

2019 Delta Dental Plan Highlights

- **New!** Adult orthodontic coverage in the High Plan
- **New!** Additional cleaning for Type 1 or 2 Diabetics
- \$30,000 annual max in-network in the High Plan
- Large network of dentists nationwide – more savings and no deductibles
- 100% coverage on cleanings, x-rays and exams in-network in both plan options
- FSAFEDS paperless reimbursement and pre-tax savings
- Worldwide coverage



No one has a smile like you. And no one can keep it healthy like us. Find out why 78 million people trust their smiles to Delta Dental. Choose between two great plans to meet your needs. The Standard Plan offers quality care at a low premium and the High Plan offers greater coverage, including adult orthodontics and increased maximums.

Benefits	Standard Plan		High Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Basic Services — Class A Routine cleanings, x-rays, oral exams, sealants	100%	60%	100%	90%
Intermediate Services — Class B Fillings and periodontal maintenance, oral surgery, extractions	55%	40%	70%	60%
Major Services — Class C Crowns, bridges, root canals, dentures, implants, gum surgery	35%	20%	50%	40%
Orthodontic Services — Class D* Comprehensive orthodontic treatment, fixed appliances	50%	50%	50%	50%
General Services Anesthesia, occlusal guard	55%	40%	70%	60%
Calendar Year Deductible**	\$0	\$75	\$0	\$50
Calendar Year Benefit Maximum Non-orthodontic	\$1,500	\$600	\$30,000	\$3,000
Orthodontic Lifetime Maximum Standard Plan only covers enrollees under age 19	\$2,000	\$1,000	\$3,500 for children; \$2,000 for adults	\$3,500 for children; \$2,000 for adults

*12-month orthodontic waiting period in both Plan options.

**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. Services or treatment for the provision of an initial prosthodontic appliance (i.e. 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.

Enrolling is easy! Enroll online at BENEFEDS.com or call 877-888-FEDS (877-888-3337), TTY 877-889-5680.



We keep you smiling®
deltadentalins.com/fedvip

Delta Dental coverage is affordable

Delta Dental provides you and your family with dental protection at an affordable cost.

Your premium rate is based on where you live and the number of family members you choose to enroll. Determine your premium rate by first locating your state code 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	State	ZIP Code	Rating Area
AK	Entire State	5	IN	463-464	2	NE	Entire State	1	SD	Entire State	5
AL	Entire State	1	IN	Rest of State	1	NH	Entire State	5	TN	Entire State	1
AR	Entire State	2	KS	Entire State	4	NJ	080-084	4	TX	739	3
AZ	Entire State	5	KY	Entire State	1	NJ	Rest of State	5	TX	Rest of State	2
CA	Entire State	5	LA	Entire State	1	NM	Entire State	4	UT	Entire State	5
CO	Entire State	4	MA	Entire State	5	NV	Entire State	5	VA	200-205, 220-227	5
CT	Entire State	5	MD	219	4	NY	Entire State	5	VA	Rest of State	3
DC	Entire Area	5	MD	Rest of State	5	OH	Entire State	1	VI	Entire Area	5
DE	Entire State	4	ME	Entire State	5	OK	Entire State	3	VT	Entire State	5
FL	Entire State	4	MI	Entire State	4	OR	Entire State	5	WA	Entire State	5
GA	Entire State	2	MN	Entire State	4	PA	173-174, 183	5	WI	540	4
GU	Entire Area	5	MO	Entire State	4	PA	189-196	4	WI	Rest of State	5
HI	Entire State	5	MS	Entire State	1	PA	Rest of State	2	WV	254	5
IA	Entire State	4	MT	Entire State	1	PR	Entire Area	1	WV	Rest of State	2
ID	Entire State	5	NC	Entire State	2	RI	Entire State	5	WY	Entire State	5
IL	Entire State	2	ND	Entire State	1	SC	Entire State	5	INTER	International	5

Here's what you'll pay.

Whether you're a retiree who pays monthly or an active employee who pays bi-weekly, you can afford to protect your dental health with our low premiums. In the chart below, match your rating area to the Standard or High Plan option and enrollment type. (Self Only, Self Plus 1 or Self and Family.)

Rating Area	Standard Plan						High Plan					
	Biweekly Premium			Monthly Premium			Biweekly Premium			Monthly Premium		
	Self Only	Self Plus 1	Self & Family	Self Only	Self Plus 1	Self & Family	Self Only	Self Plus 1	Self & Family	Self Only	Self Plus 1	Self & Family
1	\$8.68	\$17.35	\$26.03	\$18.81	\$37.59	\$56.40	\$16.74	\$33.48	\$50.22	\$36.27	\$72.54	\$108.81
2	\$9.45	\$18.91	\$28.35	\$20.48	\$40.97	\$61.43	\$18.36	\$36.71	\$55.07	\$39.78	\$79.54	\$119.32
3	\$10.18	\$20.37	\$30.56	\$22.06	\$44.14	\$66.21	\$20.13	\$40.26	\$60.39	\$43.62	\$87.23	\$130.85
4	\$10.74	\$21.47	\$32.21	\$23.27	\$46.52	\$69.79	\$21.41	\$42.83	\$64.25	\$46.39	\$92.80	\$139.21
5	\$12.27	\$24.54	\$36.81	\$26.59	\$53.17	\$79.76	\$24.90	\$49.81	\$74.71	\$53.95	\$107.92	\$161.87

Smile more with our SmileWay Wellness program



We offer more than just great coverage to help you maintain your smile. Preventive care is the number one way to keep your smile healthy. Our award-winning SmileWay Wellness site at deltadentalins.com/fedvip is your one-stop shop for oral health-related tools, tips and resources for smiles of all ages.