titanium and titanium alloys
- D5284 - Removable unilateral partial denture – one piece flexible base (including clasps and teeth) - per quadrant
- D5286 - Removable unilateral partial denture – one piece resin (including clasps and teeth) - per quadrant
- D6082 - Implant supported crown – porcelain fused to predominantly base alloys
- D6083 - Implant supported crown – porcelain fused to noble alloys
- D6084 - Implant supported crown – porcelain fused to titanium and titanium alloys
- D6086 - Implant supported crown – predominantly base alloys
- D6087 - Implant supported crown – noble alloys
- D6088 - Implant supported crown – titanium and titanium alloys
- D6097 - Abutment supported crown – porcelain fused to titanium and titanium alloys
- D6098 - Implant supported retainer - porcelain fused to predominantly base alloys
- D6099 - Implant supported retainer FPD - porcelain fused to noble alloys
- D6120 - Implant supported retainer - porcelain fused to titanium and titanium alloys
- D6121 - Implant supported retainer for metal FPD - predominantly base alloys
- D6122 - Implant supported retainer for metal FPD - noble alloys
- D6123 - Implant supported retainer for metal FPD - titanium and titanium alloys
- D6195 - Abutment supported retainer - porcelain fused to titanium and titanium alloys
- D6243 - Pontic - porcelain fused to titanium and titanium alloys
- D6753 - Retainer crown - porcelain fused to titanium and titanium alloys
- D6785 - Retainer crown ¾ - titanium and titanium alloys

We have removed the following Dental codes for 2020:

Class A service: Removing codes

- D1550 - Re-cementation of space maintainer

FEDVIP Program Highlights

A Choice of Plans and Options	You can select from several nationwide, and in some areas, regional dental Preferred Provider Organization (PPO) or Health Maintenance Organization (HMO) plans, and high and standard coverage options. You can also select from several nationwide vision plans. You may enroll in a dental plan or a vision plan, or both. Some TRICARE beneficiaries may not be eligible to enroll in both. Visit www.opm.gov/dental or www.opm.gov/vision for more information.
Enroll Through BENEFEDS	You enroll online at www.BENEFEDS.com. Please see Section 2, Enrollment, for more information.
Dual Enrollment	If you or one of your family members is enrolled in or covered by one FEDVIP plan, that person cannot be enrolled in or covered as a family member by another FEDVIP plan offering the same type of coverage; i.e., you (or covered family members) cannot be covered by two FEDVIP dental plans or two FEDVIP vision plans.
Pre-Tax Salary Deduction for Employees	Employees automatically pay premiums through payroll deductions using pre-tax dollars. Annuitants automatically pay premiums through annuity deductions using post-tax dollars. TRICARE enrollees automatically pay premiums through payroll deduction or automatic bank withdrawal (ABW) using post-tax dollars.
Coverage Effective Date	If you sign up for a dental and/or vision plan during the 2019 Open Season, your coverage will begin on January 1, 2020. Premium deductions will start with the first full pay period beginning on/after January 1, 2020. You may use your benefits as soon as your enrollment is confirmed.
Annual Enrollment Opportunity	Each year, an Open Season will be held, during which you may enroll or change your dental and/or vision plan enrollment. This year, Open Season runs from November 11, 2019 through midnight EST December 09, 2019. You do not need to re-enroll each Open Season unless you wish to change plans or plan options; your coverage will continue from the previous year. In addition to the annual Open Season, there are certain events that allow you to make specific types of enrollment changes throughout the year. Please see Section 2, Enrollment for more information.
Continued Group Coverage After Retirement	Your enrollment or your eligibility to enroll may continue after retirement. You do not need to be enrolled in FEDVIP for any length of time to continue enrollment into retirement. Your family members may also be able to continue enrollment after your death. Please see Section 1, Eligibility, for more information.
Waiting Period	There is no waiting period associated with this plan.
FEDVIP Highlights	"We will not cover in-progress orthodontic treatment in plans that have a waiting period", has been added when applicable, i.e. if you have an option that has a waiting period, and are not waiving for eligibles that provide proof of other coverage in 2020.

Section 1 Eligibility

Federal Employees

If you are a Federal or U.S. Postal Service employee, you are eligible to enroll in FEDVIP, if you are eligible for the Federal Employees Health Benefits (FEHB) Program or the Health Insurance Marketplace (Exchange) and your position is not excluded by law or regulation, you are eligible to enroll in FEDVIP. Enrollment in the FEHB Program or a Health Insurance Marketplace (Exchange) plan is not required.

Federal Annuitants

You are eligible to enroll if you:

- retired on an immediate annuity under the Civil Service Retirement System (CSRS), the Federal Employees Retirement System (FERS) or another retirement system for employees of the Federal Government;
- retired for disability under CSRS, FERS, or another retirement system for employees of the Federal Government.

Your FEDVIP enrollment will continue into retirement if you retire on an immediate annuity or for disability under CSRS, FERS or another retirement system for employees of the Government, regardless of the length of time you had FEDVIP coverage as an employee. There is no requirement to have coverage for 5 years of service prior to retirement in order to continue coverage into retirement, as there is with the FEHB Program.

Your FEDVIP coverage will end if you retire on a Minimum Retirement Age (MRA) + 10 retirement and postpone receipt of your annuity. You may enroll in FEDVIP again when you begin to receive your annuity.

Survivor Annuitants

If you are a survivor of a deceased Federal/U.S. Postal Service employee or annuitant and you are receiving an annuity, you may enroll or continue the existing enrollment.

Compensationers

A compensationer is someone receiving monthly compensation from the Department of Labor's Office of Workers' Compensation Programs (OWCP) due to an on-the-job injury/illness who is determined by the Secretary of Labor to be unable to return to duty. You are eligible to enroll in FEDVIP or continue FEDVIP enrollment into compensation status.

TRICARE-eligible individual

An individual who is eligible for FEDVIP dental coverage based on the individual's eligibility to previously be covered under the TRICARE Retiree Dental Program or an individual eligible for FEDVIP vision coverage based on the individual's enrollment in a specified TRICARE health plan.

Retired members of the uniformed services and National Guard/Reserve components, including "gray-area" retirees under age 60 and their families are eligible for FEDVIP dental coverage. These individuals, if enrolled in a TRICARE health plan, are also eligible for FEDVIP vision coverage. In addition, uniformed services active duty family members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage.

Family Members

Except with respect to TRICARE-eligible individuals, family members include your spouse and unmarried dependent children under age 22. This includes legally adopted children and recognized natural children who meet certain dependency requirements. This also includes stepchildren and foster children who live with you in a regular parent-child relationship. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support. FEDVIP rules and FEHB rules for family member eligibility are **NOT** the same. For more information on family member eligibility visit the website at www.opm.gov/healthcare-insurance/dental-vision/ or contact your employing agency or retirement system.

With respect to TRICARE-eligible individuals, family members include your spouse, unremarried widow, unremarried widower, unmarried child, and certain unmarried persons place in your legal custody by a court. Children include legally adopted children, stepchildren, and pre-adoptive children. Children and dependent unmarried persons must be under age 21 if they are not a student, under age 23 if they are a full-time student, or incapable of self-support because of a mental or physical incapacity.

Not Eligible

The following persons are not eligible to enroll in FEDVIP, regardless of FEHB eligibility or receipt of an annuity or portion of an annuity:

- Deferred annuitants
- Former spouses of employees or annuitants. **Note:** Former spouses of TRICARE-eligible individuals may enroll in a FEDVIP vision plan.
- FEHB Temporary Continuation of Coverage (TCC) enrollees
- Anyone receiving an insurable interest annuity who is not also an eligible family member
- Active duty uniformed service members. **Note:** If you are an active duty uniformed service member, your dental and vision coverage will be provided by TRICARE. Your family members will still be eligible to enroll in the TRICARE Dental Plan (TDP).

Section 2 Enrollment

Enroll Through BENEFEDS

You must use BENEFEDS to enroll or change enrollment in a FEDVIP plan. BENEFEDS is a secure enrollment website (www.BENEFEDS.com) sponsored by OPM. If you do not have access to a computer, call 877-888-FEDS (877-888-3337), TTY number 877-889-5680 to enroll or change your enrollment.

If you are currently enrolled in FEDVIP and do not want to change plans your enrollment will continue automatically. Please Note: your plans' premiums may change for 2020.

Note: You cannot enroll or change enrollment in a FEDVIP plan using the Health Benefits Election Form (SF 2809) or through an agency self-service system, such as Employee Express, PostalEase, EBIS, MyPay, or Employee Personal Page. However, those sites may provide a link to BENEFEDS.

Enrollment Types

Self Only: A Self Only enrollment covers only you as the enrolled employee or annuitant. You may choose a Self Only enrollment even though you have a family; however, your family members will not be covered under FEDVIP.

Self Plus One: A Self Plus One enrollment covers you as the enrolled employee or annuitant plus one eligible family member whom you specify. You may choose a Self Plus One enrollment even though you have additional eligible family members, but the additional family members will not be covered under FEDVIP.

