



# 2019 Federal Employees Dental and Vision Insurance Program Information

November 12 through December 10, 2018

Healthcare and Insurance  
Office of Personnel Management

---

## Welcoming Military Families and Retirees to FEDVIP

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is welcoming TRICARE-eligible individuals in 2019. Uniformed services retirees and their families will have access to dental and vision benefits under FEDVIP. Most active duty family members and uniformed services retirees and their family members will be able to enroll in FEDVIP vision, if they are enrolled in a TRICARE health plan. OPM has worked closely with the Department of Defense Health Agency to expand FEDVIP coverage to this group as provided in the 2017 National Defense Authorization Act. Visit [TRICARE.BENEFEDS.com](http://TRICARE.BENEFEDS.com) to learn more.

### *What Uniformed Services Retirees and Active Duty Family Members Need to Know*

- The TRICARE Retiree Dental Program (TRDP) is ending on December 31, 2018.
- This newly eligible population **must enroll** during the 2018 Federal Benefits Open Season, if they would like dental and/or vision coverage beginning on January 1, 2019.
  - Enrollment in FEDVIP is NOT automatic for an individual enrolled in TRDP.

### *Key Dates*

- October 1, 2018 - Begin shopping for coverage with the plan comparison tool on [TRICARE.BENEFEDS.com](http://TRICARE.BENEFEDS.com).
- Late October 2018 - Full FEDVIP benefits information is available on [TRICARE.BENEFEDS.com](http://TRICARE.BENEFEDS.com)
- November 12- December 10, 2018 - Enroll in dental and vision plans during Open Season.
- January 1, 2019 – Coverage is effective.

## **The Federal Employees Dental and Vision Program (FEDVIP)**

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary program providing supplemental dental and vision benefits on an enrollee-pay-all basis to Federal civilian employees, retirees, and their families. OPM is welcoming uniformed service retirees and their families to enroll in dental and vision coverage and active duty family members to enroll in vision coverage for the 2019 plan year. Currently, there are approximately 2 million enrollees in dental plans and approximately 1.4 million enrollees in vision plans.

FEDVIP allows dental and vision insurance to be purchased on a group basis with competitive premiums and no pre-existing condition limitations. There are 15 dental plan choices available across the Program with at least 10 dental plan choices available to each potential enrollee. There are 8 vision plan choices available to all potential enrollees.

## FEDVIP Rates

### Dental

- Overall 2019 average gross premium increased 1.2% for dental plans
- Average biweekly rates:
  - Self \$17.41
  - Self Plus One \$34.14
  - Self & Family \$49.23
- The average monthly rates are:
  - Self \$37.73
  - Self Plus One \$73.97
  - Self & Family \$106.68

These 2019 dollar amounts and rate increases are weighted by plan size based on 2018 enrollment.

### Vision

- Overall 2019 average gross premium decreased 2.8% for vision plans
- Average biweekly rates:
  - Self \$5.10
  - Self Plus One \$10.23
  - Self & Family \$14.75
- The average monthly Vision rates are:
  - Self \$11.05
  - Self Plus One \$22.16
  - Self & Family \$31.96

These 2019 dollar amounts and rate increases are weighted by plan size based on 2018 enrollment.

## Federal Employees Dental and Vision Insurance Program (FEDVIP) 2019 Dental Premium Rate Charts

		2019 Biweekly premium rates			2019 Monthly premium rates		
Plan - Option	Rating Region	Self-Only	Self Plus One	Self & Family	Self-Only	Self Plus One	Self & Family

Please note: Rating areas for each carrier are not the same for all plans. Please refer to the Dental Rating Chart to determine your specific region.

### Aetna PPO -High Option

	1	\$15.04	\$30.07	\$45.11	\$32.59	\$65.15	\$97.74
	2	\$16.56	\$33.12	\$49.67	\$35.88	\$71.76	\$107.62
(In and Out-of-Network Benefits)	3	\$17.62	\$35.26	\$52.86	\$38.18	\$76.40	\$114.53
	4	\$19.45	\$38.89	\$58.33	\$42.14	\$84.26	\$126.38
	5	\$21.11	\$42.23	\$63.34	\$45.74	\$91.50	\$137.24

### Delta Dental PPO - Standard Option

	1	\$8.68	\$17.35	\$26.03	\$18.81	\$37.59	\$56.40
	2	\$9.45	\$18.91	\$28.35	\$20.48	\$40.97	\$61.43
(In and Out-of-Network Benefits)	3	\$10.18	\$20.37	\$30.56	\$22.06	\$44.14	\$66.21
	4	\$10.74	\$21.47	\$32.21	\$23.27	\$46.52	\$69.79
	5	\$12.27	\$24.54	\$36.81	\$26.59	\$53.17	\$79.76

