

FEHB + FEDVIP 2026 Summary – Family of 5

Household: 2 adults, 3 children | Income: \$200,000 | Typical utilization: moderate (walk-in visits, PT/OT for kids, multiple prescriptions, 4 crowns).

Plan	Type	Monthly Premium (est.)	Expected Annual Total	% of Income	Notes
GEHA Standard + Delta Dental High + Vision PPO	PPO Nationwide	≈ \$500	≈ \$14,000	7%	Best balance of premium & coverage. Predictable copays, broad network, fair Rx terms.
GEHA HDHP + Delta Dental High + Vision PPO	HDHP Nationwide	≈ \$470	≈ \$13,000	6.5%	Lowest premium. Requires HSA funding to handle deductible. Strong for high-income, low-utilization years.
BCBS Blue Focus + Delta Dental High + Vision PPO	HMO/PPO Hybrid	≈ \$340	≈ \$15,000	7.5%	Lowest premium but limited coverage; verify PT/OT & Rx tiers.

Dental: Dahl & Mack likely accept Delta Dental PPO High. Offers ~\$2,000 annual max and 50% major coverage; expect ~\$3,000 of four crowns after plan pays ~\$2,000.

Vision: Any FEDVIP Vision PPO High (Aetna, MetLife, VSP). Expect ~\$200 OOP for two kids' glasses.

Summary: FEHB premiums rise ~6–8% in 2026. GEHA Standard gives the best cost-to-coverage ratio. HDHP saves only if you actively use an HSA.