Self and Family: A Self and Family enrollment covers you as the enrolled employee or annuitant and all of your eligible family members. You must list all eligible family members when enrolling.

Dual Enrollment

If you or one of your family members is enrolled in or covered by one FEDVIP plan, that person cannot be enrolled in or covered as a family member by another FEDVIP plan offering the same type of coverage; i.e., you (or covered family members) cannot be covered by two FEDVIP dental plans or two FEDVIP vision plans.

Open Season

If you are an eligible employee, annuitant, or TRICARE-eligible individual, you may enroll in a dental and/or vision plan during the November 11, through midnight EST December 09, 2019, Open Season. Coverage is effective January 1, 2020.

During future annual Open Seasons, you may enroll in a plan, or change or cancel your dental and/or vision coverage. The effective date of these Open Season enrollments and changes will be set by OPM. **If you want to continue your current enrollment, do nothing. Your enrollment carries over from year to year, unless you change it.**

New hire/Newly eligible

You may enroll within 60 days after you become eligible as:

- a new employee;
- a previously ineligible employee who transferred to a covered position;
- a survivor annuitant if not already covered under FEDVIP; or
- an employee returning to service following a break in service of at least 31 days.
- a TRICARE-eligible individual

Your enrollment will be effective the first day of the pay period following the one in which BENEFEDS receives and confirms your enrollment.

Qualifying Life Event

A qualifying life event (QLE) is an event that allows you to enroll, or if you are already enrolled, allows you to change your enrollment outside of an Open Season.

The following chart lists the QLEs and the enrollment actions you may take:

Opportunities to Enroll or Change Enrollment

Qualifying Life Event	From Not Enrolled to Enrolled	Increase Enrollment Type	Decrease Enrollment Type	Cancel	Change from One Plan to Another
Marriage	Yes	Yes	No	No	Yes
Acquiring an eligible family member (non-spouse)	No	Yes	No	No	No
Losing a covered family member	No	No	Yes	No	No
Losing other dental/vision coverage (eligible or covered person)	Yes	Yes	No	No	No
Moving out of regional plan's service area	No	No	No	No	Yes
Going on active military duty, non-paystatus (enrollee or spouse)	No	No	No	Yes	No
Returning to pay status from active military duty (enrollee or spouse)	Yes	No	No	No	No
Returning to pay status from Leave without pay	**Yes (if enrollment cancelled during LWOP)**	No	No	No	**Yes (if enrollment cancelled during LWOP)**
Annuity/ compensation restored	Yes	Yes	Yes	No	No
Transferring to an eligible position*	No	No	No	Yes	No

*Position must be in a Federal agency that provides dental and/or vision coverage with 50 percent or more employer-paid premium.

The timeframe for requesting a QLE change is from 31 days before to 60 days after the event. There are two exceptions:

- There is no time limit for a change based on moving from a regional plan's service area; and
- You cannot request a new enrollment based on a QLE before the QLE occurs, except for enrollment because of a loss of dental or vision insurance. You must make the change no later than 60 days after the event.

Generally, enrollments and enrollment changes made based on a QLE are effective on the first day of the pay period following the one in which BENEFEDS receives the enrollment or change. BENEFEDS will send you confirmation of your new coverage effective date.

Once you enroll in a plan, your 60-day window for that type of plan ends, even if 60 calendar days have not yet elapsed. That means once you have enrolled in either plan, you cannot change or cancel that particular enrollment until the next Open Season, unless you experience a QLE that allows such a change or cancellation.

Cancelling an enrollment

You may cancel your enrollment only during the annual Open Season. An eligible family member's coverage also ends upon the effective date of the cancellation.

Your cancellation is effective at the end of the day before the date OPM sets as the Open Season effective date.

When Coverage Stops

Coverage ends for active and retired Federal, U.S. Postal employees, and TRICARE-eligible individuals when you:

- no longer meet the definition of an eligible employee, annuitant, or TRICARE-eligible individual;
- begin a period of non-pay status or pay that is insufficient to have your FEDVIP premiums withheld and you do not make direct premium payments to BENEFEDS;
- are making direct premium payments to BENEFEDS and you stop making the payments;
- cancel the enrollment during Open Season;
- a Retired Reservist begins active duty; or
- the sponsor or primary enrollee leaves active duty.

Coverage for a family member ends when:

- you as the enrollee lose coverage; or
- the family member no longer meets the definition of an eligible family member.

Continuation of Coverage

Under FEDVIP, there is no 31-day extension of coverage. The following are also NOT available under FEDVIP plans:

- Temporary Continuation of Coverage (TCC);
- spouse equity coverage; or
- right to convert to an individual policy (conversion policy).

FSAFEDS/High Deductible Health Plans and FEDVIP

If you are planning to enroll in an FSAFEDS Health Care Flexible Spending Account (HCFSA) or Limited Expense Health Care Flexible Spending Account (LEX HCFSA), you should consider how coverage under a FEDVIP plan will affect your annual expenses, and thus the amount that you should allot to an FSAFEDS account. Please note that insurance premiums are not eligible expenses for either type of FSA.

If you have an HCFSA or LEX HCFSA FSAFEDS account and you haven't exhausted your funds by December 31st of the plan year, FSAFEDS can automatically carry over up to $500 of unspent funds into another health care or limited expense account for the subsequent year. To be eligible for carryover, you must be employed by an agency that participates in FSAFEDS and actively making allotments from your pay through December 31. You must also actively reenroll in a health care or limited expense account during the NEXT Open Season to be carryover eligible. Your reenrollment must be for at least the minimum of $100. If you do not reenroll, or if you are not employed by an agency that participates in FSAFEDS and actively making allotments from your pay through December 31st, your funds will not be carried over.

Because of the tax benefits an FSA provides, the IRS requires that you forfeit any money for which you did not incur an eligible expense and file a claim in the time period permitted. This is known as the "Use-it-or-Lose-it" rule. Carefully consider the amount you will elect.

For a health care or limited expense account, each participant must contribute a minimum of $100 to a maximum of $2,700.

Current FSAFEDS participants must re-enroll to participate next year. See www.fsafeds.com or call 1-877-FSAFEDS (372-3337) or TTY: 1-866-353-8058. **Note: FSAFEDS is not open to retired employees, or to TRICARE eligible individuals.**

If you enroll or are enrolled in a high deductible health plan with a health savings account (HSA) or health reimbursement arrangement (HRA), you can use your HSA or HRA to pay for qualified dental/vision costs not covered by your FEHB and FEDVIP plans.

Members that participate in paperless reimbursement are not required to submit claims on behalf of the Humana Dental plan to be reimbursed.

Section 3 How You Obtain Care

Identification Cards/ Enrollment Confirmation

We will send you an identification (ID) card within 15 days of your effective date. It is important to bring your FEDVIP and FEHB ID card to every dental appointment because most FEHB plans offer some level of dental benefits separate from your FEDVIP coverage. Presenting both ID cards can ensure that you receive the maximum allowable benefit under each Program.

If you do not receive your ID card within 30 days after the effective date of your enrollment or if you need replacement cards, you may request one through our website at http://feds.humana.com or call us at 877-692-2468.

Where You Get Covered Care

Members should receive services from in-network providers. There is no coverage for services rendered by an out-of-network provider, with the exception of emergency services. You can find in-network providers by visiting our website: http://feds.humana.com.

Plan Providers

We list plan providers in the provider directory, which we update periodically. The list is on our website at: http://feds.humana.com.

In-Network

You may see any network general dentist or specialist (e.g. Endodontist, Periodontist, etc.). You do not need a referral to see a specialist.

Out-of-Network

There are no out-of-network benefits available except for emergency care.

Emergency Services

If you have an emergency outside of the service area, visit any general dentist or specialist for care. We will reimburse you for emergency services up to $100 per member per year.

FEHB First Payor

When you visit a provider who participates with both, your FEHB plan and your FEDVIP plan, the FEHB plan will pay benefits first. The FEDVIP plan allowance will be the prevailing charge, in these cases. You are responsible for the difference between the FEHB and FEDVIP benefit payments and the FEDVIP plan allowance. We are responsible for facilitating the process with the primary FEHB first payor. You can assist with this process and also ensure that you are receiving the maximum allowable benefit under each program by presenting both your FEDVIP and FEHB ID cards at the time of your dental appointment. The dentist should include both ID numbers when submitting the claim to the plans.

It is important to bring your FEDVIP and FEHB identification cards to every dental appointment because most FEHB plans offer some level of dental benefits separate from your FEDVIP coverage. Presenting both identification cards can ensure that you receive the maximum allowable benefit under each Program.

Coordination of Benefits

We will coordinate benefit payments with the payment of benefits under other group health benefits coverage you may have and the payment of dental costs under no-fault insurance that pays benefits without regard to fault.

We may request that you verify/identify your health insurance plan(s) annually or at time of service.

