



Department of
Veterans Affairs

Office of Human Resources and Administration
Worklife and Benefits Service (058)

Fact Sheet

Federal Employees Dental and Vision Insurance Program (FEDVIP)

This fact sheet provides a brief overview on the Federal Employees Dental and Vision Insurance Program (FEDVIP). For questions regarding FEDVIP, please contact the customer service representatives at 1 (877) 888-3337.

What is FEDVIP? FEDVIP is a voluntary benefits program that provides supplemental dental and vision insurance coverage. There are no waiting periods, except for orthodontia. Employees may enroll in dental insurance only, vision insurance only, neither, or both.

Who is eligible to Enroll? Federal employees eligible for Federal Employees Health Benefits (FEHB) coverage (whether or not enrolled) and annuitants/survivor annuitants/compensationers (regardless of FEHB enrollment) are eligible to enroll. Family member eligibility under FEDVIP is the same as for FEHB. Eligible family members are your:

- spouse,
- unmarried dependent child(ren) under age 22 (including an adopted child, stepchild, foster child, and recognized natural child), and
- child age 22 or over who is incapable of self-support because of a mental or physical disability that existed before the child reached age 22.

What enrollment types are available? The following enrollment types are available:

- Self Only, which covers only the enrolled employee or annuitant;
- Self Plus One, which covers the enrolled employee or annuitant plus one eligible family member specified by the enrollee; or
- Self and Family, which covers the enrolled employee or annuitant and all eligible family members.

How do I enroll in FEDVIP? Federal employees must enroll in FEDVIP by going through the benefits portal at <http://www.BENEFEDS.com> or by calling their toll free number at: 1-877-888-3337, TTY 1-877-889-5680.

When can I enroll? Eligible employees will be able to enroll during the annual open season, or after a Qualifying Life Event (QLE) (see chart on following page) that permits enrollment outside of open season. New employees will have 60 days to enroll.

What is a Qualifying Life Event (QLE)? A QLE is an event that may allow eligible individuals to enroll, or allow those already enrolled to change their enrollment outside of an open season. Since employees pay FEDVIP premiums on a pre-tax basis, the Office of Personnel Management (OPM) must follow Internal Revenue Service rules in determining what events are QLEs. The number and type of permitted QLEs are more limited than in the Federal Employees Health Benefits Program.

Possible FEDVIP Enrollment Changes Outside of Open Season

QLE that may permit a change in enrollment	From Not Enrolled to Enrolled	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	No	Yes	No	No	No
Losing a covered family member	No	No	Yes	No	No
Losing other dental/vision coverage (eligible or covered person)	Yes	Yes	No	No	No
Moving out of regional plan's service area	No	No	No	No	Yes
Return to pay status from active military duty	Yes	No	No	No	No
Annuity or Compensation restored	Yes	No	No	No	No

The time frame for requesting a QLE change is from 31 days before to 60 days after the event.

When does my coverage become effective? The effective date for enrollments during future open season will be set by OPM. Contact FEDVIP or your servicing HR office and they will be able to provide you with that date. For new hires and QLE enrollments/changes, generally enrollments and changes to enrollments outside of open season become effective the first day of the pay period or annuity cycle following the one in which BENEFEDS receives the enrollment or change.

How much are premiums? You can find the premiums and your rating area at <http://www.opm.gov/insure/DentalVision/index.asp>. Premiums are paid on a pre-tax basis (premium conversion) if you are an active employee and your salary is sufficient to make the premium withholding. Pre-tax premiums are not available to annuitants, survivor annuitants or compensationers. By law there is no government contribution.

Where can I obtain plan brochures? All plan brochures and additional information on the program are available for downloading from the FEDVIP Web site: www.opm.gov/insure/dentalvision.