

2019

Dental Membership Guide

gehadental.com

877.434.2336



GEHA[®]



Welcome to GEHA

This guide offers an introduction to your exclusive member benefits and programs.

▶ Thank you for choosing GEHA for your dental care coverage. We know you have many choices, and we truly appreciate the trust you've placed in GEHA.

For more than 81 years, GEHA has provided federally focused and affordable medical and dental plans designed exclusively for federal employees. It is our mission to serve you with only the utmost trust, transparency, honor and integrity every step of the way. We stand by those who stand for us.

Welcome to GEHA!



What's new at GEHA in 2019?

- ▶ **Increased benefit:** Lifetime maximum of **\$3,500** for orthodontic coverage with High Option (orthodontia is covered at 70% of the allowed amount).
- ▶ **Toothbrush discount:** GEHA members have an exclusive discount on dentist-quality electric toothbrushes by cariPRO™. Save more than **70% off an ultrasonic toothbrush.**
 - Replacement brush heads with high-quality DuPont® bristles are also available at this exclusive, members-only price.
- ▶ **Remember:** Children qualify for tooth sealants and fluoride treatments covered at 100% of the plan's allowed amount, at in- or out-of-network providers.

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This is a brief description of the features of Government Employees Health Association, Inc.'s FEDVIP plans. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.



Get started with GEHA



A step-by-step guide to activating your membership benefits



Watch for your ID cards and additional mailings

- ▶ **Dental plan ID card:** You will receive your GEHA dental plan ID card in a **mailing from GEHA**. Only the policy-holder's name will be listed on your ID card, but your eligible dependents can use it for their dental services, too.
- ▶ **Vision ID card:** You will receive your vision ID cards in a **mailing from GEHA and Eyemed**. You can use this card to receive discounted vision care at EyeMed network providers.



Report other coverage

Information you provide on this Coordination of Benefits form is required to help GEHA pay your claims quickly and accurately. Visit gehadental.com/cob to access this form online.



Create your GEHA web account

After you receive your dental plan ID cards, visit gehadental.com/signin to register for a web account. Your account gives you access to members-only services.



Get to know your GEHA plan benefits

Your online Member Dashboard at gehadental.com/signin is designed to give you an easy reference for your plan. You can track your dental claims, and access a members-only enhanced provider search.

Once you've created your account, you'll be able to search for up to 18 months of your GEHA claims. You can also click on an individual claim to view the online version of a GEHA explanation of benefits (EOB) form.



How to read your dental plan ID card

You will receive your GEHA dental plan ID card in a mailing from GEHA. It will look similar to this:



1. Group ID
2. Member ID
3. Provider network logos

4. GEHA Customer Service phone number and website, as well as information about where to submit claims.

Important notes about your card:

- ▶ GEHA dental plan ID cards are issued with the name of the subscriber who enrolled in the dental plan through FEDVIP. All members covered by this plan will use the card with the subscriber's name.
- ▶ GEHA partners with a number of dental networks across the country. If you call your provider to confirm that he or she is in the GEHA network, please have your GEHA ID card handy. You'll want to ask the provider if he/she participates in one of the following networks: Connection Dental, CIGNA, Careington or DenteMax.

You should use this card for:

- ▶ Dental care at a dental provider's office

Find an in-network provider at:
gehadental.com/FindDentist





Your care options



GEHA dental plans provide the same level of coverage whether you visit an in-network or out-of-network provider. But, you will save the most money if you stay in network.

When you stay in-network

All in-network preventive care is covered at 100% with any GEHA dental plan. For other services, in-network providers will not bill you more than the plan's allowable charge – the agreed-upon fees for covered services.

Find an in-network provider at gehadental.com/FindDentist

When you go out-of-network

GEHA pays out-of-network providers the same fees that we pay in-network providers. However, since they do not have a negotiated contract with GEHA, out-of-network providers may attempt to bill more than the plan's maximum allowable charge. **When this happens, you will be responsible for the cost difference after GEHA pays its share.**



Dental Procedure Pricing Tool: gehadental.com/pricing

Understand and compare treatment costs so you can make better care decisions.

Pre-determination Pretreatment estimates

Before you receive treatment, you or your provider can send an itemized proposed treatment plan and we will send you an estimate of how the services will be covered.

Contact Customer Service at **877.434.2336**.





Wellness discounts for dental plan members

Vision discounts gehidental.com/vision



Get annual eye exams for covered family members for only a \$5 copay when you visit an EyeMed provider.

- ▶ Get preferred pricing with discounts for lenses, lens options, frames and conventional contact lenses at participating EyeMed providers.
- ▶ Your plan includes savings on surgical procedures, including LASIK, at participating locations.

Hearing-aid discounts gehidental.com/hearing

Get exclusive pricing on TruHearing® hearing aids. Most members save an average of more than \$1,800 per pair.

- ▶ Choose from more than 100 of the latest hearing aid models from top companies.
- ▶ This benefit can be shared with extended family members, even those not covered under your plan.



Dental discounts gehidental.com/whitening gehidental.com/toothbrush

GEHA members can receive a discount on Smile Brilliant™ teeth whitening products and electric toothbrushes.