Service Area

To enroll in this plan, you must live in our service area. This is where our providers are located. Our service area is: Alabama, Arkansas, Arizona, California, Colorado, District of Columbia, Florida, Georgia, Illinois, Indiana, Kansas, Kentucky, Louisiana, parts of Maryland, Missouri, Mississippi, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Utah, Virginia, and West Virginia.

Ordinarily, you must get your care from providers within the service area who contract with us. If you receive care outside our service area, we will pay only for emergency care benefits. An emergency is treatment due to injury, accident or severe pain requiring the services of a dentist which occurs under circumstances where it is neither medically or physically possible for you to be treated by a plan provider. We will not pay for any other services out of our service area unless the services have prior plan approval.

If you move outside of our service area, you may enroll in another plan at that time. You do not have to wait until Open Season to change plans. Contact BENEFEDS at www.BENEFEDS.com or call 877-888-FEDS (877-888-3337), TTY number 877-889-5680 to change plans.

Rating Areas

Your rates are determined based on where you live. This is called a rating area. If you move, you must update your address through BENEFEDS. Your rates might change because of the move.

Limited Access Areas

If you live in a limited access area and you receive covered services from an out-of-network provider, we will pay in accordance with our plan allowance. You are responsible for any difference between the amount billed and our payment. You can find a list of our limited access areas by contacting us at 877-692-2468.

Alternate Benefit

There are no alternate benefits associated with this plan. The copayment for each listed procedure you receive is the total amount you will owe the dentist.

Dental Review

Claims submitted by dentists that may be for cosmetic purposes only are subject to dental review prior to payment.

Section 4 Your Cost for Covered Services

This is what you will pay out-of-pocket for covered care:

Co-payment	A co-payment is a fixed amount of money you pay directly to the dentist when you receive covered services. Your benefit schedule lists the co-payments for each covered procedure. There are no additional charges. Example: In our plan, you pay $23 for an amalgam – one surface primary or permanent.
Annual Benefit Maximum	The annual benefit maximum under this plan is unlimited.
Lifetime Benefit Maximum	There is no lifetime benefit maximum under this plan
In-Network Services	The co-payment amounts listed in the benefit schedule represent your total cost for in-network services.
Out-of-Network Services	Benefits under your plan must be received through in-network dentists. There is no coverage for services rendered by an out-of-network provider.
Emergency Services	An emergency is treatment due to injury, accident or severe pain requiring the services of a dentist which occurs under circumstances where it is neither medically or physically possible for you to be treated by a plan provider. We will not pay for any other services out of our service area unless the services have prior plan approval. We will reimburse you up to $100 per member per year. When traveling overseas, we will authorize emergency services only.
Plan Allowance	The amounts we pay to the providers are the plan allowances. The co-payments in Section 5 are the only payments you make to the dentist for covered services. There are no calculations based on plan allowances that will result in any additional costs to you.
In-Progress Treatment	In-progress treatment for dependents of retiring active duty service members who were enrolled in the TRICARE Dental Program (TDP) will be covered for the 2020 plan year; regardless of any current plan exclusion for care initiated prior to the enrollee's effective date. This requirement includes assumption of payments for covered orthodontia services up to the FEDVIP policy limits, and full payment where applicable up to the terms of FEDVIP policy for covered services completed (but not initiated) in the 2020 plan year such as crowns and implants. FEDVIP carriers will not cover in-progress treatment if you enroll in a FEDVIP plan that has a waiting period, or does not cover the service. Several FEDVIP dental plans have options that offer orthodontia coverage without a 12-month waiting period, and without age limits. Note - There are no waiting periods for any benefits on this plan.

Section 5 Dental Services and Supplies Class A Basic

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary for the prevention, diagnosis, care, or treatment of a covered condition and meet generally accepted dental protocols.
- There is no calendar year deductible.
- There is no waiting period for basic services.
- The annual benefit maximum is unlimited.

You Pay:

High Option

- **In-Network:** The co-pay amount shown in the Benefit Schedule.
- **Out-of-Network: In full for all charges.** There are no out-of-network benefits available except for emergency services when the services of an in-network provider are not available.

Benefit Description	Co-Pay Amount
Diagnostic and Treatment Services	
D0120 Periodic oral evaluation – *established patient – (limited to 2 per calendar year*)	$0
D0140 Limited oral evaluation – problem focused (*limited to 1 every 12 months*)	$0
D0145 Oral evaluation for a patient under three years of age and counseling with primary caregiver (*limited to 1 per patient per lifetime*)	$0
D0150 Comprehensive oral evaluation – new or established patient (*limited to 1 every 12 months*)	$0
D0180 Comprehensive periodontal evaluation – new or established patient (*limited to 1 every 12 months*)	$0
D0210 Intraoral – complete series of radiographic images (*limited to 1 every 3 years*)	$0
D0220 Intraoral – periapical first radiographic image	$0
D0230 Intraoral – periapical – each additional radiographic image	$0
D0240 Intraoral – occlusal radiographic image	$0
D0250 Extraoral – first 2D radiographic image created using a stationary radiation source, and detector	$0
D0251 Extraoral – posterior radiographic image	$0
D0270 Bitewing – single radiographic image (*limited to 2 per calendar year*)	$0
D0272 Bitewings – two radiographic images (*limited to 2 per calendar year*)	$0
D0273 Bitewings – three radiographic images (*limited to 2 per calendar year*)	$0
D0274 Bitewings – four radiographic images (*limited to 2 per calendar year*)	$0
D0277 Vertical bitewings – 7 to 8 radiographic images (*limited to 2 per calendar year*)	$0
D0330 Panoramic radiographic image (*limited to 1 every 3 years*)	$0
D0425 Caries susceptibility tests	$0

Benefit Description	Co-Pay Amount
Preventive Services	
D1110 Prophylaxis – adult (*limited to 2 per calendar year*)	$0
D1120 Prophylaxis – child (*limited to 2 per calendar year*)	$0
D1206 Topical application of fluoride varnish (*limited to 2 per calendar year*)	$0
D1208 Topical application of fluoride (*limited to 2 per calendar year*)	$0
D1351 Sealant – per tooth (*limited to permanent molar and children under age 18. One sealant per tooth in a 3-year period*)	$0
D1352 Preventive resin restoration in a moderate high caries risk patient – permanent tooth (*limited to 1 per non-carious permanent molar every 3 years under age 18*)	$0
D1510 Space maintainer – fixed – unilateral, per quadrant (*limited to children under age 19*)	$0
D1516 Space maintainer – fixed – bilateral, maxillary (*limited to children under age 19*)	$0
D1517 Space maintainer – fixed – bilateral, mandibular (*limited to children under age 19*)	$0
D1520 Space maintainer – removable – unilateral, per quadrant (*limited to children under age 19*)	$0
D1526 Space maintainer – removable – bilateral, maxillary (*limited to children under age 19*)	$0
D1527 Space maintainer – removable – bilateral, mandibular (*limited to children under age 19*)	$0
D1551 Re-cement or re-bond bilateral space maintainer, maxillary *(limited to children under age 19)*	$0
D1552 Re-cement or re-bond bilateral space maintainer, mandibular *(limited to children under age 19)*	$0
D1553 Re-cement or re-bond unilateral space maintainer, per quadrant *(limited to children under age 19)*	$0
Additional Procedures Covered as Basic Services	
D9110 Palliative treatment of dental pain – minor procedure	$0
D9310 Consultation (diagnostic service provided by dentist or physician other than requesting dentist or physician)	$0
D9440 Office visit after regularly scheduled hours	$0
Not covered: • *Plaque control programs* • *Oral hygiene instruction* • *Dietary instructions* • *Sealants for teeth other than permanent molars* • *Over-the-counter dental products, such as teeth whiteners, toothpaste, dental floss*	

Class B Intermediate

Important things you should keep in mind about these benefits:

- In-progress treatment for dependents of retiring TDP enrollees will be covered for the 2020 plan year. This is regardless of any current plan exclusions for care initiated prior to the enrollee's effective date.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary for the prevention, diagnosis, care, or treatment of a covered condition and meet generally accepted dental protocols.
- There is no calendar year deductible.
- There is no waiting period for intermediate services.
- The annual benefit maximum is unlimited.

You Pay:

High Option

- **In-Network:** The co-pay amount shown in the Schedule of Benefits.
- **Out-of-Network: In full for all charges.** There are no out-of-network benefits available except for emergency services when the services of an in-network provider are not available.

