# Appendix K <br> Federal Employees Dental and Vision Insurance Program (FEDVIP) 

## Rating Areas

| State | State/ZIP (first 3) | Aetna | GEHA Std | GEHA High | MetLife Std | MetLife High | United Concordia | Comp Benefits | GHI | Triple-S |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| AK | entire state | 5 | 5 | 5 | 5 | 5 | 5 | \#N/A | \#N/A | \#N/A |
| AL AL | $356-358$ <br> rest of state | $\begin{aligned} & 1 \\ & 2 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | \#N/A <br> \#N/A | \#N/A <br> \#N/A |
| AR | entire state | 2 | 1 | 1 | 1 | 1 | 1 | 5 | \#N/A | \#N/A |
| AZ | entire state | 3 | 3 | 3 | 1 | 1 | 1 | \#N/A | \#N/A | \#N/A |
| $\begin{aligned} & \mathrm{CA} \\ & \mathrm{CA} \\ & \mathrm{CA} \\ & \mathrm{CA} \\ & \mathrm{CA} \end{aligned}$ | $\begin{aligned} & \text { 900-918, } 922-935 \\ & \text { 919-921 } \\ & \text { 939-941, } 943-954 \\ & \text { rest of state } \\ & 942,956-958 \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \\ & 4 \\ & 4 \\ & 4 \end{aligned}$ | $\begin{aligned} & 4 \\ & 4 \\ & 5 \\ & 4 \\ & 4 \end{aligned}$ | $\begin{aligned} & 4 \\ & 4 \\ & 5 \\ & 4 \\ & 4 \end{aligned}$ | $\begin{aligned} & 5 \\ & 4 \\ & 5 \\ & 5 \\ & 4 \end{aligned}$ | $\begin{aligned} & 5 \\ & 4 \\ & 5 \\ & 5 \\ & 4 \end{aligned}$ | $\begin{aligned} & 3 \\ & 4 \\ & 5 \\ & 4 \\ & 4 \end{aligned}$ | \#N/A <br> \#N/A <br> \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A <br> \#N/A <br> \#N/A |
| C0 | entire state | 3 | 4 | 4 | 4 | 4 | 3 | \#N/A | \#N/A | \#N/A |
| $\begin{aligned} & \text { СТ } \\ & \text { СT } \end{aligned}$ | $\begin{aligned} & 060-063 \\ & 064-069 \end{aligned}$ | $\begin{aligned} & 5 \\ & 3 \end{aligned}$ | $\begin{aligned} & 4 \\ & 5 \end{aligned}$ | $\begin{aligned} & 4 \\ & 5 \end{aligned}$ | $\begin{aligned} & 5 \\ & 5 \end{aligned}$ | $\begin{aligned} & 5 \\ & 5 \end{aligned}$ | $\begin{aligned} & 5 \\ & 5 \end{aligned}$ | \#N/A <br> \#N/A | $\begin{gathered} \# \mathrm{~N} / \mathrm{A} \\ 1 \end{gathered}$ | \#N/A <br> \#N/A |
| DC | entire state | 2 | 4 | 4 | 4 | 4 | 4 | 4 | \#N/A | \#N/A |
| DE | entire state | 2 | 3 | 3 | 3 | 3 | 2 | \#N/A | \#N/A | \#N/A |
| FL <br> FL <br> FL | $\begin{aligned} & 327-328,347 \\ & 330-334 \\ & \text { rest of state } \end{aligned}$ | $\begin{aligned} & 2 \\ & 2 \\ & 3 \end{aligned}$ | $\begin{aligned} & 2 \\ & 4 \\ & 2 \end{aligned}$ | $\begin{aligned} & 2 \\ & 4 \\ & 2 \end{aligned}$ | $\begin{aligned} & 1 \\ & 3 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 3 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 3 \\ & 1 \end{aligned}$ | $\begin{aligned} & 2 \\ & 2 \\ & 2 \end{aligned}$ | \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A |
