

Coverage Issue	GEHA	Aetna	Humana	UnitedHealthcare
<b>Maximum</b>	High Option: \$No Max Low Option: \$2,500	High Option: \$No Max Low Option: \$1500	High Option: \$No Max Low/EPO Option: \$No Max	High Option: \$No Max Low option: \$1500.00
<b>DD</b>	High Option: \$0 Low Option: \$0	High Option: \$0 Low Option: \$50	High Option: \$50 Low/EPO Option: No DD	High option: \$0.00 Low option: \$0.00
<b>Perio Maintenance Coverage (frequency and percentage)</b>	High Option: 80% 4 x a year Low Option: 55% 4X a year	High Option: 70%, 2 x a year Low Option: 2x12 months at 60-80%	High Option: 4x12months, at 80% Low option: 4x12 months, \$32 copay.	High option: 4x12months at 70% Low option: 4x12 months at 55%
<b>Restorative Coverage (percentage and downgrade)</b>	High Option: 80% fillings, no downgrade Low Option: 55% no downgrade	High Option: 70% fillings downgrade Low Option: 65%. Fillings downgraded	High Option: 80% Low Option: Subject to individual copays, appx. 30 or so per cent of agreed fee.	High Option: 70% downgrade to amalgam  Low option: 55% Downgrade to amalgam
<b>Major Coverage (percentage and downgrade)</b>	High Option: 50% Low Option: 35% Under both options, molar crowns downgraded	High Option: 40% Low Option: 35% Under both options, molar crowns downgraded	High Option: 50% Molar crowns downgraded. Low Option: Subject to individual copays, appx. 40 to 50 per cent; certain standard procedures not covered.	High Option: 50% Low option: 35% Under both options, molar crowns downgraded.
<b>Ortho Coverage</b>	High Option: \$3,500 lifetime, no age limit Low Option: \$2500.00, waiting period exists, no age limit Requires pre-determination	High Option: 50%, no age limit, lifetime \$2,000 Low Option: in most cases same as high option	High Option: maximum \$2500, no age-limit, requires pre-determination Low Option: no age-limit or exclusion, pre-determination recommended, subject to co-pay, which depends on cost of TX, at a minimum \$2,820.	High Option: \$2,000 per adult, 4000 per child, lifetime  Low option: \$2000 per person lifetime
<b>Coordination with FEP</b>	Good	Medium	Terrible	TBD