

## Dental Plan Comparison

Nationwide and Overseas Carriers	In-Network Benefits Plan Pays				Per Person Deductibles		Annual Maximum Benefit per Person	Orthodontic Lifetime Maximum	Out of Network Benefit
	Preventive (A)	Intermediate (B)	Major (C)	Orthodontic (D)	Intermediate (B)	Major (C)		Limited to Persons up to Age 19	
<b>Aetna</b>	100%	60%	40%	30%	\$0	\$0	\$1,200	\$1500 per person 24 month waiting period	Same % per class based on U&C
<b>GEHA (High Option)</b>	100%	80%	50%	30%	\$0	\$0	\$1,200	\$1500 per person 24 month waiting period	Same % per class based on Plan allowance
<b>GEHA (Standard Option)</b>	100% after \$10 copay	55%	35%	30%	\$0	\$0	\$1,200	\$1500 per person 24 month waiting period	Same % per class based on Plan allowance
<b>MetLife (High Option)</b>	100%	70%	50%	50%	\$0	\$0	\$3,000	\$3000 per person 24 month waiting period	Lesser % per class based on U&C
<b>MetLife (Standard Option)</b>	100%	55%	35%	50%	\$0	\$0	\$1,200	\$1500 per person 24 month waiting period	Lesser % per class based on U&C
<b>United Concordia</b>	100%	80%	50%	50%	Combined Deductible \$75 for Self \$150 for Self and Family		\$1,200	\$1500 per person 24 month waiting period	Emergency Services Only

Regional Carriers	In-Network Benefits Plan Pays				Per Person Deductibles		Annual Maximum Benefit per Person	Orthodontic Lifetime Maximum	Out of Network Benefit
	Preventive (A)	Intermediate (B)	Major (C)	Orthodontic (D)	Intermediate (B)	Major (C)			
<b>Triple-S</b>	100%	70%	40%	50%	\$0	\$0	None	\$1500 per person 24 month waiting period	None
<b>GHI</b>	100%	100%	100%	100%	\$50 up to \$150 for Family Enrollment		\$1,250	\$2000 per person 12 month waiting period	Same pymts as in-network
<p>A published co-payment schedule indicates the total amount you pay for each procedure and you are covered at 100% for all charges above that amount. The chart below is an approximation of the percentage benefit levels you receive.</p>									
<b>Comp Benefits Dental</b>	100%	60%	46%	30%	\$0	\$0	None	No lifetime maximum 24 month waiting period	None