



The Federal Employees
Dental and Vision Insurance Program (FEDVIP)

Fact Sheet

for Federal and USPS Employees and Annuitants

FEDVIP basics

- ▶ FEDVIP provides supplemental dental and vision insurance at competitive group rates.
- ▶ Federal and U.S. Postal Service (USPS) employees and annuitants can enroll in dental, vision, or both.
 - ▶ no dual enrollment is allowed (e.g., you cannot be covered under two FEDVIP dental or two FEDVIP vision plans)
- ▶ Coverage automatically continues for the next plan year, unless enrollment is changed or canceled during open season.
- ▶ FEDVIP premium payment is set up through either payroll or annuity deductions.

Who is eligible?

- ▶ Most Federal and USPS employees who are eligible for coverage under the Federal Employees Health Benefits (FEHB) Program, whether or not they are enrolled in FEHB.
- ▶ Annuitants retired on an immediate annuity (including disability) under:
 - ▶ Civil Service Retirement System (CSRS)
 - ▶ Federal Employees Retirement System (FERS)
 - ▶ another Federal retirement system
- ▶ Survivor annuitants of deceased Federal and USPS employees and annuitants receiving an annuity.
- ▶ Compensationers receiving monthly compensation from the Office of Worker's Compensation Programs (OWCP) due to an on-the-job injury or illness, and unable to return to duty as determined by the Secretary of Labor.
- ▶ Family members:
 - ▶ spouses
 - ▶ unmarried children under age 22 (including recognized natural children, adopted children, stepchildren and foster children, if living with an employee or annuitant in a regular parent-child relationship)
 - ▶ children age 22 and older who are incapable of self-support (due to mental or physical disability existing before age 22)

Dual FEDVIP eligibility

Some employees or annuitants may be eligible for FEDVIP, both as Federal civilians and uniformed service members. Here are a few differences based on the eligibility status you choose when enrolling in FEDVIP:

Federal or U.S. Postal Service	Uniformed services
<ul style="list-style-type: none">▶ Employees are eligible for dental and vision coverage if they are eligible for the Federal Employees Health Benefits (FEHB) Program (they do not have to be enrolled).▶ Annuitants are eligible for dental and vision coverage.▶ Premiums are paid pre-tax for employees.▶ Dependent children are covered until age 22.	<ul style="list-style-type: none">▶ Most retirees are eligible for dental coverage.▶ Most retirees and active duty family members are eligible for vision coverage, if enrolled in a TRICARE health plan.▶ Active duty uniformed service members are not eligible for FEDVIP dental and vision coverage.▶ Premiums are paid post-tax.▶ Dependent children are covered until age 21 (non-students) or 23 (full-time students).

Eligible employees or annuitants who are dually eligible must enroll under only one eligibility status. They cannot be covered under more than one dental or one vision plan under FEDVIP. If it is determined that they or any of their eligible family members are covered under more than one FEDVIP plan, one of the enrollments will be canceled.

What FEDVIP plans are available?

FEDVIP offers regional plans as well as nationwide plans with international coverage; most plans include both high and standard options.

Nationwide/international dental plans	Regional dental plans	Nationwide/international vision plans
<ul style="list-style-type: none">▶ Aetna® Dental▶ Blue Cross Blue Shield® FEP DentalSM▶ Delta Dental®▶ GEHA®▶ MetLife® Federal Dental▶ United Concordia® Dental▶ UnitedHealthcare® Dental	<ul style="list-style-type: none">▶ Dominion® National▶ EmblemHealth® Dental▶ HealthPartners® Dental▶ Humana® Dental▶ Triple-S® Salud	<ul style="list-style-type: none">▶ Aetna VisionSM Preferred▶ Blue Cross Blue Shield® FEP VisionSM▶ MetLife® Federal Vision▶ UnitedHealthcare® Vision▶ VSP® Vision Care

FEDVIP enrollment

There are three enrollment types:

- ▶ self
- ▶ self plus one
- ▶ self and family

Members can only enroll:

- ▶ during the annual Federal Benefits Open Season
- ▶ when they are newly hired or eligible, or a new survivor annuitant
- ▶ if they experience a FEDVIP qualifying life event (QLE)
 - ▶ FEDVIP QLEs are limited (court orders do not affect QLEs)
 - ▶ in most cases, a FEDVIP QLE action must take place within 60 days following the event

FEDVIP QLE review

The following FEDVIP QLEs allow members to enroll in, change, or cancel FEDVIP coverage outside of the annual Federal Benefits Open Season. The actions you or your dependents may take depend on what type of QLE you have experienced.