Benefit Description	Co-Pay Amount
Minor Restorative Services	
D2140 Amalgam - one surface, primary or permanent (*limited to 1 per tooth every 24 months*)	$23
D2150 Amalgam - two surfaces, primary or permanent (*limited to 1 per tooth every 24 months*)	$31
D2160 Amalgam – three surfaces, primary or permanent (*limited to 1 per tooth every 24 months*)	$37
D2161 Amalgam – four or more surfaces, primary or permanent (*limited to 1 per tooth every 24 months*)	$44
D2330 Resin–based composite – one surface, anterior (*limited to 1 per tooth every 24 months*)	$29
D2331 Resin-based composite - two surfaces, anterior (*limited to 1 per tooth every 24 months*)	$36
D2332 Resin-based composite - three surfaces, anterior (*limited to 1 per tooth every 24 months*)	$44
D2335 Resin-based composite - four or more surfaces or involving incisal angle, anterior (*limited to 1 per tooth every 24 months*)	$52
D2391 Resin-based composite- one surface, posterior (*limited to 1 per tooth every 24 months*)	$43
D2392 Resin-based composite – two surfaces, posterior (*limited to 1 per tooth every 24 months*)	$56
D2393 Resin-based composite – three surfaces, posterior (*limited to 1 per tooth every 24 months*)	$69
D2394 Resin-based composite – four or more surfaces, posterior (*limited to 1 per tooth every 24 months*)	$83
D2910 Recement inlay, onlay, or partial coverage restoration	$24
D2920 Recement crown	$24
D2930 Prefabricated stainless steel crown - primary tooth (*limited to 1 per tooth per lifetime to age 15 or higher if as a result of accidental injury*)	$67
D2931 Prefabricated stainless steel crown - permanent tooth (*limited to 1 per tooth per lifetime to age 15 or higher if as a result of accidental injury*)	$74
D2951 Pin retention - per tooth, in addition to restoration	$16

Benefit Description	Co-Pay Amount
Endodontic Services	
D3110 Pulp cap – direct (*excluding final restoration*) - (*limited to 1 per tooth per lifetime*)	$21
D3120 Pulp cap – indirect (*excluding final restoration*) - (*limited to 1 per tooth per lifetime*)	$19
D3220 Therapeutic pulpotomy (*excluding final restoration*) removal of pulp coronal to the dentinocemental junction and application of medicament (*limited to 1 per tooth per lifetime*)	$46
D3221 Pulpal debridement, primary and permanent teeth (*limited to 1 per tooth per lifetime*)	$60
D3222 Partial pulpotomy for apexogenesis – permanent tooth with incomplete root development (*limited to 1 per tooth per lifetime*)	$64
D3230 Pulpal therapy (resorbable filling) – anterior, primary tooth (*excluding final restoration*) – (*limited to 1 per tooth per lifetime up to age 11*)	$53
D3240 Pulpal therapy (resorbable filling) – posterior, primary tooth (*excluding final restoration*) – (*limited to 1 per tooth per lifetime up to age 11*)	$60
Periodontal Services	
D4341 Periodontal scaling and root planning - four or more teeth per quadrant (*limited to 1 per quadrant every 24 months*)	$51
D4342 Periodontal scaling and root planning - one to three teeth, per quadrant (*limited to 1 per quadrant every 24 months*)	$33
D4346 Scaling in presence of generalized moderate or severe gingival inflammation – full mouth, after oral evaluation (*limited to 1 every 36 months*)	$39
D4381 Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue, per tooth (*limited to 1 every 12 months, to a maximum of 3 tooth sites per quadrant*)	$17
D4910 Periodontal maintenance (*limited to 4 every 12 months*)	$32
Prosthodontic Services	
D5410 Adjust complete denture – maxillary	$22
D5411 Adjust complete denture – mandibular	$22
D5421 Adjust partial denture – maxillary	$22
D5422 Adjust partial denture – mandibular	$22
D5511 Repair broken complete denture base, mandibular	$44
D5512 Repair broken complete denture base, maxillary	$44
D5520 Replace missing or broken teeth – complete denture (each tooth)	$41
D5611 Repair resin partial denture base, mandibular	$46
D5612 Repair resin partial denture base, maxillary	$46
D5621 Repair cast partial framework, mandibular	$49
D5622 Repair cast partial framework, maxillary	$49
D5630 Repair or replace broken retentive clasping materials - per tooth	$56
D5640 Replace broken teeth – per tooth	$42
D5650 Add tooth to existing partial denture	$52
D5660 Add clasp to existing partial denture, per tooth	$57
D5670 Replace all teeth and acrylic on cast metal framework, maxillary (*limited to 1 every 5 years*)	$78
D5671 Replace all teeth and acrylic on cast metal framework, mandibular (*limited to 1 every 5 years*)	$171

Prosthodontic Services - continued on next page

Benefit Description	Co-Pay Amount
Prosthodontic Services (cont.)	
D5710 Rebase complete maxillary denture	$138
D5711 Rebase complete mandibular denture	$133
D5720 Rebase maxillary partial denture	$127
D5721 Rebase mandibular partial denture	$124
D5730 Reline complete maxillary denture (chairside)	$82
D5731 Reline complete mandibular denture (chairside)	$82
D5740 Reline maxillary partial denture (chairside)	$77
D5741 Reline mandibular partial denture (chairside)	$75
D5750 Reline complete maxillary denture (laboratory)	$114
D5751 Reline complete mandibular denture (laboratory)	$114
D5760 Reline maxillary partial denture (laboratory)	$112
D5761 Reline mandibular partial denture (laboratory)	$112
D5850 Tissue conditioning (maxillary)	$36
D5851 Tissue conditioning (mandibular)	$36
D6930 Recement fixed partial denture	$33
D6980 Fixed partial denture repair necessitated by restorative material failure	$63
Oral Surgery	
D7111 Extraction, coronal remnants – primary deciduous tooth	$38
D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	$32
D7210 Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	$53
D7220 Removal of impacted tooth – soft tissue	$68
D7230 Removal of impacted tooth – partially bony	$89
D7240 Removal of impacted tooth – completely bony	$105
D7241 Removal of impacted tooth – completely bony – with unusual surgical complications	$152
D7250 Removal of residual tooth roots (cutting procedure)	$73
D7251 Coronectomy – intentional partial tooth removal (*limited to 1 per tooth per lifetime*)	$186
D7270 Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	$154
D7280 Exposure of an unerupted tooth	$171
D7310 Alveoloplasty in conjunction with extractions – 4 or more teeth or tooth spaces per quadrant	$84
D7311 Alveoloplasty in conjunction with extractions – 1 to 3 teeth or tooth spaces per quadrant	$68
D7320 Alveoloplasty not in conjunction with extractions – 4 or more teeth or tooth spaces per quadrant	$155
D7321 Alveoloplasty not in conjunction with extractions – 1 to 3 teeth or tooth spaces per quadrant	$124
D7471 Removal of lateral exostosis (maxilla or mandible)	$259
D7510 Incision and drainage of abscess – intraoral soft tissue	$73
D7910 Suture of recent small wounds up to 5 cm	$110
D7921 Collection and application of autologous blood concentrate product (*limited to 1 per tooth per lifetime*)	$450

Oral Surgery - continued on next page

Benefit Description	Co-Pay Amount
Oral Surgery (cont.)	
D7971 Excision of pericoronal gingiva	$61
Additional Procedures Covered as Intermediate Services	
D6092 Recement implant/abutment supported crown	$24
D6093 Recement implant/abutment supported fixed partial denture	$33
Not Covered: • *Gold foil restorations* • *Restorations for cosmetic purposes only*	

Class C Major

Important things you should keep in mind about these benefits:

- In-progress treatment for dependents of retiring TDP enrollees will be covered for the 2020 plan year. This is regardless of any current plan exclusions for care initiated prior to the enrollee's effective date.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary for the prevention, diagnosis, care, or treatment of a covered condition and meet generally accepted dental protocols.
- There is no calendar year deductible.
- There is no waiting period for major services.
- The annual benefit maximum is unlimited.

You Pay:

High Option

- **In-Network:** The co-pay amount shown in the Schedule of Benefits.
- **Out-of-Network: In full for all charges.** There are no out-of-network benefits available except for emergency services when the services of an in-network provider are not available.

