CARING FOR YOUR HEALTHY SMILE

EmblemHealth FEDVIP Dental Program for Federal Employees and Retirees — 2015 Coverage
EmblemHealth FEDVIP Dental Program is a unique program that was created especially for federal employees and retirees. There are many great reasons why EmblemHealth FEDVIP stands out from other insurers. We’ve got the corner covered when it comes to caring for your teeth!

Your cost-sharing responsibilities are lower with EmblemHealth FEDVIP than with any other carrier. And there are no better in-network benefits available.

As always, you get 100 percent dental coverage for in-network preventive dental services and complex procedures. Plus, new for 2015 . . .
UNLIMITED ANNUAL MAXIMUM IN AND OUT OF NETWORK

Most dental plans have an annual dollar maximum. This is the maximum dollar amount a dental plan will pay toward the cost of dental care within a specific benefit period (typically a calendar year).

The EmblemHealth FEDVIP Dental Program offers you unlimited annual dollar maximum, meaning you are no longer personally responsible for paying costs for covered services beyond your copays and deductibles, no matter how much EmblemHealth spends on your services!

INCREASED LIFETIME ORTHODONTIA MAX FROM $2,000 TO $3,000

Your orthodontia benefit has been enhanced to cover you up to $3,000. Allowance for orthodontic procedures may include appliances, adjustments, insertion, removal and post-treatment stabilization (retention). Orthodontia benefits are available after you are covered under this plan for 12 consecutive months.

INCREASED IMPLANT ALLOWANCE (INCLUDING CROWNS) FROM $1,000 TO $1,400

Your dental implant allowance has increased to $1,400. This includes a reimbursement of $1,000 for implants and $400 for crowns. Implant benefits are not covered under this plan; however, we offer the implant allowance to help mitigate costs. You are responsible for paying costs for non-covered services. Dental implants — artificial replacements for natural teeth and roots — are an alternative to partial and full dentures or bridges.

YOU GET ALL THESE GREAT BENEFITS WITH A LOWER PAYROLL CONTRIBUTION! WITH EMBLEMHEALTH FEDVIP, YOUR COVERAGE MORE THAN PAYS FOR ITSELF.

Compare the high cost of dental services in your region with your low bi-weekly rates below. You’ll see how the dollars you spend for FEDVIP dental benefits can make real sense for you and your family.

<table>
<thead>
<tr>
<th>Enrollment Codes</th>
<th>FEDVIP Dental Program</th>
<th>Bi-weekly Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>DAG1HS</td>
<td>Self</td>
<td>$17.28</td>
</tr>
<tr>
<td>DAG1HP</td>
<td>Self Plus One</td>
<td>$34.54</td>
</tr>
<tr>
<td>DAG1HF</td>
<td>Self and Family</td>
<td>$51.82</td>
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</table>

ALL OUR DENTISTS AND SPECIALISTS MEET THE STRICTEST ACCREDITATION REQUIREMENTS AROUND. NOT MANY INSURERS CAN SAY THAT.

Our dental network is fully credentialed. By credentialed, we mean that they meet the requirements of the NCQA — the “Gold Standard” in health plan accreditation. Not every health insurer can say that. We care about the dental care our members get, and we rest a little easier knowing that they are getting care from dentists that meet the toughest quality standards in the nation.

WE RANK HIGH IN CUSTOMER SATISFACTION AND LOYALTY, BECAUSE IT MATTERS TO US THAT YOU LIKE YOUR PLAN.

We are creating a customer service experience that is uniquely New York and uniquely EmblemHealth, and we’re proud of where we stand. In fact, we’ve achieved a Net Promoter Score (NPS) of 25 percent — almost 50 percent higher than the health care industry average of around 12 percent. NPS is a measure that shows how willing a customer is to recommend our company to family and friends.

We like to think some of that is due to the fact that we are New Yorkers, just like you. We are your neighbors and we care about the neighborhoods we live in. So it matters to us that we are doing something good for New Yorkers.

*Note: EmblemHealth FEDVIP covers out-of-network services from any dentist you choose. Plus, you have referral-free access to see any network dentist or specialist you choose. All out-of-network services will be paid at 100% of the GHI Preferred fee schedule. Any additional cost beyond the GHI payment for out-of-network care is the member’s responsibility.
We’re proud of our long legacy of unwavering commitment to insuring federal employees and retirees. Your satisfaction and loyalty are what matter most.

