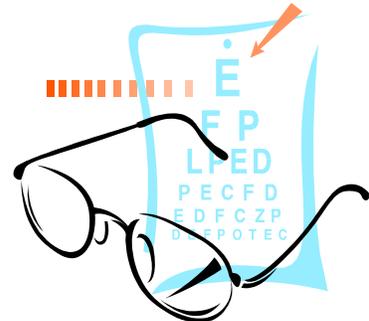


EMPLOYEE HANDOUT FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)



History

On December 23, 2004, President George W. Bush signed the Federal Employee Dental and Vision Benefits Enhancement Act of 2004 (P.L. 108-496). The Act directed the U.S. Office of Personnel Management (OPM) to make supplemental dental and vision benefits available to Federal employees, annuitants, and their eligible family members. Much like the Federal Employees Health Benefits (FEHB) Program, premiums for FEDVIP are deducted from your paycheck prior to taxes being withheld.

ELIGIBILITY REQUIREMENTS

Federal employees are eligible to enroll in FEDVIP if they are **eligible to enroll in the FEHB Program**. Enrollment in the FEHB program is not required, but eligibility for enrollment is essential. Employees enrolled in FEDVIP who retire on an immediate annuity or disability under CSRS, FERS, or another retirement system for employees of the Federal Government may continue FEDVIP enrollment into their retirement. Eligible employees and annuitants will still be able to enroll and change their coverage in FEDVIP during open seasons.

Also, there is **no 5-year rule for continuing coverage into retirement as there is with the FEHB Program.

WHO IS **NOT** ELIGIBLE TO ENROLL?

Same-sex spouses and domestic partners are not eligible family members under FEDVIP. For Federal benefit programs, the 1996 Defense of Marriage Act (DoMA) defines the word 'spouse' as a person of the opposite sex who is a husband or wife. DoMA supersedes any state or local laws. Parents and other relatives NOT listed in the FEHB Handbook as eligible are not eligible family members, even if they live with and are dependent upon the enrollee. The recent changes implemented by the Affordable Care

Act, effective January 1, 2011, are not applicable for adult children ages 18–25 under the FEDVIP program.

TYPES OF ENROLLMENT

There are three types of enrollment available under FEDVIP:

Self Only

Covers only the enrolled employee or annuitant. An eligible individual may enroll in Self Only even though he/she has a family, but the family members are not covered.

Self Plus One

Covers the enrolled employee or annuitant plus one eligible family member of your choice. The enrollee may change the covered family member to another eligible family member during an Open Season or because of a Qualifying Life Event.

Note: Self plus one enrollment is NOT available under the FEHB Program. The FEHB law prohibits such a category.

Self and Family

Covers the enrolled employee or annuitant and all eligible family members.

HOW TO ENROLL

Complete your FEDVIP enrollment online through BENEFEDS.com, or by calling the BENEFEDS customer service line at 1-877-888-FEDS (1-877-888-3337), TTY 1-877-889-5680. A FEDVIP representative can assist you over the telephone. Upon enrollment, you will receive a letter from BENEFEDS confirming your enrollment submission within 5 to 7 business days. You will receive information on how to access your benefits from your selected Dental and or Vision plan within 15 days after your coverage becomes effective.



****If you do not hear from your Dental and/or Vision plan within that time period, you should contact the plan directly. BENEFEDS does not provide plan ID cards.**

WHEN A FAMILY MEMBER **LOSES ELIGIBILITY**

For both Self Plus One and Self and Family enrollments, when an eligible family member on an existing enrollment loses eligibility (e.g. reaches age 22 or remarries) and there is at least one other eligible family member remaining on the enrollment, the enrollee should **remove the ineligible family member** through BENEFEDS. Failure to remove ineligible family members does not make them eligible.

OPEN SEASON

The Federal Benefits Open Season is the annual time period set by OPM in which all eligible persons may elect to change or cancel their coverage in FEDVIP. These open seasons are held each Fall, from the Monday of the second full week in November to the Monday of the second full week in December. Outside of an open season, employees must have a Qualifying Life Event in order to change their benefits.

TYPES OF QUALIFYING LIFE EVENTS

Below is a table of the QLEs allowing an enrollee to change their enrollment. The table for permitted cancellation periods is listed on the following page.

QLE that may permit a change in enrollment	Possible FEDVIP Enrollment Changes Outside of Open Season			
	INCREASE From Self Only to Self Plus One or to Self and Family or from Self Plus One to Self and Family	Decrease From Self and Family to Self Plus One or to Self Only or From Self Plus One to Self Only	Cancel	CHANGE from one plan to another
Acquiring an eligible family member	Yes	No	No	No
Losing a covered family member	No	Yes	No	No
Losing other dental/vision coverage, as applicable (eligible or covered person)	Yes	No	No	No
Moving out of regional plan's service area	No	No	No	Yes

QLE that may permit enrollment outside of Open Season
Losing other dental/vision coverage, as applicable (eligible or covered person)
Return to pay status from active military duty
Annuity / compensation restored

Listed below is a table that identifies the situations in which an employee may cancel coverage under FEDVIP, outside of an Open Season.

QLEs that permit <u>enrollment cancellation</u> outside of Open Season	Possible FEDVIP <u>Enrollment Cancellations</u> Outside of Open Season	
	From Enrolled to Not Enrolled	Time Limit to Submit QLE
Leaving pay status due to deployment to active military duty (enrollee or spouse)	Yes	From 31 days before to 60 days after the event date
Transferring to an eligible position with a Federal agency that provides dental and/or vision coverage with 50 percent or more employer-paid premiums.	Yes	From 31 days before to 60 days after the event date

LEAVE WITHOUT PAY SITUATIONS

Employees enrolled in FEDVIP who experience a period of LWOP for two consecutive pay periods will be switched to a direct bill method. They will receive a bill at their home address for the required premium payment. Non-payment will result in termination of coverage. Premiums paid by direct bill are not pre-taxed.

For additional information on FEDVIP please visit the following websites:

- <http://opm.gov/insure/>
- <https://www.benefeds.com/>
- <http://opm.gov/insure/dental/index.asp>
- <http://opm.gov/insure/dental/enrollment/dental.asp>