



# Fact Sheet

for Federal and USPS Employees and Annuitants

## FEDVIP basics

- ▶ FEDVIP is a voluntary, enrollee-pay-all dental and vision program available to eligible federal and U.S. Postal Service (USPS) employees, annuitants, survivor annuitants, and compensationers, as well as certain firefighters and emergency response personnel. FEDVIP eligibility also includes certain uniformed service members, family members, and survivors.
- ▶ Federal and U.S. Postal Service (USPS) employees and annuitants can enroll in dental, vision, or both.
  - ▶ 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.
- ▶ Coverage automatically continues for the next plan year, unless enrollment is changed or cancelled during open season.
- ▶ FEDVIP premium payments are set up through either payroll or annuity deductions.

## Who's eligible for FEDVIP?

- ▶ 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 the FEHB Program.
- ▶ Certain seasonal, intermittent, and temporary federal and USPS employees
- ▶ 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 Workers' 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"> <li>▶ Most employees are eligible for dental and vision coverage if they're eligible for the FEHB Program (they do not have to be enrolled).</li> <li>▶ Annuitants are eligible for dental and vision coverage.</li> <li>▶ Premiums are paid pre-tax for most employees.</li> <li>▶ Premiums are paid post-tax for annuitants and certain seasonal, intermittent, and temporary USPS employees who are not eligible for the FEHB program.</li> <li>▶ Children and dependents are covered until age 22.</li> </ul>	<ul style="list-style-type: none"> <li>▶ Most retirees are eligible for dental coverage.</li> <li>▶ Most retirees, active duty family members, and National Guard, Reserve Component, and their family members are eligible for vision coverage if they're enrolled in a TRICARE health plan.</li> <li>▶ Premiums are paid post-tax.</li> <li>▶ Children and dependents are covered until age 21 (non-students) or 23 (full-time students).</li> <li>▶ Full-time students must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).</li> </ul>

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 cancelled.

## 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"> <li>▶ Aetna® Dental</li> <li>▶ Blue Cross Blue Shield® FEP Dental<sup>SM</sup></li> <li>▶ Delta Dental®</li> <li>▶ GEHA® Connection Dental Federal</li> <li>▶ MetLife® Federal Dental Plan</li> <li>▶ United Concordia® Dental</li> <li>▶ UnitedHealthcare® Dental</li> </ul>	<ul style="list-style-type: none"> <li>▶ Dominion® National</li> <li>▶ EmblemHealth® Dental</li> <li>▶ HealthPartners® Dental</li> <li>▶ Humana® Dental</li> <li>▶ Triple-S Salud®</li> </ul>	<ul style="list-style-type: none"> <li>▶ Aetna Vision<sup>SM</sup> Preferred</li> <li>▶ Blue Cross Blue Shield® FEP Vision<sup>SM</sup></li> <li>▶ MetLife® Federal Vision Plan</li> <li>▶ UnitedHealthcare® Vision</li> <li>▶ VSP® Vision Care</li> </ul>

## 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"> <li>▶ <b>Enroll</b> <ul style="list-style-type: none"> <li>▶ get married</li> <li>▶ lose other non-federal dental or vision coverage</li> <li>▶ return to pay status from leave without pay (LWOP)</li> <li>▶ return to pay status from active duty</li> <li>▶ restore an annuity or compensation</li> </ul> </li> <li>▶ <b>Cancel coverage</b> <ul style="list-style-type: none"> <li>▶ go on active duty non-pay status (enrollee or spouse)</li> <li>▶ transfer to an eligible position*</li> <li>▶ become eligible for U.S. Department of Veterans Affairs (VA) dental and/or vision services (post-tax only)**</li> </ul> </li> </ul> <p>*Applies if you're transferring to an eligible position at a federal agency that provides dental and/or vision coverage with 50% or more employer-paid premiums and you enroll in that coverage.</p> <p>**This cancellation request must be submitted within 60 days after notification of VA dental and/or vision services eligibility. If the enrollee is the sponsor and cancels a self-plus-one or self-and-family enrollment, the sponsor must notify family members of the enrollment change. Then, an eligible family member would have to reenroll in a FEDVIP dental plan and cover all eligible family members.</p>	<ul style="list-style-type: none"> <li>▶ <b>Change plan</b> <ul style="list-style-type: none"> <li>▶ get married</li> <li>▶ move out of regional plan's service area</li> <li>▶ return to pay status from LWOP (if enrollment cancelled during LWOP)</li> </ul> </li> <li>▶ <b>Change enrollment type</b> <ul style="list-style-type: none"> <li>▶ get married</li> <li>▶ acquire an eligible family member</li> <li>▶ lose a family member</li> <li>▶ lose other non-federal dental or vision coverage</li> <li>▶ go on active duty non-pay status (enrollee or spouse deployment can decrease enrollment type)</li> <li>▶ become eligible for VA dental and/or vision services (post-tax only)***</li> </ul> </li> </ul> <p>***This change request must be submitted within 60 days after notification of VA dental and/or vision services eligibility.</p>
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## FEDVIP is separate and different from the Federal Employees Health Benefits (FEHB) Program

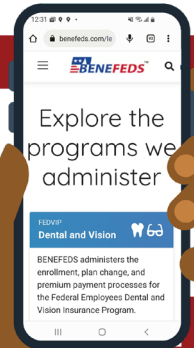
FEHB and FEDVIP follow different regulations. Members can enroll:

- ▶ 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](https://benefeds.com/login), where you can view real-time information about your plans, premiums, billing, and other important information.

### During open season:

- ▶ 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

### Outside open season:

- ▶ 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	
▶ eligibility	▶ billing	▶ benefits and coverage	▶ claims
▶ enrollment	▶ address management	▶ ID cards	▶ FEHB first payor process
▶ plan changes and QLEs		▶ provider networks	

## What should employees do if they leave an agency?

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

## For more information or questions

- ▶ For member enrollment or premium questions, please visit **BENEFEDES.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**.