

## Coverage by Plan - 2010

Offered by OPM	In Network Benefits Plan Pays				Per Person Deductibles		Annual Maximum	Orthodontic Limitations
	Preventative (A)	Intermediate (B)	Major C	Orthodontic (D) **	Intermediate (B)	Major C	Per Person	
Aetna	100%	60%	40%	30%*	\$0	\$0	\$3,000	* \$1500 Lifetime Max
GEHA (Standard Option)	100%	55%	35%	50%*	\$0	\$0	\$1,200	* \$1500 Lifetime Max
GEHA ( High Option)	100%	80%	50%	50%*	\$0	\$0	\$3,500	* \$1500 Lifetime Max
MetLife (Standard Option)	100%	55%	35%	50%*	\$0	\$0	\$1,200	* \$1500 Lifetime Max
MetLife (High Option)	100%	70%	50%	50%*	\$0	\$0	\$3,000	* \$3000 Lifetime Max
United Concordia	100%	80%	50%	50%*	\$0	\$0	\$1,200	* \$1500 Lifetime Max

\*\* 24 month waiting period

Offered by AFGE 3669								
Delta (Perferred Option)	100%	60-100%	60%	0%	\$25	\$25	\$2,000	N/A

### Explanation of the coverage in the groups above

<b>Offered by OPM</b>	<b>Aetna, GEHS, MetLife and United Concordia</b>
<b>Preventative (A)</b>	Basic Services which include oral exam, prophylaxis, diagnostic eval, sealants and x-rays
<b>Intermediate (B)</b>	Intermediate Service which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions and denture adjustment
<b>Major C</b>	Major services which include endodontics services such as root canals, periodontal services such as gingivectomy, major restorative services such as crown, oral surgery, bridges and prosthodontic services such as complete dentures.
<b>Orthodontic (D)</b>	Orthodontic services
<b>Offered by 3669</b>	<b>Delta (Perferred Option)</b>
<b>Intermediate (B1a)</b>	100% - Services which include fillings, sealants, prefabricated stainless steel crowns
<b>Intermediate (B1b)</b>	90% - Endodontics services which include root canals.
<b>Intermediate (B1c)</b>	80% - Periodontics procedures for the treatment of gingiva
<b>Intermediate (B1d)</b>	100% - Simple extractions and 80% - Surgical extractions
<b>Intermediate (B2)</b>	60% - Crowns