Benefit Description	Co-Pay Amount
Major Restorative Services	
D2510 Inlay - metallic - one surface - (*limited to 1 per tooth every 5 years*)	$353
D2520 Inlay - metallic - two surfaces- (*limited to 1 per tooth every 5 years*)	$341
D2530 Inlay - metallic - three or more surfaces- (*limited to 1 per tooth every 5 years*)	$432
D2542 Onlay - metallic - two surfaces (*limited to 1 per tooth every 5 years*)	$315
D2543 Onlay - metallic - three surfaces (*limited to 1 per tooth every 5 years*)	$342
D2544 Onlay - metallic - four or more surfaces (*limited to 1 per tooth every 5 years*)	$362
D2740 Crown - *Crown - porcelain/ceramic substrate* (*limited to 1 per tooth every 5 years*)	$430
D2750 Crown – porcelain fused to high noble metal (*limited to 1 per tooth every 5 years*)	$432
D2751 Crown – porcelain fused to predominately base metal (*limited to 1 per tooth every 5 years*)	$396
D2752 Crown – porcelain fused to noble metal (*limited to 1 per tooth every 5 years*)	$408
D2753 Crown – porcelain fused to titanium and titanium alloys *(limited to 1 per tooth every 5 years)*	$437
D2780 Crown – ¾ cast high noble metal (*limited to 1 per tooth every 5 years*)	$447
D2781 Crown – ¾ cast predominately base metal (*limited to 1 per tooth every 5 years*)	$419
D2782 Crown – ¾ cast noble metal (*limited to 1 per tooth every 5 years*)	$431
D2783 Crown – ¾ porcelain/ceramic (*limited to 1 per tooth every 5 years*)	$456
D2790 Crown – full cast high noble metal (*limited to 1 per tooth every 5 years*)	$412
D2791 Crown – full cast predominately base metal (*limited to 1 per tooth every 5 years*)	$381
D2792 Crown – full cast noble metal (*limited to 1 per tooth every 5 years*)	$389
D2794 Crown – titanium and titanium alloy (*limited to 1 per tooth every 5 years*)	$417
D2950 Core buildup, including any pins	$90
D2954 Prefabricated post and core, in addition to crown	$109

Major Restorative Services - continued on next page

Benefit Description	Co-Pay Amount
Major Restorative Services (cont.)	
D2980 Crown repair, necessitated by restorative material failure	$70
D2981 Inlay repair, necessitated by restorative material failure	$141
D2982 Onlay repair, necessitated by restorative material failure	$141
D2983 Veneer repair, necessitated by restorative material failure	$141
D2990 Resin infiltration of incipient smooth surface lesions	$45
Endodontic Services	
D3310 Endodontic therapy, anterior tooth (*excluding final restoration*) - (*limited to 1 per tooth per lifetime*)	$328
D3320 Endodontic therapy, premolar bicuspid tooth (excluding final restorations) - (*limited to 1 per tooth per lifetime*)	$400
D3330 Endodontic therapy, molar tooth (excluding final restorations) - (*limited to 1 per tooth per lifetime*)	$508
D3346 Retreatment of previous root canal therapy – anterior	$426
D3347 Retreatment of previous root canal therapy – bicuspid premolar	$502
D3348 Retreatment of previous root canal therapy – molar	$600
D3351 Apexification/recalcification/pulpal regeneration – initial visit (apical closure/calcific repair of perforations, root resorption, pulp space disinfection etc.)	$175
D3352 Apexification/recalcification/pulpal regeneration – interim medication replacement	$87
D3353 Apexification/recalcification – final visit (includes completed root canal therapy, apical closure/calcific repair of perforations, root resorption, etc.)	$250
D3354 Pulpal regeneration (completion of regeneration treatment in an immature permanent tooth with a necrotic pulp) does not include final restoration	$230
D3410 Apicoectomy/periradicular surgery – anterior	$342
D3421 Apicoectomy – bicuspid premolar (first root)	$359
D3425 Apicoectomy/periradicular surgery – molar (first root)	$420
D3426 Apicoectomy – (each additional root)	$146
D3430 Retrograde filling – per root	$115
D3450 Root amputation – per root	$208
D3920 Hemisection (including any root removal) – not including root canal therapy	$165
Periodontal Services	
D4210 Gingivectomy or gingivoplasty – 4 or more contiguous teeth or bounded teeth spaces, per quadrant	$226
D4211 Gingivectomy or gingivoplasty – 1 to 3 contiguous teeth or tooth bounded spaces, per quadrant	$81
D4212 Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth	$91
D4240 Gingival flap procedure, including root planning, 4 of more contiguous teeth or bounded teeth spaces per quadrant (*limited to 1 every 36 months*)	$298
D4241 Gingival flap procedure, including root planning – 1 to 3 teeth or tooth bounded spaces per quadrant (*limited to 1 every 36 months*)	$236
D4249 Clinical crown lengthening-hard tissue	$332

Periodontal Services - continued on next page

Benefit Description	Co-Pay Amount
Periodontal Services (cont.)	
D4260 Osseous surgery (including flap entry and closure), 4 or more contiguous teeth or bounded teeth spaces per quadrant (*limited to 1 every 24 months*)	$510
D4261 Osseous surgery (including flap entry and closure), 1 to 3 contiguous teeth or bounded teeth spaces per quadrant (*limited to 1 every 24 months*)	$285
D4268 Surgical revision procedure, per tooth	$130
D4270 Pedicle soft tissue graft procedure (*limited to 1 every 36 months*)	$363
D4273 Autogenous connective tissue graft procedures (including donor and recipient surgical sites) - (*limited to 1 every 36 months*)	$421
D4275 Non-autogenous connective tissue graft (including recipient site and donor material) - (*limited to 1 every 36 months*)	$447
D4276 Combined connective tissue and double pedicle graft, per tooth (*limited to 1 every 36 months*)	$475
D4277 Free soft tissue graft procedure, first tooth, implant or edentulous tooth position in a graft (*limited to 1 every 36 months*)	$560
D4278 Free soft tissue graft procedure, each additional contiguous tooth, implant or edentulous tooth position in a graft site (*limited to 1 every 36 months*)	$280
D4283 Autogenous connective tissue graft procedure (including donor and recipient surgical sites), each additional contiguous tooth, implant or edentulous tooth position in same graft site	$253
D4285 Non-autogenous connective tissue graft (including recipient surgical site and donor material), each additional contiguous tooth, implant or edentulous tooth position in same graft site	$268
D4355 Full mouth debridement to enable a comprehensive oral evaluation and diagnosis on a subsequent visit (*limited to 1 per lifetime*)	$51
Prosthodontic Services	
D5110 Complete denture – maxillary (*limited to 1 per tooth every 5 years*)	$510
D5120 Complete denture – mandibular (*limited to 1 per tooth every 5 years*)	$510
D5130 Immediate denture – maxillary (*limited to 1 per tooth every 5 years*)	$544
D5140 Immediate denture – mandibular (*limited to 1 per tooth every 5 years*)	$544
D5211 Maxillary partial denture - resin base (including retentive/clasping materials, rests and teeth) - (*limited to 1 per tooth every 5 years*)	$407
D5212 Mandibular partial denture - resin base (including retentive/clasping materials, rests and teeth) - (*limited to 1 per tooth every 5 years*)	$435
D5213 Maxillary partial denture - cast metal framework with resin denture base (including retentive/clasping materials, rests and teeth) – (*limited to 1 per tooth every 5 years*)	$559
D5214 Mandibular partial denture - cast metal framework with resin denture base (including retentive/clasping materials, rests and teeth) – (*limited to 1 per tooth every 5 years*)	$559
D5221 Immediate maxillary partial denture – resin base (including retentive/clasping materials, rests and teeth) - (*limited to 1 per tooth every 5 years*)	$407
D5222 Immediate mandibular partial denture – resin base (including retentive/clasping materials, rests and teeth) - (*limited to 1 per tooth every 5 years*)	$435
D5223 Immediate maxillary partial denture - cast metal framework with resin denture base (including retentive/clasping materials, rests and teeth) – (*limited to 1 per tooth every 5 years*)	$559
D5224 Immediate mandibular partial denture - cast metal framework with resin denture base (including retentive/clasping materials, rests and teeth) – (*limited to 1 per tooth every 5 years*)	$559

Prosthodontic Services - continued on next page

Benefit Description	Co-Pay Amount
Prosthodontic Services (cont.)	
D5282 Removable unilateral partial denture – one piece metal (including clasps and teeth), maxillary - (*limited to 1 per arch every 5 years*)	$295
D5283 Removable unilateral partial denture – one piece metal (including clasps and teeth), mandibular - (*limited to 1 per arch every 5 years*)	$295
D5284 Removable unilateral partial denture – one piece flexible base (including clasps and teeth), per quadrant *(limited to 1 per quadrant every 5 years)*	$295
D5286 Removable unilateral partial denture – one piece resin (including clasps and teeth), per quadrant mandibular *(limited to 1 per quadrant every 5 years)*	$295
D6010 Surgical placement of implant body: endosteal implant (*limited to 1 per tooth per lifetime*)	$980
D6055 Connecting Bar – implant supported or abutment supported (*limited to 1 per tooth every 5 years*)	$300
D6056 Prefabricated abutment – includes modification and placement (*limited to 1 per tooth every 5 years*)	$280
D6057 Custom fabricated abutment – includes modification and placement (*limited to 1 per tooth every 5 years*)	$390
D6058 Abutment supported porcelain/ceramic crown (*limited to 1 per tooth every 5 years*)	$680
D6059 Abutment supported porcelain fused to metal crown – high noble metal (*limited to 1 per tooth every 5 years*)	$630
D6060 Abutment supported porcelain fused to metal crown – predominantly based metal (*limited to 1 per tooth every 5 years*)	$560
D6061 Abutment supported porcelain fused to metal crown – noble metal (*limited to 1 per tooth every 5 years*)	$630
D6062 Abutment supported cast metal crown – high noble metal (*limited to 1 per tooth every 5 years*)	$650
D6063 Abutment supported cast metal crown – predominantly based metal (*limited to 1 per tooth every 5 years*)	$630
D6064 Abutment supported cast metal crown – noble metal (*limited to 1 per tooth every 5 years*)	$680
D6065 Implant supported porcelain/ceramic crown (*limited to 1 per tooth every 5 years*)	$680
D6066 Implant supported porcelain, high noble alloys (limited *to 1 per tooth every 5 years*)	$731
D6067 Implant supported crown, high noble alloys *(limited to 1 per tooth every 5 years)*	$635
D6068 Abutment supported retainer for porcelain/ceramic FPD (*limited to 1 per tooth every 5 years*)	$500
D6069 Abutment supported retainer for porcelain fused to metal FPD – high noble metal (*limited to 1 per tooth every 5 years*)	$650
D6070 Abutment supported retainer for porcelain fused to metal FPD – predominantly base metal (*limited to 1 per tooth* every *5 years*)	$590
D6071 Abutment supported retainer for porcelain fused to metal FPD – noble metal (*limited to 1 per tooth every 5 years*)	$620
D6072 Abutment supported retainer for cast metal FPD – high noble metal (*limited to 1 per tooth every 5 years*)	$610
D6073 Abutment supported retainer for cast metal FPD – predominantly base metal (*limited to 1 per tooth every 5 years*)	$540
D6074 Abutment supported retainer for cast metal FPD – noble metal (*limited to 1 per tooth every 5 years*)	$690
D6075 Implant supported retainer for ceramic FPD (*limited to 1 per tooth every 5 years*)	$690