<ul style="list-style-type: none">▶ Enroll<ul style="list-style-type: none">▶ marriage▶ lose other non-federal dental or vision coverage▶ return from leave without pay▶ return from active duty▶ annuity or compensation restored▶ Cancel coverage<ul style="list-style-type: none">▶ return to active duty▶ transfer positions	<ul style="list-style-type: none">▶ Change<ul style="list-style-type: none">▶ marriage▶ lose other non-federal dental or vision coverage▶ acquire eligible family members▶ lose a family member▶ return from leave without pay▶ move out of regional plan's service area
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FEDVIP is separate and different from the Federal Employees Health Benefits (FEHB) Program

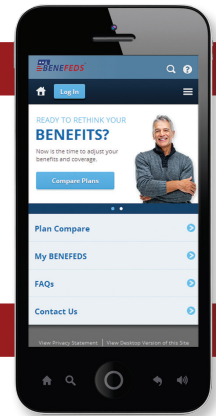
FEHB and FEDVIP follow different regulations. Members can enroll:

- ▶ in one FEHB plan, another carrier's FEDVIP dental, and a third carrier's FEDVIP vision plan
- ▶ in self-and-family coverage for FEHB, self-plus-one coverage for FEDVIP dental, and self-only coverage for FEDVIP vision

By law, FEDVIP plans are required to facilitate the first payor process with the FEHB Program. FEDVIP carriers will always be secondary to any dental or vision benefits contained in the FEHB Program.

What is BENEFEDS?

BENEFEDS is the government-authorized online portal that eligible participants use to enroll in FEDVIP coverage. BENEFEDS also manages the billing systems and customer service functions necessary for the collection of FEDVIP premiums. The U.S. Office of Personnel Management (OPM) has oversight of FEDVIP and BENEFEDS. BENEFEDS is administered by Long Term Care Partners, LLC, an OPM contractor.



What can you do on BENEFEDS.com?

BENEFEDS offers a full suite of services that you can perform on your own, both during and outside the Federal Benefits Open Season. Access your customized, secure My BENEFEDS account at **BENEFEDS.com/login**, where you can view real-time information about your plans, premiums, billing, and other important information.

During open season:	Outside open season:
<ul style="list-style-type: none">▶ check eligibility▶ research FEDVIP plans and premiums▶ create a My BENEFEDS account▶ enroll in the next plan year▶ change or cancel current enrollment▶ enroll as a new hire, newly eligible, or new survivor annuitant▶ change address and personal information▶ change user ID, password, and security questions▶ unlock account	<ul style="list-style-type: none">▶ check eligibility▶ research FEDVIP plans and premiums▶ create a My BENEFEDS account▶ enroll as a new hire, newly eligible, or new survivor annuitant▶ enroll or change enrollment due to a qualifying life event (QLE)▶ change address and personal information▶ change user ID, password, and security questions▶ edit non-FEDVIP/FEHB dental or vision insurance▶ unlock account

When to contact your carrier

Once you're enrolled in a FEDVIP plan, contact your dental or vision carrier directly for any questions you may have about benefits, claims, or ID cards.

What are the specific administrative responsibilities for BENEFEDS and the FEDVIP carriers?

BENEFEDS responsibilities		FEDVIP carriers responsibilities	
<ul style="list-style-type: none">▶ eligibility▶ enrollment▶ plan changes and QLEs	<ul style="list-style-type: none">▶ billing▶ address management	<ul style="list-style-type: none">▶ benefits and coverage▶ ID cards▶ provider networks	<ul style="list-style-type: none">▶ claims▶ FEHB first payor process

What should employees do if they leave an agency?

- ▶ Change in agency: member should notify BENEFEDS.
- ▶ Retirement: member does not need to notify BENEFEDS.
- ▶ Leave Federal service: member does not need to notify BENEFEDS.

For more information or questions

- ▶ For member enrollment or premium questions, please visit **BENEFEDS.com** or call **1-877-888-FEDS** (1-877-888-3337) TTY 1-877-889-5680.
- ▶ For program information, visit **opm.gov/insure** or email **FEDVIP@opm.gov**.