| $\begin{aligned} & \mathrm{GA} \\ & \mathrm{GA} \end{aligned}$ | $\begin{aligned} & 300-303,311 \\ & \text { rest of state } \end{aligned}$ | $\begin{aligned} & 3 \\ & 4 \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 3 \\ & 5 \end{aligned}$ | \#N/A <br> \#N/A | $\begin{aligned} & \text { \#N/A } \\ & \text { \#N/A } \end{aligned}$ |
| GU | entire state | 5 | 1 | 1 | 5 | 5 | 5 | \#N/A | \#N/A | \#N/A |
| HI | entire state | 4 | 3 | 3 | 4 | 4 | 5 | \#N/A | \#N/A | \#N/A |
| IA | entire state | 3 | 1 | 1 | 1 | 1 | 2 | \#N/A | \#N/A | \#N/A |
| ID | entire state | 4 | 2 | 2 | 1 | 1 | 2 | \#N/A | \#N/A | \#N/A |
| IL <br> IL <br> IL | $\begin{aligned} & 600-608 \\ & 620-622 \end{aligned}$ <br> rest of state | $\begin{aligned} & 2 \\ & 2 \\ & 3 \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \\ & 1 \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \\ & 1 \end{aligned}$ | $\begin{aligned} & 4 \\ & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 4 \\ & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 3 \\ & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \\ & 1 \end{aligned}$ | \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A |
| IN <br> IN <br> IN | $\begin{aligned} & 460-462 \\ & 463-464 \\ & \text { rest of state } \end{aligned}$ | $\begin{aligned} & 2 \\ & 2 \\ & 3 \end{aligned}$ | $\begin{aligned} & 2 \\ & 3 \\ & 1 \end{aligned}$ | $\begin{aligned} & 2 \\ & 3 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 4 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 4 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 3 \\ & 2 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \\ & 1 \end{aligned}$ | \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A |
| $\begin{aligned} & \text { KS } \\ & \text { KS } \end{aligned}$ | 660-662 <br> rest of state | $\begin{aligned} & 1 \\ & 3 \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 2 \\ & 2 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | \#N/A <br> \#N/A | \#N/A <br> \#N/A |
| $\begin{aligned} & \text { KY } \\ & \text { KY } \end{aligned}$ | $410$ <br> rest of state | $\begin{aligned} & 2 \\ & 1 \end{aligned}$ | 2 1 | $\begin{aligned} & 2 \\ & 1 \end{aligned}$ | 1 1 | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | \#N/A <br> \#N/A | \#N/A <br> \#N/A |