### Delta Dental PPO - High Option

	1	\$16.74	\$33.48	\$50.22	\$36.27	\$72.54	\$108.81
	2	\$18.36	\$36.71	\$55.07	\$39.78	\$79.54	\$119.32
(In and Out-of-Network Benefits)	3	\$20.13	\$40.26	\$60.39	\$43.62	\$87.23	\$130.85
	4	\$21.41	\$42.83	\$64.25	\$46.39	\$92.80	\$139.21
	5	\$24.90	\$49.81	\$74.71	\$53.95	\$107.92	\$161.87

### FEP BlueDental PPO - Standard Option

	1	\$9.17	\$18.34	\$27.52	\$19.87	\$39.74	\$59.63
	2	\$10.05	\$20.11	\$30.16	\$21.78	\$43.57	\$65.35
(In and Out-of-Network Benefits)	3	\$11.43	\$22.85	\$34.25	\$24.77	\$49.51	\$74.21
	4	\$12.34	\$24.66	\$36.97	\$26.74	\$53.43	\$80.10
	5	\$13.64	\$27.28	\$40.92	\$29.55	\$59.11	\$88.66

## Federal Employees Dental and Vision Insurance Program (FEDVIP) 2019 Dental Premium Rate Charts

		2019 Biweekly premium rates			2019 Monthly premium rates		
Plan - Option	Rating Region	Self-Only	Self Plus One	Self & Family	Self-Only	Self Plus One	Self & Family

### FEP BlueDental PPO - High Option

	1	\$17.32	\$34.65	\$51.97	\$37.53	\$75.08	\$112.60
	2	\$19.41	\$38.79	\$58.19	\$42.06	\$84.05	\$126.08
(In and Out-of-Network Benefits)	3	\$21.13	\$42.25	\$63.38	\$45.78	\$91.54	\$137.32
	4	\$22.89	\$45.74	\$68.62	\$49.60	\$99.10	\$148.68
	5	\$25.61	\$51.19	\$76.80	\$55.49	\$110.91	\$166.40

### GEHA PPO - Standard Option

	1	\$9.78	\$19.57	\$29.34	\$21.19	\$42.40	\$63.57
	2	\$10.74	\$21.47	\$32.20	\$23.27	\$46.52	\$69.77
(In and Out-of-Network Benefits)	3	\$12.20	\$24.36	\$36.54	\$26.43	\$52.78	\$79.17
	4	\$13.16	\$26.30	\$39.45	\$28.51	\$56.98	\$85.48
	5	\$14.60	\$29.18	\$43.78	\$31.63	\$63.22	\$94.86

### GEHA PPO - High Option

	1	\$16.55	\$33.11	\$49.66	\$35.86	\$71.74	\$107.60
	2	\$18.19	\$36.38	\$54.60	\$39.41	\$78.82	\$118.30
(In and Out-of-Network Benefits)	3	\$20.65	\$41.31	\$61.95	\$44.74	\$89.51	\$134.23
	4	\$22.30	\$44.59	\$66.91	\$48.32	\$96.61	\$144.97
	5	\$24.74	\$49.51	\$74.31	\$53.60	\$107.27	\$161.01

### MetLife PPO - Standard Option

	1	\$9.77	\$19.55	\$29.32	\$21.17	\$42.36	\$63.53
	2	\$10.60	\$21.19	\$31.79	\$22.97	\$45.91	\$68.88
(In and Out-of-Network Benefits)	3	\$11.76	\$23.52	\$35.28	\$25.48	\$50.96	\$76.44
	4	\$13.04	\$26.08	\$39.13	\$28.25	\$56.51	\$84.78
	5	\$14.34	\$28.67	\$43.01	\$31.07	\$62.12	\$93.19

## Federal Employees Dental and Vision Insurance Program (FEDVIP) 2019 Dental Premium Rate Charts

		2019 Biweekly premium rates			2019 Monthly premium rates		
Plan - Option	Rating Region	Self-Only	Self Plus One	Self & Family	Self-Only	Self Plus One	Self & Family

