

# OPEN SEASON Dental & Vision BENEFITS

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# Federal Employees Dental and Vision Insurance Program (FEDVIP)

## OPEN SEASON

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**New Program for Dental and Vision Benefits!  
November 13 - December 11, 2006**

### **Introduction**

The Federal Employee Dental and Vision Benefits Enhancement Act of 2004 requires OPM to establish arrangements under which supplemental dental and vision benefits will be made available to federal employees, retirees, and their dependents.

The new Federal Employees Dental and Vision Insurance Program (FEDVIP) will be available to eligible Federal and Postal employees, retirees, and their eligible family members on an enrollee-pay-all basis. This new Program allows dental and vision insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. Premiums for enrolled Federal and Postal employees will be withheld from salary on a pre-tax basis.

Enrollment will take place during the upcoming FEHB open season Monday, November 13 through Monday, December 11, 2006. Coverage will be effective December 31, 2006.

Eligible individuals can enroll in a dental plan and/or a vision plan. They may enroll in a plan for self-only, self plus one, or self and family coverage. Eligible family members include an enrollee's spouse and unmarried dependent children under the age of 22, or if age 22 or older, incapable of self-support. The rules for family members' eligibility are the same as they are for the FEHB Program.

Employees must be eligible for the FEHB Program in order to be eligible to enroll in FEDVIP. It does not matter if they are actually enrolled in FEHB - eligibility is the key. Annuitants are eligible to enroll in FEDVIP no matter what their FEHB status is.

We will post more information as it becomes available. We have not signed contracts with the insurance carriers yet and we cannot provide information on benefits, premiums or enrollment at this time.

There will be an extensive informational campaign prior to and during the Open Season. If you have other questions, please send an email to [FEDVIP@opm.gov](mailto:FEDVIP@opm.gov).

# Federal Employees Dental and Vision Insurance Program (FEDVIP)

## Frequently Asked Questions

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19. Will payroll offices be ready to handle the processing of the new dental and vision enrollments by the December 31, 2006 deadline?

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### Question: What is this new program?

**Answer:** President Bush signed The Federal Employee Dental and Vision Benefits Enhancement Act of 2004 into law on December 23, 2004. The Act requires OPM to establish arrangements under which supplemental dental and vision benefits will be made available to Federal and Postal employees, retirees, and their eligible family members, and it gives OPM broad contracting authority to leverage the purchasing power of federal enrollees to provide comprehensive benefits with competitive premiums.

### Question: When can I enroll?

**Answer:** Eligible employees and annuitants will be able to enroll during the upcoming open season November 13 through December 11, 2006, and subsequent annual open seasons, or after a qualified life event that permits enrollment. New employees will have 60 days to enroll. This information will be on the OPM.gov website this fall.

### Question: When will coverage be effective?

**Answer:** Coverage for those who enroll during this year's open season (November 13 through December 11, 2006) will be effective December 31, 2006.

**Question: Who are the selected carriers?**

**Answer:** We have not signed contracts with any carriers yet.

**Question: Do you have any information on the specific benefits that will be offered?**

**Answer:** No, not at this time. We plan to have information available on the OPM.gov website prior to open season (November 13 through December 11, 2006).

**Question: Who is eligible to enroll in the FEDVIP?**

**Answer:** Federal and Postal employees eligible for FEHB coverage (whether or not enrolled) and annuitants (regardless of FEHB status) are eligible to enroll.

**Question: How will I enroll?**

**Answer:** You will be able to enroll on the new BENEFEDS website during open season. It's a secure enrollment website where you enter your name, personal information like address and SSN, the agency you work for (or retirement plan that pays your annuity), and the dental and/or vision plan you select. For those without access to a computer, there will be enrollment by phone. For those without access to a computer or a phone, there will be a paper enrollment form. All of this information will be available this fall.

**Question: How much are premiums?**

**Answer:** The premiums will vary by plan and by enrollment type. This information will be posted before the start of open season.

**Question: What enrollment options are available?**

**Answer:** An eligible individual may choose one of the following enrollment options:

1. Self-only, which covers only the enrolled employee or annuitant;
2. Self plus one, which covers the enrolled employee or annuitant plus one eligible family member specified by the enrollee; and
3. Self and family, which covers the enrolled employee or annuitant and all eligible family members.

**Question: Will there be a government contribution toward premiums?**

**Answer:** By law, there is no government contribution to the premiums.

**Question: Are premiums paid on a pre-tax basis?**

**Answer:** Premiums are paid on a pre-tax basis if you are an active employee and your salary is sufficient to make the premium withholding. Pre-tax premiums are not available to annuitants.

**Question: Can I have dental insurance only or vision insurance only or do I have to choose both dental and vision?**

**Answer:** You may select one or both.

**Question: What are the types of services available?**

**Answer:** Dental plans will provide a comprehensive range of services including preventive services, intermediate services such as resin based fillings or extractions, and major services, such as crowns and bridges. In addition, orthodontia coverage will be available. Vision plans will feature comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on lasik surgery may also be available.

**Question: Will there be a waiting period before I can use the services?**

**Answer:** For dental benefits, there may be waiting periods for orthodontia services. You must be enrolled in the same dental plan over the duration of the waiting period to receive orthodontia services. There are no waiting periods for vision services.

**Question: Will I be able to use my Flexible Spending Account (FSA) in conjunction with the dental and vision program?**

**Answer:** You can submit your dental/vision co-payments/deductibles as eligible expenses against your FSA account. However, insurance premiums are not reimbursable under an FSA.

**Question: My FEHB plan covers some dental and vision services. If I enroll in a FEDVIP plan, will that replace my FEHB coverage?**

**Answer:** No, any coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage would pay secondary to that coverage.

**Question: If I am currently enrolled in a FEHB plan, will I be required to enroll in the same dental or vision program?**

**Answer:** No, your FEHB plan is separate from the dental and vision insurance program. You may enroll in any dental or vision program.

**Question: Are there any pre-existing condition limitations?**

**Answer:** No, there are no pre-existing condition limitations.

**Question: Will payroll offices be ready to handle the processing of the new dental and vision enrollments by the December 31, 2006 deadline?**

**Answer:** YES payroll offices ARE ready. BENEFEDS has been working very closely with all payroll/annuity offices and with the e-payroll community for many months now, getting ready for FEDVIP enrollments. Enrollments will take place at the new BENEFEDS website during open season and not through your agency (as with health benefits and life insurance enrollments).