Prosthodontic Services - continued on next page

Benefit Description	Co-Pay Amount
Prosthodontic Services (cont.)	
D6076 Implant supported retainer FPD high noble alloys (*limited to 1 per tooth every 5 years*)	$604
D6077 Implant supported retainer for FPD high noble *alloys* (*limited to 1 per tooth* every *5 years*)	$466
D6080 Implant maintenance procedures, including removal of prosthesis, cleansing of prosthesis and abutments and reinsertion of prosthesis (*limited to 1 per tooth every 5 years*)	$50
D6081 Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surface, without flap entry and closure (*limited to 1 per tooth* every *3 years*)	$110
D6082 Implant supported crown – porcelain fused to predominantly base alloys (*limited to 1 per tooth every 5 years*)	$676
D6083 Implant supported crown – porcelain fused to predominantly base alloys *(limited to 1 per tooth every 5 years)*	$690
D6084 Implant supported crown – porcelain fused to titanium and titanium alloys (*limited to 1 per tooth every 5 years*)	$740
D6086 Implant supported crown – predominantly base alloys (*limited to 1 per tooth every 5 years*)	$588
D6087 Implant supported crown – noble alloys (*limited to 1 per tooth every 5 years*)	$600
D6088 Implant supported crown – titanium and titanium alloys (*limited to 1 per tooth every 5 years*)	$643
D6090 Repair implant supported prosthesis, by report (*limited to 1 per tooth*every *5 years*)	$80
D6091 Replacement of semi-precision or precision attachment (male or female component) of implant/ abutment supported prosthesis, per attachment (*limited to 1 per tooth every 5 years*)	$30
D6094 Abutment supported crown – titanium (*limited to 1 per tooth every 5 years*)	$630
D6095 Repair Implant Abutment (*limited to 1 per tooth every 5 years*)	$70
D6097 Abutment supported crown – porcelain fused to titanium and titanium alloys (*limited to 1 per tooth every 5 years*)	$638
D6098 Implant supported retainer - porcelain fused to predominantly base alloys (*limited to 1 per tooth every 5 years*)	$558
D6099 Implant supported retainer FPD - porcelain fused to noble alloys (*limited to 1 per tooth every 5 years*)	$570
D6100 Implant Removal (*limited to 1 per tooth every 5 years*)	$180
D6110 implant /abutment supported removable denture for edentulous arch – Maxillary (*limited to 1 per tooth every 5 years*)	$1,020
D6111 implant /abutment supported removable denture for edentulous arch – mandibular (*limited to 1 per tooth every 5 years*)	$1,020
D6112 implant /abutment supported removable denture for partially edentulous arch – maxillary (*limited to 1 per tooth every 5 years*)	$930
D6113 implant /abutment supported removable denture for partially edentulous arch – mandibular (*limited to 1 per tooth every 5 years*)	$930
D6114 implant /abutment supported fixed denture for edentulous arch – maxillary (*limited to 1 per tooth every 5 years*)	$1,130
D6115 implant /abutment supported fixed denture for edentulous arch – mandibular (*limited to 1 per tooth every 5 years*)	$1,130
D6116 implant /abutment supported fixed denture for partially edentulous arch – maxillary (*limited to 1 per tooth every 5 years*)	$570

Prosthodontic Services - continued on next page

Benefit Description	Co-Pay Amount
Prosthodontic Services (cont.)	
D6117 implant /abutment supported fixed denture for partially edentulous arch – mandibular (*limited to 1 per tooth every 5 years*)	$570
D6120 Implant supported retainer - porcelain fused to titanium and titanium alloys *(limited to 1 per tooth every 5 years*)	$611
D6121 Implant supported retainer for metal FPD - predominantly base alloys (*limited to 1 per tooth every 5 years*)	$431
D6122 Implant supported retainer for metal FPD - noble alloys (*limited to 1 per tooth every 5 years*)	$440
D6123 Implant supported retainer for metal FPD - titanium and titanium alloys (*limited to 1 per tooth every 5 years*)	$472
D6194 Abutment supported retainer crown for FPD – titanium and titanium alloys (*limited to 1 per year every 5 years*)	$630
D6195 Abutment supported retainer - porcelain fused to titanium and titanium alloys (*limited to 1 per tooth every 5 years*)	$630
D6210 Pontic – cast high noble metal (*limited to 1 per tooth every 5 years*)	$399
D6211 Pontic – cast predominately base metal (*limited to 1 per tooth every 5 years*)	$375
D6212 Pontic – cast noble metal (*limited to 1 per tooth every 5 years*)	$391
D6214 Pontic – titanium and titanium alloys (*limited to 1 per tooth every 5 years*)	$405
D6240 Pontic – porcelain fused to high noble metal (*limited to 1 per tooth every 5 years*)	$407
D6241 Pontic – porcelain fused to predominately base metal (*limited to 1 per tooth every 5 years*)	$373
D6242 Pontic – porcelain fused to noble metal (*limited to 1 per tooth every 5 years*)	$388
D6243 Pontic - porcelain fused to titanium and titanium alloys (*limited to 1 per tooth every 5 years*)	$416
D6245 Pontic – porcelain/ceramic (*limited to 1 per tooth every 5 years*)	$384
D6545 Retainer – cast metal for resin bonded fixed prosthesis	$178
D6548 Retainer – porcelain/ceramic for resin bonded fixed prosthesis	$196
D6600 Retainer inlay – porcelain/ceramic, 2 surfaces (*limited to 1 per tooth every 5 years*)	$356
D6601 Retainer inlay – porcelain/ceramic, 3 or more surfaces (*limited to 1 per tooth every 5 years*)	$389
D6602 Retainer inlay – cast high noble metal, 2 surfaces (*limited to 1 per tooth every 5 years*)	$342
D6603 Retainer inlay – cast high noble metal, 3 or more surfaces (*limited to 1 per tooth every 5 years*)	$391
D6604 Retainer inlay – cast predominantly base metal, 2 surfaces (*limited to 1 per tooth every 5 years*)	$341
D6605 Retainer inlay – cast predominantly base metal, 3 or more surfaces (*limited to 1 per tooth every 5 years*)	$379
D6606 Retainer inlay – cast noble metal, 2 surfaces (*limited to 1 per tooth every 5 years*)	$343
D6607 Retainer inlay – cast noble metal, 3 or more surfaces (*limited to 1 per tooth every 5 years*)	$384
D6608 Retainer onlay – porcelain/ceramic, 2 surfaces (*limited to 1 per tooth every 5 years*)	$394
D6609 Retainer onlay – porcelain/ceramic, 3 or more surfaces (*limited to 1 per tooth every 5 years*)	$418
D6610 Retainer onlay – cast noble metal, 2 surfaces (*limited to 1 per tooth every 5 years*)	$412
D6611 Retainer onlay – cast noble metal, 3 or more surfaces (*limited to 1 per tooth every 5 years*)	$381
D6612 Retainer onlay – cast predominantly base metal, 2 surfaces (*limited to 1 per tooth every 5 years*)	$409
D6613 Retainer onlay – cast predominantly base metal, 3 or more surfaces (*limited to 1 per tooth every 5 years*)	$368