Federal Employees Dental and Vision Insurance Program (FEDVIP)

## Rating Areas

| State | State/ZIP (first 3) | Aetna | GEHA Std | GEHA High | MetLife Std | MetLife High | United Concordia | Comp Benefits | GHI | Triple-S |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| LA | entire state | 2 | 2 | 2 | 1 | 1 | 1 | 5 | \#N/A | \#N/A |
| MA | 101-013 | 5 | 4 | 4 | 5 | 5 | 5 | \#N/A | \#N/A | \#N/A |
| MA | rest of state | 5 | 4 | 4 | 5 | 5 | 5 | \#N/A | \#N/A | \#N/A |
| MD | 206-218 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | \#N/A | \#N/A |
| MD | 219 | 2 | 3 | 3 | 3 | 3 | 2 | \#N/A | \#N/A | \#N/A |
| MD | rest of state | 2 | 2 | 2 | 2 | 2 | 4 | \#N/A | \#N/A | \#N/A |
| ME | entire state | 5 | 3 | 3 | 2 | 2 | 3 | \#N/A | \#N/A | \#N/A |
| MI | 480-485 | 3 | 3 | 3 | 3 | 3 | 2 | \#N/A | \#N/A | \#N/A |
| MI | rest of state | 3 | 2 | 2 | 2 | 2 | 3 | \#N/A | \#N/A | \#N/A |
| MN | 550-555 | 2 | 3 | 3 | 4 | 4 | 3 | \#N/A | \#N/A | \#N/A |
| MN | rest of state | 3 | 2 | 2 | 2 | 2 | 2 | \#N/A | \#N/A | \#N/A |
| M0 | 630-633 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | \#N/A | \#N/A |
| M0 | 640-641 | 1 | 2 | 2 | 1 | 1 | 2 | 1 | \#N/A | \#N/A |
| M0 | rest of state | 3 | 1 | 1 | 1 | 1 | 1 | 1 | \#N/A | \#N/A |
| MS | entire state | 2 | 1 | 1 | 1 | 1 | 1 | 5 | \#N/A | \#N/A |
| MT | entire state | 4 | 2 | 2 | 1 | 1 | 1 | \#N/A | \#N/A | \#N/A |
| NC | entire state | 4 | 2 | 2 | 1 | 1 | 1 | 5 | \#N/A | \#N/A |
| ND | entire state | 3 | 1 | 1 | 1 | 1 | 2 | \#N/A | \#N/A | \#N/A |
| NE | entire state | 1 | 1 | 1 | 1 | 1 | 2 | \#N/A | \#N/A | \#N/A |
| NH | entire state | 5 | 4 | 4 | 5 | 5 | 5 | \#N/A | \#N/A | \#N/A |
| NJ | 080-084 | 2 | 3 | 3 | 3 | 3 | 2 | \#N/A | \#N/A | \#N/A |
| NJ | rest of state | 3 | 5 | 5 | 5 | 5 | 5 | \#N/A | 1 | \#N/A |
| NM | entire state | 3 | 3 | 3 | 1 | 1 | 1 | \#N/A | \#N/A | \#N/A |
| NV | rest of state | 2 | 3 | 3 | 2 | 2 | 2 | \#N/A | \#N/A | \#N/A |
| NV | 897 | 4 | 4 | 4 | 4 | 4 | 4 | \#N/A | \#N/A | \#N/A |
| NY | 004, 005 | 3 | 5 | 5 | 5 | 5 | 5 | \#N/A | 1 | \#N/A |
| NY | 100-119, 124-126 | 3 | 5 | 5 | 5 | 5 | 5 | \#N/A | 1 | \#N/A |
| NY | rest of state | 4 | 2 | 2 | 2 | 2 | 3 | \#N/A | 1 | \#N/A |
| OH | 430-432 | 2 | 2 | 2 | 1 | 1 | 2 | 3 | \#N/A | \#N/A |
| OH | 440-443 | 2 | 2 | 2 | 1 | 1 | 3 | 1 | \#N/A | \#N/A |
| OH | 450-452 | 2 | 2 | 2 | 1 | 1 | 1 | 1 | \#N/A | \#N/A |
| OH | 453-455 | 2 | 2 | 2 | 1 | 1 | 2 | 1 | \#N/A | \#N/A |
| OH | rest of state | 3 | 1 | 1 | 1 | 1 | 1 | 1 | \#N/A | \#N/A |
| 0K | entire state | 2 | 2 | 2 | 1 | 1 | 1 | 3 | \#N/A | \#N/A |
| OR | 970-973 | 4 | 3 | 3 | 4 | 4 | 5 | \#N/A | \#N/A | \#N/A |
| OR | rest of state | 5 | 3 | 3 | 3 | 3 | 4 | \#N/A | \#N/A | \#N/A |