### MetLife PPO - High Option

	1	\$17.84	\$35.69	\$53.53	\$38.65	\$77.33	\$115.98
	2	\$19.98	\$39.96	\$59.94	\$43.29	\$86.58	\$129.87
(In and Out-of-Network Benefits)	3	\$21.76	\$43.53	\$65.29	\$47.15	\$94.32	\$141.46
	4	\$23.57	\$47.14	\$70.70	\$51.07	\$102.14	\$153.18
	5	\$26.38	\$52.75	\$79.13	\$57.16	\$114.29	\$171.45

### United Concordia PPO

	1	\$14.10	\$28.20	\$42.28	\$30.55	\$61.10	\$91.61
	2	\$15.82	\$31.67	\$47.49	\$34.28	\$68.62	\$102.90
(In and Out-of-Network Benefits)	3	\$17.56	\$35.12	\$52.69	\$38.05	\$76.09	\$114.16
	4	\$19.30	\$38.60	\$57.89	\$41.82	\$83.63	\$125.43
	5	\$21.03	\$42.05	\$63.07	\$45.57	\$91.11	\$136.65

### Dominion Dental HMO - Standard Option

	1	\$6.01	\$12.02	\$18.03	\$13.02	\$26.04	\$39.07
(In-Network Benefits Only except for emergency services)	2	\$6.27	\$12.54	\$18.81	\$13.59	\$27.17	\$40.76
	3	\$6.99	\$13.99	\$20.98	\$15.15	\$30.31	\$45.46
	4	\$7.76	\$15.51	\$23.27	\$16.81	\$33.61	\$50.42
	5	\$8.89	\$17.79	\$26.68	\$19.26	\$38.55	\$57.81

### Dominion Dental HMO - High Option

	1	\$9.98	\$19.96	\$29.94	\$21.62	\$43.25	\$64.87
(In-Network Benefits Only except for emergency services)	2	\$10.35	\$20.70	\$31.05	\$22.43	\$44.85	\$67.28
	3	\$10.73	\$21.46	\$32.19	\$23.25	\$46.50	\$69.75
	4	\$11.13	\$22.27	\$33.40	\$24.12	\$48.25	\$72.37
	5	\$14.80	\$29.59	\$44.40	\$32.07	\$64.11	\$96.20

## Federal Employees Dental and Vision Insurance Program (FEDVIP) 2019 Dental Premium Rate Charts

		2019 Biweekly premium rates			2019 Monthly premium rates		
Plan - Option	Rating Region	Self-Only	Self Plus One	Self & Family	Self-Only	Self Plus One	Self & Family

**Humana - High Option**

	1	\$11.18	\$22.36	\$33.54	\$24.22	\$48.45	\$72.67
(In-Network Benefits Only except for emergency services)	2	\$11.85	\$23.68	\$35.52	\$25.68	\$51.31	\$76.96
	3	\$12.82	\$25.66	\$38.47	\$27.78	\$55.60	\$83.35
	4	\$15.56	\$31.12	\$46.67	\$33.71	\$67.43	\$101.12
	5	\$16.65	\$33.30	\$49.95	\$36.08	\$72.15	\$108.23

**EmblemHealth PPO**

(In and Out-of-Network Benefits)	1	\$20.21	\$40.40	\$60.61	\$43.79	\$87.53	\$131.32
----------------------------------	---	---------	---------	---------	---------	---------	----------

**Triple S Salud PPO**

(In-Network Benefits Only except for services rendered by orthodontists)	1	\$4.59	\$9.18	\$12.04	\$9.95	\$19.89	\$26.09
--	---	--------	--------	---------	--------	---------	---------

## Federal Employees Dental and Vision Insurance Program (FEDVIP) 2019 Vision Premium Rate Charts

Plan - Option	2019 Biweekly premium rates			2019 Monthly premium rates		
	Self-Only	Self Plus One	Self & Family	Self-Only	Self Plus One	Self & Family