Prosthodontic Services - continued on next page

Benefit Description	Co-Pay Amount
Prosthodontic Services (cont.)	
D6614 Retainer onlay – cast noble metal, 2 surfaces (*limited to 1 per tooth every 5 years*)	$408
D6615 Retainer onlay – cast noble metal, 3 or more surfaces (*limited to 1 per tooth every 5 years*)	$368
D6740 Retainer crown – porcelain/ceramic (*limited to 1 per tooth every 5 years*)	$381
D6750 Retainer crown – porcelain fused to high noble metal (*limited to 1 per tooth every 5 years*)	$435
D6751 Retainer crown – porcelain fused to predominantly base metal (*limited to 1 per tooth every 5 years*)	$401
D6752 Retainer crown – porcelain fused to noble metal (*limited to 1 per tooth every 5 years*)	$411
D6753 Retainer crown - porcelain fused to titanium and titanium alloys *(limited to 1 per tooth every 5 years)*	$441
D6780 Retainer crown – 3/4 cast high noble metal (*limited to 1 per tooth every 5 years*)	$388
D6781 Retainer crown – 3/4 cast predominantly base metal (*limited to 1 per tooth every 5 years*)	$394
D6782 Retainer crown – 3/4 cast noble metal (*limited to 1 per tooth every 5 years*)	$392
D6783 Retainer crown – 3/4 porcelain/ceramic (*limited to 1 per tooth every 5 years*)	$418
D6785 Retainer crown ¾ - titanium and titanium alloys (*limited to 1 per tooth every 5 years*)	$420
D6790 Retainer crown – full cast high noble metal (*limited to 1 per tooth every 5 years*)	$415
D6791 Retainer crown – full cast predominately base metal (*limited to 1 per tooth every 5 years*)	$389
D6792 Retainer crown – full cast noble metal (*limited to 1 per tooth every 5 years*)	$399
D6794 Retainer crown – titanium and titanium (*limited to 1 per tooth every 5 years*)	$416
Additional Procedures Covered as Major Services	
D0160 Detailed and extensive oral evaluation – problem focused, by report (*limited to 1 per patient per lifetime*)	$53
D9944 Occlusal guard – hard appliance, full arch (*limited to 1 arch-maxillary or mandibular every 5 years*)	$155
D9945 Occlusal guard – soft appliance, full arch (*limited to 1 arch-maxillary or mandibular every 5 years*)	$155
D9946 Occlusal guard – hard appliance, partial arch (*limited to 1 arch-maxillary or mandibular every 5 years*)	$155
Not covered: • *Gold foil restoration* • *Restoration for cosmetic purposes only* • *Precision attachments, personalization, precious metal bases, and other specialized techniques* • *Replacement of dentures that have been lost, stolen or misplaced* • *Removable or fixed prostheses initiated prior to the effective date of coverage or inserted/cemented after the coverage ending date*	

Class D Orthodontic

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary for the prevention, diagnosis, care, or treatment of a covered condition and meet generally accepted dental protocols.
- There is no calendar year deductible.
- There is no waiting period or age limit for orthodontic services.
- There is no lifetime maximum for orthodontia.
- In-progress treatment for dependents of retiring TDP enrollees will be covered for the 2020 plan year. This is regardless of any current plan exclusions for care initiated prior to the enrollee's effective date.
- This requirement includes assumption of payments for covered orthodontia services up to the FEDVIP policy limits, and full payment where applicable up to the terms of FEDVIP policy for covered services completed (but not initiated) in the 2020 plan year such as crowns and implants.

You Pay:

High Option

- **In-Network:** The co-pay amount shown in the Schedule of Benefits.
- **Out-of-Network: In full for all charges.** There are no out-of-network benefits available except for emergency services when the services of an in-network provider are not available.

Benefit Description	Co-Pay Amount
Orthodontic Services	
D8010 Limited orthodontic treatment of the primary dentition (*limited to 1 treatment per lifetime*)	$685
D8020 Limited orthodontic treatment of the transitional dentition (*limited to 1 treatment per lifetime*)	$894
D8030 Limited orthodontic treatment of the adolescent dentition (*limited to 1 treatment per lifetime*)	$1,007
D8050 Interceptive orthodontic treatment of the primary dentition (*limited to 1 treatment per lifetime*)	$1,240
D8060 Interceptive orthodontic treatment of the transitional dentition (*limited to 1 treatment per lifetime*)	$1,431
D8070 Comprehensive orthodontic treatment of the transitional dentition (*limited to 1 treatment per lifetime*)	$2,829
D8080 Comprehensive orthodontic treatment of the adolescent dentition (*limited to 1 treatment per lifetime*)	$2,885
D8090 Comprehensive orthodontic treatment of the adult dentition (*limited to 1 treatment per lifetime*)	$2,885
D8210 Removable appliance therapy (*limited to 1 treatment per lifetime*)	$583
D8220 Fixed appliance therapy (*limited to 1 treatment per lifetime*)	$662
D8660 Pre-orthodontic treatment visit (*limited to 1 treatment per lifetime*)	$35
D8670 Periodic orthodontic treatment visit (as part of contract) - (*limited to 1 treatment per lifetime*)	$116
D8680 Orthodontic retention (removal of appliances, construction and placement of retainer(s)) - (*limited to 1 treatment per lifetime*)	$286
Not covered: • *Repair of damaged orthodontic appliances*	

Orthodontic Services - continued on next page

Benefit Description	Co-Pay Amount
Orthodontic Services (cont.)	
• *Replacement of lost or missing appliance*	

General Services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary for the prevention, diagnosis, care, or treatment of a covered condition and meet generally accepted dental protocols.
- There is no calendar year deductible.
- The annual benefit maximum is unlimited.

You Pay:

High Option

- **In-Network:** The co-payment shown in the Benefit Schedule.
- **Out-of-Network: In full for all charges.** There are no out-of-network benefits available except for emergency services when the services of an in-network provider are not available.

Benefit Description	Co-Pay Amount
Anesthesia Services	
D9215 Local anesthesia in conjunction with operative or surgical procedures	$0
D9222 Deep sedation/general anesthesia – first 15 minutes	$70
D9223 Deep sedation/general anesthesia – each subsequent 15 minute increment	$60
Intravenous Sedation	
D9239 Intravenous moderate (conscious) sedation/analgesia – first 15 minutes	$62
D9243 Intravenous moderate (conscious) sedation/analgesia – each subsequent 15 minute increment	$53
Medications	
D9610 Therapeutic drug injection, single administration	$23
D9612 Therapeutic parenteral drugs, two or more administrations, different medications	$38
Post Surgical Services	
D9930 Treatment of complications (post-surgical) unusual circumstances, by report	$0
Miscellaneous Services	
D9941 Fabrication of athletic mouthguard	$95
D9974 Internal bleaching – per tooth	$161
Not covered: • *Nitrous oxide* • *Oral sedation*	

Section 6 International Services and Supplies

International Claims Payment	This plan provides a benefit for emergency services when overseas. Emergency services are defined as treatment due to injury, accident or severe pain requiring the services of a dentist which occurs under circumstances where it is neither medically or physically possible for you to be treated by an in-network plan provider. We will reimburse you for emergency services up to $100 per member per year.
Finding an International Provider	This plan provides a benefit for international emergency services when services are received from a licensed dentist.
Filing International Claims	The following should be provided when submitting a claim for International emergency services: • Name of country where services were received • American Dental Association procedure codes • Translation of language to English • Translation into US currency or accurate day rate • Tooth number(s) and/or quadrants • Date(s) of service • Dentist name
Customer Service Website and Phone Numbers	Our plan website is http://feds.humana.com. You may also contact us by phone at 877-692-2468.

Section 7 General Exclusions – Things We Do Not Cover

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless we determine it is necessary for the prevention, diagnosis, care, or treatment of a covered condition.**

We do not cover the following:

- Any dental service or treatment not specifically listed as a covered service;
- Services and treatment not prescribed by or under the direct supervision of a dentist, except in those states where dental hygienists are permitted to practice without supervision by a dentist. In these states, we will pay for eligible covered services provided by an authorized dental hygienist performing within the scope of his or her license and applicable state law;
- Services and treatment which are experimental or investigational;
- Services and treatment for which the cost is later recovered in a lawsuit or in a compromise or settlement of any claim, except where prohibited by law;
- Services and treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, or similar person or group;
- Services and treatment incurred after the termination date of your coverage unless otherwise indicated;
- Services which in the opinion of the in-network dentist or specialist are not necessary treatment to establish and/or maintain your oral health;
- Any service that is not consistent with the normal and/or usual services provided by the in-network dentist or specialist or which in the opinion of the in-network dentist or specialist would endanger your health;
- Services and treatment resulting from your failure to comply with professionally prescribed treatment;
- Telephone consultations;
- Any charges for failure to keep a scheduled appointment;
- Any services that are strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances;
- Services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMJD);
- Services or treatment provided as a result of intentionally self-inflicted injury or illness;
- Services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion or insurrection;
- The cost of hospitalization, pharmaceuticals, drugs or medications;
- Any service or procedure which the in-network dentist or specialist is unable to perform because of your general health or physical limitations;
- Treatment for cysts, neoplasms and malignancies;
- Office infection control charges;
- Charges for copies of your records, charts or x-rays, or any costs associated with forwarding/mailing copies of your records, charts or x-rays;
- State or territorial taxes on dental services performed;
- Adjunctive dental care services are covered by other medical insurance even when provided by a general dentist or oral surgeon;
- Services and treatment of any dentist other than an in-network general dentist or specialist, except out-of-area emergency services up to co-pay amount of $100 per member per year. Emergency services are defined as treatment due to injury, accident or severe pain requiring the services of a dentist which occurs under circumstances where it is neither medically or physically possible for you to be treated by an in-network provider.