A DENTAL NETWORK YOU CAN COUNT ON

It’s easy to receive care from our network dentists. You’ll be able to choose from any of our thousands of network dentists and specialists in New York, New Jersey, Pennsylvania and Connecticut without ever needing a referral or to fill out paperwork.

You’ll even receive reimbursement for covered services performed by out-of-network dentists based on the plan’s in-network allowance. Should you choose to receive care from out-of-network dentists, just submit a claim to us. We’ll send you a check for the amount we cover. Please be aware, however, that since we don’t have a payment contract with out-of-network dentists, the amount we pay you may not be the full amount the dentist charged.

Find a dental provider near you. Go to www.emblemhealth.com/find-a-doctor. In the Dental category, choose Federal Employees Dental (FEDVIP).
## THE BENEFITS THAT MEAN THE MOST TO YOU

<table>
<thead>
<tr>
<th>Service area</th>
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</thead>
<tbody>
<tr>
<td>You must live or work in these areas where we have network providers.</td>
</tr>
<tr>
<td>All of New York</td>
</tr>
<tr>
<td>New Jersey counties: Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex and Union</td>
</tr>
<tr>
<td>Pennsylvania counties: Pike and Monroe</td>
</tr>
<tr>
<td>Connecticut counties: Fairfield, Litchfield and New Haven</td>
</tr>
</tbody>
</table>

### Preventive and diagnostic services

- Covers services meant to maintain good dental health, including exams, X-rays, cleanings and fluoride treatments. Two exams and two cleanings per covered person are payable in a calendar year.
- Paid in full in-network
- Deductible applies to out-of-network benefits only

### Intermediate services and periodontal and endodontic services

- Covers fillings, extractions, denture/crown/bridge repair, emergency treatments, oral surgery and anesthesia/IV sedation, and specialist consultations.
- Paid in full in-network
- Deductible applies to out-of-network services only

### Major services

- Covers root canals, crowns, gingivectomy, periodontal surgery, fixed bridgework and dentures.
- Paid in full in-network
- Deductible applies to out-of-network benefits only

- Implant (includes crowns)
  - $1,400 allowance
  - Deductible applies to out-of-network benefits only

### Calendar year deductible

- Applies to intermediate and major services
- Applies only to out-of-network services
- In-network
  - Individual: $0
  - Family: $0
- Out-of-network
  - Individual: $50
  - Family: $150

### Annual maximum — per covered member

- Unlimited

### Lifetime orthodontia maximum — per covered member

- Orthodontia benefits are not available until you are covered under this plan for 12 consecutive months.
- $3,000

### Out-of-network reimbursement

- You pay the difference between our payment and the provider’s charge.
- The plan’s Preferred Schedule (Same as in-network schedule)

For easy access to information about your dental benefits, claim status, benefits eligibility and more, register at [emblemhealth.com](http://emblemhealth.com).

This booklet provides only a summary of covered benefits. Coverage will be subject to all terms, conditions, limitations and exclusions contained in the EmblemHealth FEDVIP Dental Program brochure.
Choosing the dental plan that’s best for you and your loved ones is an important decision.

We encourage you to visit the www.BENEFEDS.com website for a comparison between our EmblemHealth FEDVIP Program and your other dental options. We’re confident that you’ll decide to help yourself to the many advantages of the EmblemHealth FEDVIP Dental Program in 2015.

Sign up for the EmblemHealth FEDVIP Dental program today.

Help yourself to a big smile by enrolling in the EmblemHealth FEDVIP Dental Program. It’s easy to do — just log onto the OPM website at www.BENEFEDS.com, and select the EmblemHealth FEDVIP dental option. You can also call 1-877-888-3337.

If you’re already in the EmblemHealth FEDVIP Dental Program, you don’t need to do anything. Your coverage will continue automatically.

Coverage will be subject to all terms, conditions, limitations and exclusions contained in the EmblemHealth FEDVIP Dental Program Brochure. Refer to GHI policy form number PLD-1104.