



# A FEDERAL BENEFITS SNAPSHOT



	FEHB	FEDVIP	FSAFEDS	FEGLI	FLTCIP
<b>What does the acronym stand for?</b>	Federal Employees Health Benefits <a href="http://www.opm.gov/insure/health">www.opm.gov/insure/health</a>	Federal Employees Dental and Vision Insurance Program <a href="http://www.opm.gov/insure/Dental/Vision">www.opm.gov/insure/Dental/Vision</a>	Federal Flexible Spending Account Program <a href="http://www.fsafeds.com">www.fsafeds.com</a>	Federal Employees Group Life Insurance Program <a href="http://www.opm.gov/insure/life">www.opm.gov/insure/life</a>	Federal Long Term Care Insurance Program <a href="http://www.ltcfeds.com">www.ltcfeds.com</a>
<b>Describe the Program.</b>	FEHB provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven plans, and high deductible health plans. Generally, premiums for your enrollment are shared by you and your Federal Agency.  *Note: Employees who have waived premium conversion may cancel or change to self only enrollment at any time.	FEDVIP provides comprehensive dental insurance and vision insurance. You can choose from seven dental plans and three vision plans. FEDVIP features nationwide, regional, and international plans. You pay the entire premium.	FSAFEDS allows you to set aside money from your paycheck before taxes are deducted. You incur eligible health care and/or child care/elder care expenses and then receive reimbursement from that pre-tax money. Enrolling in FSAFEDS will lower the amount of income tax you pay because the amount you allot to your FSAFEDS account(s) is not taxed. You can end up saving anywhere from 20% to 40% on eligible products and services. FSAFEDS contributions that are not used are lost.	FEGLI provides group term life insurance. If you are in a FEGLI-eligible position, you are automatically covered under Basic life insurance, unless you choose to waive that coverage. Generally, premiums for Basic insurance are shared by you and your Federal Agency. You can also elect Optional insurance for you and/or your eligible family members, and pay the entire premium for that coverage.	FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living or supervision you receive because of a severe cognitive impairment. Your premium is based on your age on the date you apply as well as the benefit options you select. The FLTCIP is medically underwritten. This means that certain medical conditions, or combinations of conditions, will prevent some individuals from qualifying for coverage.
<b>If I'm newly eligible, how long do I have to enroll in or apply for the Program?</b>	You have <b>60 days from the date of becoming eligible</b> to enroll in any or all of these three programs. Once you enroll, you may not change your enrollment (e.g., cancel, change plans, etc.) until the next annual open season or until you experience a qualifying life event.			You are automatically enrolled in Basic insurance and can waive it at anytime. You have <b>60 days from the date of becoming eligible</b> to enroll in Optional insurance. You can apply at any time if you provide satisfactory medical information on an SF 2822.	You have <b>60 days from the date of becoming eligible</b> to apply with Abbreviated Underwriting, meaning a physical is not required. You can apply anytime with Full Underwriting, but you will be required to take a physical.

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<b>How do I enroll as a new or newly eligible employee?</b>	Elect on-line by using the <b>Employee Benefits Information System (EBIS)</b> . Access EBIS through your agency's benefits center. Go to <a href="http://www.opm.gov/insure/health/plani/fno/dod.asp">http://www.opm.gov/insure/health/plani/fno/dod.asp</a> for more information or contact your agency benefits advisor at <a href="http://www.cpms.osd.mil/fedbenefits/fedbenefits_contacts.aspx">http://www.cpms.osd.mil/fedbenefits/fedbenefits_contacts.aspx</a> .	Enroll at <a href="http://BENEFEDS.COM">BENEFEDS.COM</a> or by calling 1-877-888-3337.	Enroll at <a href="http://www.FSAFEDS.com">www.FSAFEDS.com</a> or by calling 1-877-372-3337.	Elect on-line by using the <b>Employee Benefits Information System (EBIS)</b> . Access EBIS through your agency's benefits center. Go to <a href="http://www.opm.gov/insure/health/plani/fno/dod.asp">http://www.opm.gov/insure/health/plani/fno/dod.asp</a> for more information or contact your agency benefits advisor at <a href="http://www.cpms.osd.mil/fedbenefits/fedbenefits_contacts.aspx">http://www.cpms.osd.mil/fedbenefits/fedbenefits_contacts.aspx</a> .	Complete and submit an application at <a href="http://www.LTCFEDS.com">www.LTCFEDS.com</a> or by calling 1-800-582-3337.
<b>When does my coverage as a new or newly eligible employee become effective?</b>	The first day of the first pay period that begins after your enrollment request is received and that follows a pay period during any part of which you are in a pay status.	The first day of the first pay period that begins after your enrollment request is received.	The first day of the first pay period after your election is approved by FSA.	Basic: The day you enter on duty in a pay status. Optional: The first day you enter on duty in a pay status on or after the day your agency receives your election.	If your application is approved, the first day of the month after approval. Certain medical conditions or combinations of conditions will prevent some people from being approved.
<b>Which of my family members are eligible?</b>	<p>-Spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife);</p> <p>Note: Effective January 1, 2011, all married and unmarried children between the ages of 22 and 26 are covered under their parent's Self and Family enrollment up to age 26.</p> <p>-Unmarried dependent child under age 22, including adopted child, recognized natural child, stepchild/foster child (if living with employee/annuitant in regular parent-child relationship); and</p> <p>-Child age 22 or over incapable of self-support, if disabling condition happened before age 22.</p> <p>-Same Sex Domestic Partners (SSDP) or children of SSDPs are not yet included as eligible family members. Legislation is required.</p>				Your spouse, qualifying same sex domestic partner, adult children, parents, parents-in-law, children and parents of a qualifying SSDP, and stepparents may apply (whether you apply or not).
<b>Do I have to re-enroll each year?</b>	No		Yes.	No.	No.
<b>When can I make changes to my coverage?</b>	During the annual open season (currently mid-November through mid-December) or if you experience a program-specific qualifying life event. Qualifying life events differ for each program. For more information click on "More" under the program you are interested in at <a href="http://www.opm.gov/insure/index.aspx">http://www.opm.gov/insure/index.aspx</a> and then the "Life Events" tab on the left.			Provide satisfactory medical information on an SF 2822 or experience a FEGLI-specific QLE.	At any time, but changes to coverage may require additional underwriting.
<b>Can I continue coverage if I leave Federal service?</b>	-31-day free extension of coverage; -Temporary Continuation of Coverage is available for separating employees for up to 18 months; and -Opportunity to convert to an individual policy.	No.	No.	-31-day free extension of coverage, and -Opportunity to convert to an individual policy.	Yes, as long as you pay premiums in a timely manner.
<b>Can I continue coverage into retirement?</b>	Yes, if you meet certain requirements.	Yes.	No, but may use dependent care account until funds are exhausted.	Yes, if you meet certain requirements.	Yes.