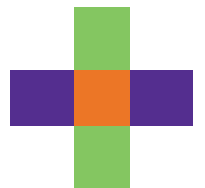
- ▶ Receive 20% off professional teeth whitening kits.
- ▶ Get 70% off a cariPRO™ Ultrasonic toothbrush.



Medical alert discount gehidental.com/lifealert

All GEHA members and their extended family (including adult children, parents, and grandparents) can save on Life Alert® emergency response services.

- ▶ Receive free activation plus a 10% monthly discount.
- ▶ Helps seniors stay independent with 24/7 access to emergency help.





Frequently asked questions

When will I receive my ID cards?

BENEFEDS sends GEHA your enrollment record after your coverage is effective with us. GEHA will mail your ID cards and plan information within 15 days after your effective date. For example, if your effective date is January 1, you should receive your ID cards by January 15.

In a separate mailing, you'll receive your vision ID card from EyeMed. There is no additional charge for vision benefits. Members in all GEHA plans get vision benefits through Connection Vision powered by EyeMed.

Am I required to see certain dentists?

You can visit any licensed dentist, dental hygienist or denturist acting within the scope of their license.

If you use an out-of-network provider, you will be responsible for the difference between their charge and the GEHA allowable amount. Find a provider at gehadental.com/FindDentist

Why isn't my spouse's name or dependent's name on his/her card?

ID cards are produced under the subscriber's name and are to be used by all covered family members.

How does the alternate benefit provision work?

For some services, there may be more than one acceptable choice of treatment. Our plan limits benefits to the lowest-cost treatment option that meets accepted standards of professional dental care. This allows us to provide coverage for as many common procedures as possible while keeping our members' premiums affordable. When we apply an alternative benefit to limit reimbursement, our action is not meant to dictate treatment or to question the professional judgment of your provider.

Section 5 of the plan brochure uses asterisks to identify procedures that we determined have a lower-cost treatment option. Download a brochure at gehadental.com



What is coordination of benefits?

The Federal Employees Dental and Vision Insurance Program (FEDVIP) requires a Federal Employees Health Benefits Program (FEHBP) medical plan to be primary over the FEDVIP plan.

Many FEHBP medical plans have limited preventive dental benefits. Dental benefits available from your FEHBP medical plan will be considered first before we calculate benefits payable by your GEHA dental plan.

You must include your FEHBP medical plan ID number on your dental claims when you submit them to GEHA.

How does coordination of benefits happen?

If it is determined that GEHA is your secondary plan, copies of the primary carrier's Explanation of Benefits (EOB) forms will need to be submitted by you or your provider. Once we have a copy of the EOB, GEHA can determine our payment on the remaining balance.

If your primary plan is an FEHBP medical plan, GEHA will estimate benefits payable if we do not receive the EOB. This estimation will be based on the dental benefits listed in your medical plan's FEHBP brochure.

What is the five-year replacement rule?

GEHA dental plans will cover the replacement of an existing appliance, such as a bridge, denture or implant, if the appliance needs to be replaced, is at least five years old and cannot be fixed.

You can find more FAQs at gehadental.com/faqs

Contact Customer Service at **877.434.2336** during regular business hours.



Find what you need, online or by phone



Customer Service: For questions about your plan or membership benefits.

- ▶ **877.434.2336**
- ▶ cs.gehadental@geha.com
- ▶ TDD/TTY number: **800.735.2966**.

Customer Service call center hours*

* Phones are answered based on the time zone in which you reside

Eastern	8 a.m. – 6:30 p.m.
Central	7 a.m. – 6 p.m.
Mountain	6 a.m. – 6 p.m.
Pacific	5 a.m. – 5 p.m.

Member portal:

- ▶ Print temporary ID cards
- ▶ Sign up for electronic Explanation of Benefits (EOB)
- ▶ Track your claims and deductible

gehadental.com/signin

Provider Search tool

gehadental.com/finddentist

Dental Procedure Pricing tool

gehadental.com/pricing

Vision discount information

gehadental.com/vision



TIP: Take a photo of this page with your phone, or scan this QR code to download a pdf for quick reference when you need it.



GEHA member benefits

Hearing-aid discounts
powered by TruHearing

gehadental.com/hearing

844.224.2712

Vision discounts
powered by EyeMed

gehadental.com/vision

877.808.8538

Teeth whitening and
electric toothbrushes by Smile Brilliant

gehadental.com/whitening
gehadental.com/toothbrush

855.944.8361

Medical alert system
by Life Alert®

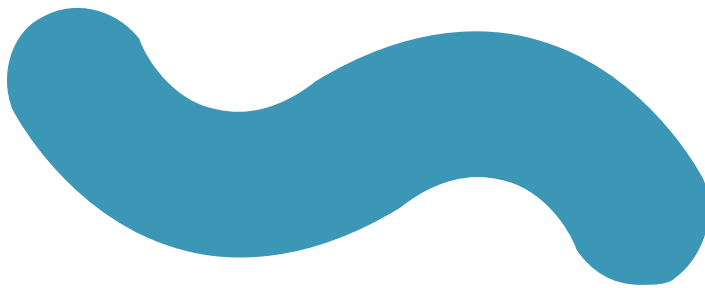
gehadental.com/lifealert

800.640.0036





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Brush up on your 2019 member benefits.

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    /gehahealth