FEDVIP basics

- FEDVIP is a voluntary, enrollee-pay-all dental and vision program available to federal employees and annuitants, certain retired uniformed service members, survivors, and active duty family members. It is sponsored by the U.S. Office of Personnel Management (OPM).
- FEDVIP replaces the former TRICARE Retiree Dental Program (TRDP) and also offers supplemental vision coverage to those enrolled in a TRICARE health plan.
- FEDVIP premiums for uniformed service members are paid on a post-tax basis.
- The Federal Benefits Open Season is your annual opportunity to enroll in or change your FEDVIP coverage. Each year, open season runs from the Monday of the second full week in November through the Monday of the second full week in December.

What FEDVIP plans are available?

With ten dental and four vision carriers to choose from, FEDVIP offers great choice and flexibility.

<table>
<thead>
<tr>
<th>National/international dental plans</th>
<th>Regional dental plans</th>
<th>National/international vision plans</th>
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<tbody>
<tr>
<td>Aetna® Dental</td>
<td>Dominion® Dental</td>
<td>Aetna® Vision</td>
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<td>Delta Dental®</td>
<td>EmblemHealth®</td>
<td>FEP BlueVision®</td>
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<tr>
<td>FEP BlueDental®</td>
<td>Humana®</td>
<td>UnitedHealthcare® Vision</td>
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<td>GEHA®</td>
<td>Triple-S® Salud</td>
<td>VSP® Vision Care</td>
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<td>MetLife®</td>
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<tr>
<td>United Concordia® Dental</td>
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</table>

Who is eligible for FEDVIP?

- Most retirees, survivors, and family members are eligible for dental coverage.
- Most retirees, survivors, and active duty family members are eligible for vision coverage, if enrolled in a TRICARE health plan.
- Unmarried children and dependents are covered until age 21 (non-students) or 23 (full-time students).
- Unmarried children and dependents incapable of self-support due to a mental or physical incapacity that began before age 21 (non-student) or before age 23 (full-time student), who are financially dependent on the sponsor for more than 50% of their support. The child’s or dependent’s student incapable of self-support status must be registered in the Defense Enrollment Eligibility Reporting System (DEERS) prior to enrolling in FEDVIP.
- Active duty uniformed service members are not eligible for FEDVIP dental and vision coverage.

Visit BENEFEDS.com/more/eligibility for detailed eligibility information.

Dual FEDVIP eligibility

Some uniformed service members may be dually eligible for FEDVIP (e.g., a retired uniformed service member who is currently an active Federal employee, or married to a Federal employee or retiree). Here are differences between the two eligibility groups:

<table>
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<tr>
<th>Uniformed services</th>
<th>Federal or U.S. Postal Service</th>
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<tr>
<td>Most retirees are eligible for dental and, if enrolled in a TRICARE plan, vision coverage.</td>
<td>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).</td>
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<td>Premiums are paid post-tax.</td>
<td>Annuitants are eligible for dental and vision coverage.</td>
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<tr>
<td>Children and dependents are covered until age 21 (non-students) or 23 (full-time students).</td>
<td>Premiums are paid pre-tax for employees.</td>
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Eligible uniformed service members who are also eligible as Federal or U.S. Postal Service employees 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.

Please note that, even with these differences, FEDVIP plans and premiums are the same for all eligible groups. They may only vary based on the region where an enrollee lives and plan he or she selects.
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, or
- 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

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

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:

- **Enroll**
  - marriage
  - lose other non-Federal dental or vision coverage
  - return from leave without pay
  - annuity or compensation restored
- **Cancel coverage**
  - return to active duty
  - transfer positions

- **Change**
  - 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

Key responsibilities for BENEFEDS and FEDVIP carriers

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<th>FEDVIP carriers responsibilities</th>
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<td>▶ claims</td>
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FEDVIP premiums

Retired uniformed services:
- As part of the FEDVIP enrollment process, eligible uniformed service members will answer questions regarding their eligibility and availability of funds and/or allotments for payment of premiums. Based on their responses, BENEFEDS will automatically set up an allotment with their pay provider to collect their FEDVIP premiums post-tax.
- If enrollees do not have enough available funds or allotments to cover the cost, BENEFEDS will default their payment method to a recurring electronic funds transfer (EFT), which we refer to as an automatic bank withdrawal (ABW).
- Allotments deducted from retirement pay are made in arrears, which means the first allotment is taken from the retirement paycheck received in the month following the month coverage begins, or becomes effective.

Active duty family members and survivors:
- We will automatically default payment method to a recurring electronic funds transfer (EFT), which we refer to as an automatic bank withdrawal (ABW), and ask to provide bank information.
- To set up allotment with the sponsor’s pay provider to pay for FEDVIP premiums, submit the payroll authorization form, completed by the service member sponsor. Visit BENEFEDS.com to download this form.

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.