

Frequently Asked Questions About Dental Coverage

- Why do a few health plans have dental benefits and most do not?
- If my health plan does not have a dental plan, is there any other way I may get one?
- How can I tell which FEHB plans offer either a regular or a separate dental benefit?

Q. Why do a few health plans have dental benefits and most do not?

A. Several years ago we stopped allowing plans to add new dental and vision packages or to increase packages they already had in place. We allow one exception -- when an HMO offers the benefits under their community package of benefits (at no additional cost to members). We do this because we firmly believe that Federal employees are best served by benefit packages that are strong in the traditional areas of hospital, surgical, and medical benefits and that provide protection against significant and largely unforeseeable health care expenditures. Everyone wants to keep premium increases as low as possible so, generally, to increase benefits plans make trade-offs. We would not want to sacrifice medical benefits to get dental or vision benefits.

It is important that you do not choose a health plan based on dental benefits alone. You may find yourself without other benefits when you need them, which could result in large unexpected medical expenses. Remember to look at the entire benefits package when making your health plan decision.

Q. If my health plan does not have a dental plan, is there any other way I may get one?

A. Some health plans offer dental and vision benefits separate from the officially offered benefits stated in their FEHB brochures. Such

separate benefits are described on the "Non-FEHB Benefits" page in FEHB brochures.

The plans solely determine what is covered and what is excluded and you must pay any premium associated with these benefits directly to the health or dental plan. There is no government contribution toward the premium on non-FEHB benefits.

Also, the GEHA health plan and possibly other plans offer a separate dental plan that does not require you to be a member of their health plan. And, occasionally, an agency's employee organization offers dental and vision benefits to the agency's employees. Check with your human resources office.

Q. How can I tell which FEHB plans offer either a regular or a separate dental benefit?

A. Check their FEHB brochures' index. Regular dental and vision benefits that are part of a health plan's FEHB benefit offering will be in the brochure's benefit sections and on the summary page. Separate dental benefits will only be on the brochure's Non-FEHB Benefits page. [Go to our plan choice pages.](#)