# Appendix K <br> Federal Employees Dental and Vision Insurance Program (FEDVIP) 

## Rating Areas

| State | State/ZIP (first 3) | Aetna | GEHA Std | GEHA High | MetLife Std | MetLife High | United Concordia | Comp Benefits | GHI | Triple-S |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| PA | 150-154, 156, 160 | 1 | 1 | 1 | 1 | 1 | 1 | \#N/A | \#N/A | \#N/A |
| PA | 183 | 3 | 5 | 5 | 5 | 5 | 5 | \#N/A | 1 | \#N/A |
| PA | 189-194 | 2 | 3 | 3 | 3 | 3 | 2 | \#N/A | \#N/A | \#N/A |
| PA | rest of state | 3 | 1 | 1 | 1 | 1 | 1 | \#N/A | \#N/A | \#N/A |
| PR | entire state | 3 | 1 | 1 | 1 | 1 | 1 | \#N/A | \#N/A | 1 |
| RI | entire state | 5 | 4 | 4 | 5 | 5 | 5 | \#N/A | \#N/A | \#N/A |
| SC | entire state | 4 | 2 | 2 | 1 | 1 | 1 | 5 | \#N/A | \#N/A |
| SD | entire state | 3 | 1 | 1 | 1 | 1 | 2 | \#N/A | \#N/A | \#N/A |
| TN | entire state | 1 | 2 | 2 | 1 | 1 | 1 | 1 | \#N/A | \#N/A |
| TX <br> TX <br> TX | $\begin{aligned} & 750-753,760-762 \\ & 770-775 \\ & \text { rest of state } \end{aligned}$ | $\begin{aligned} & 2 \\ & 2 \\ & 2 \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \\ & 2 \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \\ & 2 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \\ & 3 \end{aligned}$ | \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A |
| UT | entire state | 2 | 1 | 1 | 1 | 1 | 2 | \#N/A | \#N/A | \#N/A |
| VA | 201, 220-226 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | \#N/A | \#N/A |
| VA | 230-232, 238 | 3 | 2 | 2 | 1 | 1 | 2 | 5 | \#N/A | \#N/A |
| VA | rest of state | 3 | 2 | 2 | 1 | 1 | 1 | 4 | \#N/A | \#N/A |
| VI | entire state | overseas | 1 | 1 | 5 | 5 | 5 | \#N/A | \#N/A | \#N/A |
| VT | entire state | 5 | 2 | 2 | 2 | 2 | 3 | \#N/A | \#N/A | \#N/A |
| WA <br> WA <br> WA | $\begin{aligned} & 980-985 \\ & 986 \\ & \text { rest of state } \end{aligned}$ | $\begin{aligned} & 5 \\ & 4 \\ & 5 \end{aligned}$ | $\begin{aligned} & 5 \\ & 3 \\ & 4 \end{aligned}$ | $\begin{aligned} & 5 \\ & 3 \\ & 4 \end{aligned}$ | $\begin{aligned} & 5 \\ & 4 \\ & 4 \end{aligned}$ | $\begin{aligned} & 5 \\ & 4 \\ & 4 \end{aligned}$ | $\begin{aligned} & 5 \\ & 5 \\ & 4 \end{aligned}$ | \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A |
| WI <br> WI <br> WI | $\begin{aligned} & 530-534 \\ & 540 \\ & \text { rest of state } \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \\ & 3 \end{aligned}$ | $\begin{aligned} & 2 \\ & 3 \\ & 2 \end{aligned}$ | $\begin{aligned} & 2 \\ & 3 \\ & 2 \end{aligned}$ | $\begin{aligned} & 2 \\ & 4 \\ & 2 \end{aligned}$ | $\begin{aligned} & 2 \\ & 4 \\ & 2 \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \\ & 2 \end{aligned}$ | \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A | \#N/A <br> \#N/A <br> \#N/A |
| $\begin{aligned} & \text { WV } \\ & \text { WY } \end{aligned}$ | entire state entire state | $\begin{aligned} & 4 \\ & 4 \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \end{aligned}$ | $\begin{aligned} & 1 \\ & 2 \end{aligned}$ | $\begin{gathered} 3 \\ \# \mathrm{~N} / \mathrm{A} \end{gathered}$ | \#N/A <br> \#N/A | $\begin{aligned} & \text { \#N/A } \\ & \text { \#N/A } \end{aligned}$ |

