

Benefits	Insurance Company			
	Aetna	GEHA	Metlife	Delta
	<i>Out of Network Only*</i>	<i>In Network</i>	<i>In Network</i>	<i>In Network</i>
Monthly Premium High Self	35.88	39.41	38.65	39.78
Monthly Premium High Self Plus One	71.76	78.82	77.33	79.54
Monthly Premium High Self and Family	107.62	118.30	115.98	119.32
Monthly Premium Standard Self		23.27	21.17	20.48
Monthly Premium Standard Self Plus One		46.52	42.36	40.97
Monthly Premium Standard Self Plus Family		69.77	63.53	61.43
Deductible High	-	-	-	-
Deductible Standard	-	-	-	-
Annual Max High	2,000.00	35,000.00	Unlimited	30,000.00
Annual Max Standard		2,500.00	1,500.00	1,500.00
Preventative % High	100%	100%	100%	100%
Preventative % Standard		100%	100%	100%
Basic % High	60%	80%	70%	70%
Basic % Standard		55%	55%	55%
Major % High	40%	50%	50%	50%
Major % Standard		35%	35%	35%
Ortho Lifetime Max High	2,000.00	3,500.00	5000 under 19 3000 over 19	3500 under age 19 Adult 19 older 2000
Ortho Lifetime Max Standard		2,500.00	2,000.00	2,000.00
Ortho % High	50%	70%	70%	50%
Otho % Standard		70%	50%	50%
Ortho Age Restriction High	NO	NO	NO	NO
Ortho Age Restriction Standard	NO	NO	Children Under 19	Children Under 19
Wait Period on Ortho	NO	Standard Plan only	NO	12 Months (NO IF CAME FROM TRICARE)
Wait Period on Major	NO	NO	NO	NO
Missing Tooth Clause	YES (NO if tooth/teeth were extracted during prior coverage with FEDVIP or TRDP plan )	NO	NO	YES (NO if tooth/teeth were extracted during prior coverage with FEDVIP or TRDP plan )
Crown Downgrades	YES	YES	YES	YES
Filling Downgrades	YES	NO	YES	NO
Implants Covered	YES	YES	YES	YES
Implant Crown/Abutment Covered	YES	YES	YES	YES
Fluoride Age Restriction	NO	Children Under 22	Children Under 22	NO
Dependent Age Cut Off	Under 22	Under 22	Under 22	Under 22
Student Status Apply	NO	NO	NO	No
Separate Max on Implants	NO	\$2500 Yearly on all implant procedures combined w/Max	NO	NO
Replacement Clause	60 Months	60 Months	60 Months	60 Month
Night Guards	YES	YES	YES	YES

\* OUT OF NETWORK - Percentage of Coverage is based on the plan allowance, not what is billed by the provider