

Federal Benefits

FastFacts for Dental Insurance

The Federal Employees Dental and Vision Insurance Program (FEDVIP)

*** What is dental insurance under FEDVIP?** FEDVIP provides a dental insurance plan to supplement any dental coverage you may have under the Federal Employees Health Benefits (FEHB) Program or under a non-FEHB plan.

You can choose from 4 nationwide and 3 regional dental plans covering: basic services such as exams, x-rays, and cleanings; intermediate services such as fillings and extractions; major services such as crowns and root canals; and orthodontics services for dependents under age 19 and subject to a plan's waiting period.

Please see each plan's brochure for details on what's covered.

*** Am I eligible?** If you are eligible to enroll in the Federal Employees Health Benefits (FEHB) Program, you are eligible to enroll in dental insurance. However, you do not have to be enrolled in an FEHB plan to enroll in a dental plan. If you are uncertain about your eligibility, contact your Human Resources Office.

*** When can I enroll?** New employees, employees who are newly eligible, or those who experience certain qualifying life events (QLE) such as marriage, divorce, birth, death, etc. may enroll within 60 days

of becoming eligible or of the QLE. (Find a summary of the major QLEs at www.benefeds.com/BenefedHelp/FEDVIP/qualifying_life_events.htm.) All other eligible employees and eligible **annuitants** may enroll during the annual Federal Benefits Open Season (held from mid-November through mid-December).

*** How do I enroll?** You must enroll through BENEFEDS, a secure enrollment website sponsored by OPM. You may enroll online at www.BENEFEDS.com or by calling 1-877-888-FEDS (1-877-888-3337), TTY number 1-877-889-5680.

*** How much do I pay?** What you pay is based on where you live (your rating region) and the plan and option you choose. Premiums are paid with pre-tax dollars. Premiums are paid entirely by the enrollee; there is no Government contribution.

You can find the rating region chart and premiums in these materials from your HR office:

- Dental plan brochures
- The *Guide to Federal Benefits*

These materials are also available on our website at www.opm.gov/insure/dental

*** How will benefits be coordinated with my FEHB health plan?** Dental benefits available under your FEHB plan are paid first. Your dental plan will coordinate benefits with your FEHB plan. Your dental premiums are not reduced if you have dental coverage under your FEHB plan.

*** When can I change my dental insurance enrollment?** You may make certain changes to your plan during Open Season or if you experience a FEDVIP-specific QLE. (Find a summary of the major QLEs at www.benefeds.com/BenefedHelp/FEDVIP/qualifying_life_events.htm.)

*** What are some important things I should know?**

- Some of the dental plans do not provide out-of-network benefits, i.e., they don't pay for services furnished by doctors with whom they have not contracted. Thus, you must use an in-network provider to receive benefits. Each plan has a separate network.
- The plan's providers are available on the plan's website. Links to the plans' individual websites are available at www.opm.gov/insure/dental/planinfo/index.asp.
- Generally, you cannot cancel your dental coverage outside of Open Season. Your provider leaving the network, your retirement, or your inability to afford premiums are not qualifying life events permitting cancellation.
- Your FEDVIP enrollment **automatically** carries over from year to year. You do not need to reenroll. If you wish to cancel or change enrollment you must do so through BENEFEDS during the Open Season.

- Your FEDVIP coverage will continue into retirement. There is no requirement that you be covered for a length of time prior to retirement.
- You must make any changes to your name, address, dependents, etc. through BENEFEDS. Your HR office cannot make these changes for you.
- If you are enrolled in the Federal Flexible Spending Account Program, you may submit your dental copayments and deductibles as eligible expenses for your FSA account.

*** Are there resources I can use to help me find the right dental plan?**

Yes, the list of resources below can help you. You can find these on our website at www.opm.gov/insure/dental/index.asp

- Dental plan brochures
- *Guide to Federal Benefits* that contains information about the FEDVIP Program
- A Compare Plans Tool that allows comparison of benefits of up to four plans in one view

For information on enrollment, effective dates and premiums, please visit www.BENEFEDS.com.

*** Where can I go for more details or additional information?**

- Your dental plan's brochure
- *The Guide to Federal Benefits*
- Our website at www.opm.gov/insure/dental