

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).

	Type	Monthly Premium (est.)	Expected Annual Total	% of Income	Notes
Standard + Delta Dental High	PPO Vision PPO	≈ \$500	≈ \$14,000	7%	Best balance of premium & coverage. Predictable copays.
P + Delta Dental High	HDHP with PPO	≈ \$470	≈ \$13,000	6.5%	Requires HSA funding to handle deductible. Strongest value.
Focus + Delta Dental High	Hybrid PPO	≈ \$340	≈ \$15,000	7.5%	Lowest premium but limited coverage; verify details.

Dental coverage tip: Dahl & Mack likely accept Delta Dental PPO High. It offers ~\$2,000 annual max and 50% major coverage; you'll pay roughly \$3,000 of four crowns.

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

Overall guidance: FEHB premiums rise ~6–8% in 2026. GEHA Standard remains most balanced; HDHP saves only if you use the HSA strategically.