**Blue Cross Blue Shield - High Option**

\$5.40    \$10.79    \$16.19    \$11.70    \$23.38    \$35.08

**Blue Cross Blue Shield - Standard Option**

\$3.51    \$7.01    \$10.52    \$7.61    \$15.19    \$22.79

**United Healthcare - High Option**

\$4.64    \$9.03    \$13.45    \$10.05    \$19.57    \$29.14

**United Healthcare - Standard Option**

\$3.09    \$6.03    \$8.98    \$6.70    \$13.07    \$19.46

**VSP - High Option**

\$6.66    \$13.34    \$20.02    \$14.43    \$28.90    \$43.38

**VSP - Standard Option**

\$3.52    \$7.03    \$10.56    \$7.63    \$15.23    \$22.88

**Aetna - High Option**

\$5.63    \$11.24    \$16.87    \$12.20    \$24.35    \$36.55

**Aetna - Standard Option**

\$3.11    \$6.22    \$9.34    \$6.74    \$13.48    \$20.24



## Federal Employees Dental and Vision Insurance Program (FEDVIP)

### Rating Areas

State	State/ZIP(first 3)	Aetna	Delta Std	Delta High	FEP BlueDental Std	FEP BlueDental high	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Dominion* Std	Dominion* High	Humana*	Emblem*	Triple S* Salud
AK	entire state	5	5	5	5	5	5	5	5	5	5	N/A	N/A	N/A	N/A	N/A
AL	356-358	1	1	1	1	1	1	1	1	1	1	N/A	N/A	3	N/A	N/A
AL	rest of state	2	1	1	1	1	1	1	1	1	1	N/A	N/A	2	N/A	N/A
AR	entire state	2	2	2	1	1	1	1	1	1	1	N/A	N/A	3	N/A	N/A
AZ	850-853	3	5	5	2	2	2	2	1	1	1	N/A	N/A	4	N/A	N/A
AZ	rest of state	3	5	5	3	3	2	2	1	1	1	N/A	N/A	3	N/A	N/A
CA	900-908, 910-918, 922-931	3	5	5	4	4	4	4	5	5	3	N/A	N/A	5	N/A	N/A
CA	919-921	3	5	5	5	5	4	4	4	4	4	N/A	N/A	5	N/A	N/A
CA	939-941, 943-952, 954	4	5	5	5	5	5	5	5	5	5	N/A	N/A	5	N/A	N/A
CA	942, 956-958	4	5	5	5	5	4	4	4	4	4	N/A	N/A	5	N/A	N/A
CA	rest of state	4	5	5	3	3	4	4	5	5	4	N/A	N/A	4	N/A	N/A
CO	800-806	3	4	4	3	3	4	4	4	4	3	N/A	N/A	5	N/A	N/A
CO	rest of state	3	4	4	3	3	4	4	4	4	3	N/A	N/A	5	N/A	N/A
CT	060-063	5	5	5	5	5	4	4	5	5	5	N/A	N/A	N/A	N/A	N/A
CT	064-069	3	5	5	5	5	5	5	5	5	5	N/A	N/A	N/A	1	N/A
DC	entire area	2	5	5	3	3	4	4	4	4	4	4	4	3	N/A	N/A
DE	entire state	2	4	4	3	3	3	3	3	3	2	5	5	N/A	N/A	N/A
FL	330-334	2	4	4	3	3	3	3	3	3	3	N/A	N/A	2	N/A	N/A
FL	rest of state	3	4	4	1	1	2	2	1	1	1	N/A	N/A	2	N/A	N/A
GA	300-303, 305, 311, 399	3	2	2	2	2	3	3	2	2	1	N/A	N/A	2	N/A	N/A
GA	rest of state	4	2	2	1	1	2	2	1	1	1	N/A	N/A	2	N/A	N/A
GU	entire area	5	5	5	5	5	1	1	1	1	5	N/A	N/A	N/A	N/A	N/A
HI	entire state	4	5	5	5	5	3	3	4	4	4	N/A	N/A	N/A	N/A	N/A
IA	entire state	3	4	4	2	2	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A
ID	entire state	4	5	5	3	3	2	2	1	1	2	N/A	N/A	N/A	N/A	N/A
IL	600-608	2	2	2	3	3	3	3	4	4	3	N/A	N/A	2	N/A	N/A
IL	rest of state	3	2	2	1	1	1	1	1	1	1	N/A	N/A	1	N/A	N/A
IN	460-462, 472	2	1	1	1	1	2	2	1	1	1	N/A	N/A	3	N/A	N/A
IN	463-464	2	2	2	3	3	3	3	4	4	3	N/A	N/A	2	N/A	N/A
IN	470	2	1	1	1	1	2	2	1	1	1	N/A	N/A	1	N/A	N/A
IN	rest of state	3	1	1	1	1	1	1	1	1	1	N/A	N/A	2	N/A	N/A
KS	entire state	3	4	4	1	1	2	2	1	1	2	N/A	N/A	1	N/A	N/A
KY	410, 452, 459	2	1	1	1	1	2	2	1	1	1	N/A	N/A	1	N/A	N/A
KY	rest of state	1	1	1	1	1	1	1	1	1	1	N/A	N/A	1	N/A	N/A
LA	entire state	2	1	1	1	1	2	2	1	1	1	N/A	N/A	3	N/A	N/A
MA	010-011, 013	5	5	5	5	5	4	4	5	5	5	N/A	N/A	N/A	N/A	N/A
MA	014-027, 055	5	5	5	5	5	4	4	5	5	5	N/A	N/A	N/A	N/A	N/A
MA	rest of state	5	5	5	3	3	4	4	5	5	5	N/A	N/A	N/A	N/A	N/A
MD	200,202-212, 214, 217	2	5	5	3	3	4	4	4	4	4	4	4	3	N/A	N/A
MD	219	2	4	4	3	3	3	3	3	3	2	5	5	N/A	N/A	N/A
MD	rest of state	2	5	5	2	2	2	2	4	4	4	2	2	3	N/A	N/A
ME	038	5	5	5	5	5	4	4	5	5	5	N/A	N/A	N/A	N/A	N/A

