



The Federal Employees
Dental and Vision Insurance Program (FEDVIP)

Fact Sheet

What key functions do BENEFEDS and the FEDVIP carriers have?

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

What should employees do if they leave the 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

Is your agency's payroll administered by DFAS?

Common deduction issue with DFAS:

- ▶ FEHB eligibility plan code is not updated in HR system
- ▶ occurs typically during open season and with new hires
- ▶ BENEFEDS sends a letter to the member, directing them to contact their personnel office
- ▶ BENEFEDS sends a direct bill until FEHB eligibility code is updated by agency HR

For more information:

- ▶ Program information: opm.gov/insure; FEDVIP@opm.gov
- ▶ For agency benefits officer or HR professional questions: ABO@BENEFEDS.com
- ▶ Member enrollment or premium questions: BENEFEDS.com; 1-877-888-FEDS (1-877-888-3337) TTY 1-877-889-5680

FEDVIP basics

- ▶ FEDVIP provides supplemental dental and vision insurance at competitive group rates
- ▶ Employees and annuitants can enroll in dental, vision, or both
 - ▶ no dual enrollment is allowed (e.g., two dental plans)
- ▶ FEDVIP is a payroll or annuity deduction benefit

Who is eligible?

- ▶ Most Federal or U.S. Postal employees who are eligible for coverage under the Federal Employees Health Benefits (FEHB) Program are eligible for FEDVIP
- ▶ 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 and compensationers
- ▶ Family members:
 - ▶ legal spouse
 - ▶ unmarried, dependent children younger than age 22 (including adopted child, recognized natural child, stepchild or foster child, if living with an employee or annuitant in a regular parent-child relationship)
 - ▶ child older than age 22 incapable of self-support (due to mental or physical disability existing before age 22)
 - ▶ overseas domestic partners (only through September 2018—BAL 16-10)
 - ▶ active employees do not have to be enrolled in the FEHB Program, they just need to be eligible; retirees are eligible for FEDVIP, even if they are not eligible for the FEHB Program

What FEDVIP plans are available?

Nationwide dental plans	Regional dental plans	Nationwide vision plans
<ul style="list-style-type: none"> ▶ Aetna Dental ▶ FEP BlueDental ▶ Delta Dental ▶ GEHA Connection Dental ▶ MetLife Dental ▶ United Concordia Dental 	<ul style="list-style-type: none"> ▶ Dominion Dental ▶ EmblemHealth Dental ▶ Humana Dental ▶ Triple-S Salud 	<ul style="list-style-type: none"> ▶ Aetna Vision ▶ FEP BlueVision ▶ United Healthcare Vision ▶ VSP

FEDVIP enrollment

There are three enrollment types:

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

Members can only enroll:

- ▶ during open season (open season enrollments are effective January 1)
- ▶ when they are newly hired or eligible



BENEFEDS is administered by Long Term Care Partners, LLC, with oversight by the U.S. Office of Personnel Management.

Or, members can enroll due to Qualifying Life Events (QLEs)

- ▶ QLEs are limited (court orders do not affect QLEs)
- ▶ in most cases, QLE action must take place within 60 days following the event

Coverage automatically continues for the next plan year, unless enrollment is changed or canceled during open season.

FEDVIP QLE review:

Enrollment

- ▶ marriage
- ▶ loss of other dental or vision coverage
- ▶ return to Federal employment after being on leave without pay
- ▶ return to pay status from active military duty
- ▶ annuity or compensation restored

Plan change

- ▶ acquiring eligible family member(s) due to marriage
- ▶ moving out of regional plan's service area

FEDVIP is separate and different from the Federal Employees Health Benefits (FEHB) Program

There is no FEHB or FEDVIP linkage:

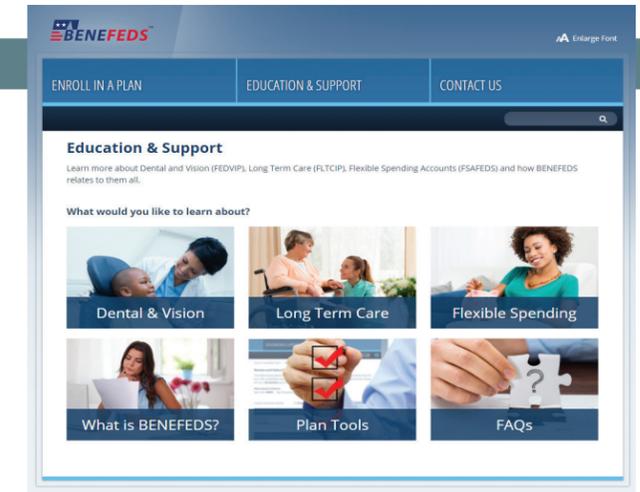
- ▶ members can enroll in one FEHB plan, another carrier's FEDVIP dental, and a third carrier's FEDVIP vision plan
- ▶ members can enroll in family for FEHB, self plus one for FEDVIP dental, and self only for FEDVIP vision
- ▶ additional FEDVIP or FEHB considerations:

	FEDVIP	FEHB
Is there a government contribution to premium?	No	Yes
Are premiums paid pre-tax?	Yes—by law, no opt available Not available for annuitants	Yes—only employee premiums are pre-tax, but they may opt out Not available for annuitants
When does dependent coverage end?	On dependent's 22nd birthday	On dependent's 26th birthday
How can I enroll?	Enrollment may only be completed online or by phone through BENEFEDS	Complete form SF-2809, or enroll through agency self-service system
Is coverage subject to qualifying life events?	Yes, but limited	Yes, includes all events in Internal Revenue Code 125
Carry coverage into retirement?	Enrollment automatically carries into retirement. No 5-year rule	Must be enrolled for 5 years prior to retiring
When does coverage terminate?	Last day of pay cycle in which you were eligible	31-day extension
Is there temporary continuation of coverage (TCC)?	No	Yes
Can coverage convert to individual policy?	No	Yes

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 secure enrollment and contact center to enroll in and manage FEDVIP coverage and receive educational, billing, and customer service support.



What can or can't members do on BENEFEDS.com during open season?

Can do	Can't do
<p>Can do on BENEFEDS.com:</p> <ul style="list-style-type: none"> ▶ register with BENEFEDS ▶ open season enrollment ▶ new hire or new survivor annuitant enrollments ▶ open season change to enrollment ▶ open season cancellation ▶ change address and personal information ▶ change user ID, password, security questions ▶ research FEDVIP plans 	<p>Must call customer service to:</p> <ul style="list-style-type: none"> ▶ unlock account ▶ perform any QLEs ▶ change federal status and agency ▶ change Social Security Number ▶ update FEHB plan information as it relates to FEDVIP eligibility ▶ update family member's relationship to primary enrollee, date of birth, or gender ▶ plan year cancellations

What can or can't members do on BENEFEDS.com outside of open season?

Can do	Can't do
<p>Can do on BENEFEDS.com:</p> <ul style="list-style-type: none"> ▶ register with BENEFEDS ▶ new hire or new survivor annuitant enrollments ▶ QLE enrollment and changes ▶ change address and personal information ▶ change user ID, password, security questions ▶ research FEDVIP plans 	<p>Must call customer service to:</p> <ul style="list-style-type: none"> ▶ unlock account ▶ change federal status and agency ▶ change Social Security number ▶ update FEHB plan information as it relates to FEDVIP eligibility ▶ update family member's relationship to primary enrollee, date of birth, or gender ▶ change accelerated payment option ▶ plan year cancellations ▶ belated actions