Plan Limitations

- Two (2) teeth cleanings (prophylaxis) are covered 2 per calendar year;
- Replacement of a filling is covered if it is more than two (2) years from the date of original placement;
- Replacement of a bridge, crown or denture is covered if it is more than five (5) years from the date of original placement;
- Implant D6010 surgical implant body is covered one (1) per tooth per lifetime. Original date of placement, prior to Humana coverage is within the lifetime of the member.

Section 8 Claims Filing and Disputed Claims Processes

How to File a Claim for Covered Services

For in-network services, there are no claims for you to file.

This plan does not offer an out-of-network benefit. If you see an out-of-network provider for emergency services, the provider should submit a standard ADA claim form to:

Humana Dental Advantage
PO Box 14287
Lexington, KY 40512-4287

If you see an international dentist for emergency services, the provider or member should submit a claim form with the following information: name of the country in which the work was performed, the dentist's name, the American Dental Association code(s), the tooth number(s) and the date(s) of service. Claims must be submitted in U.S. dollars and mailed to the address shown above.

Deadline for Filing Your Claim

For emergency and international claims, you have one year from the date of service to file your claim.

Disputed Claims Process

Follow this disputed claims process, if you disagree with our decision on your claim or request for services. **The FEDVIP law does not provide for OPM to review disputed claims.**

Disputed Claim Steps

1. Ask us in writing to reconsider our initial decision. You must submit a formal written statement to our Grievance and Appeals Department at: PO Box 14729 Lexington, KY 40512-4729 within one (1) year from occurrence of the events upon which the grievance is based, and must contain a statement of the action requested, your name, address, telephone number, Member number, signature and the date.

2. We have 60 days from the date we received your request to render a decision to either pay or deny the claim and communicate such decision back to you. However, if the grievance involves collection of information from outside our service area, an additional thirty (30) days will be allowed for processing.

3. If the dispute is not resolved through the reconsideration process, you may request a review of the denial. You must request reconsideration by the Grievance Panel within sixty (60) days after receipt of the initial grievance written decision by submitting a written request to the our Grievance and Appeals Department at: PO Box 14729 Lexington, KY 40512-4729.

4. If you do not agree with our final decision, you may request an independent third party, mutually agreed upon by us and OPM, review the decision. The decision of the independent third party is binding and is the final review of your claim. To request a third-party review, you must submit a written request to our Grievance and Appeals Department at: PO Box 14729 Lexington, KY 40512-4729.

Section 9 Definitions of Terms We Use in This Brochure

Annual Benefit Maximum	The maximum annual benefit that you can receive per person.
Annuitants	Federal retirees (who retired on an immediate annuity), and survivors (of those who retired on an immediate annuity or died in service) receiving an annuity. This also includes those receiving compensation from the Department of Labor's Office of Workers' Compensation Programs, who are called compensationers. Annuitants are sometimes called retirees.
BENEFEDS	The enrollment and premium administration system for FEDVIP.
Benefits	Covered services or payment for covered services to which enrollees and covered family members are entitled to the extent provided by this brochure.
Class A Services	Basic services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.
Class B Services	Intermediate services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
Class C Services	Major services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
Class D Services	Orthodontic services.
Co-pay	Co-pay or co-payment is a fixed amount of money you pay directly to the dentist when you receive covered services.
Emergency Services	Treatment due to injury, accident or severe pain requiring the services of a dentist which occurs under circumstances where it is neither medically or physically possible for you to be treated by a plan provider.
Enrollee	The Federal employee, annuitant, or TRICARE-eligible individual enrolled in this plan.
FEDVIP	Federal Employees Dental and Vision Insurance Program.
Generally Accepted Dental Protocols	The standards set by the American Dental Association or which are customarily used for dental care. Humana Dental reserves the right to determine the level of necessary treatment.
In-Progress Treatment	
Plan Allowance	The amount we use to determine our payment for out-of-network services.
Preexisting Condition	Any disease or condition of the teeth or supporting structures which existed on the effective date of coverage.
Sponsor	Generally, a sponsor means the individual who is eligible for medical or dental benefits under 10 U.S.C. chapter 55 based on his or her direct affiliation with the uniformed services (including military members of the National Guard and Reserves).
TEI certifying family member	Under circumstances where a sponsor is not an enrollee, a TEI family member may accept responsibility to self-certify as an enrollee and enroll TEI family members

TRICARE-eligible individual (TEI) family member	TEI family members include a sponsor's spouse, unremarried widow, unremarried widower, unmarried child, and certain unmarried persons placed in a sponsor's legal custody by a court. Children include legally adopted children, stepchildren, and pre-adoptive children. Children and dependent unmarried persons must be under age 21 if they are not a student, under age 23 if they are a full-time student, or incapable of self-support because of a mental or physical incapacity.
We/Us	Humana Dental Advantage.
You	Enrollee or eligible family member.

Stop Health Care Fraud!

Fraud increases the cost of health care for everyone and increases your Federal Employees Dental and Vision Insurance Program premium.

Protect Yourself From Fraud – Here are some things that you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except to your providers, plan, BENEFEDS, or OPM.
- Let only the appropriate providers review your clinical record or recommend services.
- Avoid using providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review your explanation of benefits (EOBs) statements.
- Do not ask your provider to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at 877-692-2468 and explain the situation.
- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - Your child over age 22 (unless he/she is disabled and incapable of self- support).

If you have any questions about the eligibility of a dependent, please contact BENEFEDS.

Be sure to review Section 1, Eligibility, of this brochure prior to submitting your enrollment or obtaining benefits.

Fraud or intentional misrepresentation of material fact is prohibited under the plan. You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEDVIP benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the plan, or enroll in the plan when you are no longer eligible.

Summary of Benefits

- **Do not rely on this chart alone.** This page summarizes specific expenses we cover; please review the individual sections of this brochure, for more detail.
- If you want to enroll or change your enrollment in this plan, please visit www.BENEFEDS.com or call 877-888-FEDS (877-888-3337), TTY number 877-889-5680.

Benefit	You Pay:
High Option Benefits	
Class A (Basic) Services – preventive and diagnostic	Nothing
Class B (Intermediate) Services – includes minor restorative services	Co-Pay
Class C (Major) Services – includes major restorative, endodontic, and prosthodontic services	Co-pay
Class D Services – orthodontic No Lifetime Maximum	Co-pay

Rate Information

How to find your monthly and bi-weekly rates:

- In the first chart below, look up your state or zip code to determine your rating area.
- In the second chart below, match your rating area to your enrollment type and plan option

Premium Rating Areas by State/Zip Code (first three digits)								
State	**Zip**	**Rating Region**	**State**	**Zip**	**Rating Region**	**State**	**Zip**	**Rating Region**
AL	356-358	3	IL	Rest of state	1	OH	430-432,440-443	2
AL	Rest of state	2	IN	460-462,472	3	OH	Rest of state	1
AR	Entire state	3	IN	470	1	OK	Entire state	3
AZ	Rest of state	3	IN	Rest of state	2	SC	Entire state	4
AZ	850-853	4	KS	Entire state	1	TN	Entire state	1
CA	900-908, 910-931, 939-952, 954, 956-958	5	KY	Entire state	1	TX	Entire state	1
CA	Rest of state	4	LA	Entire state	3	UT	Entire state	3
CO	Entire state	5	MD	206-218	3	VA	201, 203, 220-227, 231-232, 238	3
DC	Entire state	3	MO	Entire state	2	VA	228-230, 233-237, 239-246	4
FL	Entire state	2	MS	Entire state	3	WV	254	3
GA	Entire state	2	NC	275-277,283	5	WV	Rest of state	2
IL	600-608	2	NC	Rest of state	4			

Rating Area	High - Bi-Weekly			High - Monthly		
	Self Only	**Self Plus One**	**Self and Family**	**Self Only**	**Self Plus One**	**Self and Family**
1	**$10.63**	**$21.24**	**$31.88**	**$23.03**	**$46.02**	**$69.07**
2	**$11.25**	**$22.50**	**$33.75**	**$24.38**	**$48.75**	**$73.13**
3	**$12.18**	**$24.38**	**$36.55**	**$26.39**	**$52.82**	**$79.19**
4	**$14.78**	**$29.57**	**$44.34**	**$32.02**	**$64.07**	**$96.07**
5	**$15.82**	**$31.65**	**$47.46**	**$34.28**	**$68.58**	**$102.83**