## Federal Employees Dental and Vision Insurance Program (FEDVIP)

### Rating Areas

State	State/ZIP(first 3)	Aetna	Delta Std	Delta High	FEP BlueDental Std	FEP BlueDental high	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Dominion* Std	Dominion* High	Humana*	Emblem*	Triple S* Salud
ME	rest of state	5	5	5	3	3	3	3	2	2	3	N/A	N/A	N/A	N/A	N/A
MI	480-485	3	4	4	3	3	3	3	3	3	2	N/A	N/A	N/A	N/A	N/A
MI	rest of state	3	4	4	2	2	2	2	2	2	2	N/A	N/A	N/A	N/A	N/A
MN	550-555, 563	2	4	4	4	4	3	3	4	4	3	N/A	N/A	N/A	N/A	N/A
MN	rest of state	3	4	4	2	2	2	2	2	2	2	N/A	N/A	N/A	N/A	N/A
MO	entire state	3	4	4	1	1	2	2	1	1	1	N/A	N/A	2	N/A	N/A
MS	entire state	2	1	1	1	1	1	1	1	1	1	N/A	N/A	3	N/A	N/A
MT	entire state	4	1	1	1	1	2	2	1	1	1	N/A	N/A	N/A	N/A	N/A
NC	275-277, 283	4	2	2	2	2	2	2	1	1	2	N/A	N/A	5	N/A	N/A
NC	rest of state	4	2	2	1	1	2	2	1	1	2	N/A	N/A	4	N/A	N/A
ND	entire state	3	1	1	4	4	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A
NE	entire state	1	1	1	1	1	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A
NH	030-033, 038	5	5	5	5	5	4	4	5	5	5	N/A	N/A	N/A	N/A	N/A
NH	rest of state	5	5	5	4	4	4	4	5	5	5	N/A	N/A	N/A	N/A	N/A
NJ	070,072-075, 077-079, 085-089	3	5	5	5	5	5	5	5	5	5	N/A	N/A	N/A	1	N/A
NJ	080-084	2	4	4	3	3	3	3	3	3	2	5	5	N/A	N/A	N/A
NJ	rest of state	3	5	5	4	4	5	5	5	5	5	N/A	N/A	N/A	1	N/A
NM	entire state	3	4	4	1	1	3	3	1	1	2	N/A	N/A	N/A	N/A	N/A
NV	entire state	2	5	5	1	1	3	3	2	2	4	N/A	N/A	N/A	N/A	N/A
NY	005, 100-119, 124-126	3	5	5	5	5	5	5	5	5	5	N/A	N/A	N/A	1	N/A
NY	063	5	5	5	5	5	4	4	5	5	5	N/A	N/A	N/A	1	N/A
NY	140-143	4	5	5	3	3	2	2	2	2	3	N/A	N/A	N/A	1	N/A
NY	rest of state	4	5	5	3	3	2	2	2	2	3	N/A	N/A	N/A	1	N/A
OH	430-432	2	1	1	1	1	2	2	1	1	2	N/A	N/A	2	N/A	N/A
OH	440-443	2	1	1	1	1	2	2	1	1	3	N/A	N/A	2	N/A	N/A
OH	450-452	2	1	1	1	1	2	2	1	1	1	N/A	N/A	1	N/A	N/A
OH	453-455, 459	2	1	1	1	1	2	2	1	1	2	N/A	N/A	1	N/A	N/A
OH	rest of state	3	1	1	1	1	1	1	1	1	1	N/A	N/A	1	N/A	N/A
OK	entire state	2	3	3	1	1	2	2	1	1	1	N/A	N/A	3	N/A	N/A
OR	970-973	4	5	5	3	3	3	3	4	4	5	N/A	N/A	N/A	N/A	N/A
OR	rest of state	5	5	5	2	2	3	3	3	3	4	N/A	N/A	N/A	N/A	N/A
PA	153-154, 156, 160-162	1	2	2	1	1	1	1	1	1	1	1	1	N/A	N/A	N/A
PA	173-174	2	5	5	3	3	4	4	4	4	4	4	4	N/A	N/A	N/A
PA	183	3	5	5	5	5	5	5	5	5	5	1	1	N/A	1	N/A
PA	189-196	2	4	4	3	3	3	3	3	3	2	5	5	N/A	N/A	N/A
PA	rest of state	3	2	2	1	1	1	1	1	1	1	1	1	N/A	N/A	N/A
PR	entire area	3	1	1	1	1	1	1	1	1	1	N/A	N/A	N/A	N/A	1
RI	entire state	5	5	5	5	5	4	4	5	5	5	N/A	N/A	N/A	N/A	N/A
SC	entire state	4	5	5	1	1	2	2	1	1	1	N/A	N/A	4	N/A	N/A
SD	entire state	3	5	5	1	1	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A
TN	422	1	1	1	1	1	1	1	1	1	1	N/A	N/A	1	N/A	N/A
TN	rest of state	1	1	1	1	1	2	2	1	1	1	N/A	N/A	1	N/A	N/A

## Federal Employees Dental and Vision Insurance Program (FEDVIP)

### Rating Areas

State	State/ZIP(first 3)	Aetna	Delta Std	Delta High	FEP BlueDental Std	FEP BlueDental high	GEHA Std	GEHA High	MetLife Std	MetLife High	United Concordia	Dominion* Std	Dominion* High	Humana*	Emblem*	Triple S* Salud
TX	739	2	3	3	1	1	2	2	1	1	1	N/A	N/A	3	N/A	N/A
TX	750-754, 760-762	2	2	2	1	1	2	2	1	1	1	N/A	N/A	1	N/A	N/A
TX	770, 772-775	2	2	2	1	1	2	2	1	1	1	N/A	N/A	1	N/A	N/A
TX	rest of state	2	2	2	1	1	2	2	1	1	1	N/A	N/A	1	N/A	N/A
UT	entire state	2	5	5	1	1	1	1	1	1	3	N/A	N/A	3	N/A	N/A
VA	200-205, 220-227	2	5	5	3	3	4	4	4	4	4	4	4	3	N/A	N/A
VA	231-232, 238	3	3	3	2	2	2	2	1	1	2	3	3	3	N/A	N/A
VA	rest of state	3	3	3	1	1	2	2	1	1	1	4	4	4	N/A	N/A
VI	entire state	2	5	5	5	5	1	1	1	1	5	N/A	N/A	N/A	N/A	N/A
VT	entire state	5	5	5	4	4	2	2	2	2	3	N/A	N/A	N/A	N/A	N/A
WA	980-985	5	5	5	5	5	5	5	5	5	5	N/A	N/A	N/A	N/A	N/A
WA	986	4	5	5	3	3	3	3	4	4	5	N/A	N/A	N/A	N/A	N/A
WA	rest of state	5	5	5	4	4	4	4	4	4	4	N/A	N/A	N/A	N/A	N/A
WI	530-532, 534	3	5	5	3	3	2	2	2	2	3	N/A	N/A	N/A	N/A	N/A
WI	540	2	4	4	4	4	3	3	4	4	3	N/A	N/A	N/A	N/A	N/A
WI	rest of state	3	5	5	3	3	2	2	2	2	2	N/A	N/A	N/A	N/A	N/A
WV	254	2	5	5	3	3	4	4	4	4	4	N/A	N/A	3	N/A	N/A
WV	rest of state	4	2	2	1	1	2	2	1	1	1	N/A	N/A	2	N/A	N/A
WY	834	4	5	5	3	3	2	2	1	1	2	N/A	N/A	N/A	N/A	N/A
WY	rest of state	4	5	5	1	1	1	1	1	1	2	N/A	N/A	N/A	N/A	N/A
Inter-national	INTER	2	5	5	5	5	1	1	5	5	5	N/A	N/A	N/A	N/A	N/A

\*Please note that regional plans may not cover the entirety of the State/Zip shown in Appendix J. For further detail regarding service area, see plan specific brochures.