

Federal Benefits FastFacts for Vision Insurance

The Federal Employees Dental and Vision Insurance Program (FEDVIP)

* **What is vision insurance under FEDVIP?** FEDVIP provides a comprehensive vision insurance plan to ensure that you and your family maintain healthy eye care.

You can choose from 4 nationwide vision plans that cover routine eye exams and glasses (frames and lenses) or contact lenses in lieu of glasses. Plans vary in the other types of vision services they cover such as discounts on Lasik surgery, low vision therapy, prosthetic eyes, etc.

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

* **Am I eligible?** If you are a Federal or U.S. Postal Service employee who is eligible to enroll in the Federal Employees Health Benefits (FEHB) Program or the Health Insurance Marketplace (Exchange) and your position is not excluded by law or regulation, you are eligible to enroll in vision insurance. However, you do not have to be enrolled in an FEHB or Exchange plan to enroll in a vision plan. There is no FEHB or Exchange requirement for annuitants. If you are uncertain about your eligibility, contact your Human

Resources (HR) office or Retirement System.

* **When can I enroll?** FEDVIP is offered under an annual Open Season during which eligible individuals may enroll. New employees may enroll within the first 60 days of employment. There are limited opportunities to enroll outside of open season with a qualifying life event (QLE). (Find a summary of QLEs at www.benefeds.com/BenefedHelp/FEDVIP/qualifying_life_events.htm.)

* **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 the plan and option you choose. Employees' premiums are paid with pre-tax dollars. Premiums are paid entirely by the enrollee; there is no Government contribution.

You can find the vision insurance premiums on our website at <http://www.opm.gov/healthcare-insurance/dental-vision/> and in *The Guide to Federal Benefits*.

* **How will benefits be coordinated with my FEHB health plan?** Your FEHB plan is the First Payor.. Your FEDVIP vision plan will facilitate the First Payor process with your FEHB plan. Your vision premiums are not reduced if you have vision coverage under your FEHB plan.

*** When can I change my vision 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 FEDVIP QLEs at www.benefeds.com/BenefedHelp/FEDVIP/qualifying_life_events.htm.)

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

- The plans provide both in and out-of-network benefits. Each Plan has a separate provider network.
- The plan's providers are available on the plan's website. Links to the plans' individual websites are available at <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Vision-Overview>
- You cannot cancel your vision coverage outside of Open Season. Your provider leaving the network, your retirement, or your inability to afford the 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 with BENEFEDES during the Open Season.

- Your FEDVIP coverage will continue into retirement.
- There is no eligibility requirement that you are covered for 5 years prior to retirement.
- You must make any changes to your name, address, dependents, etc. through BENEFEDES. Your HR office cannot report these changes for you.
- If you are enrolled in the [Federal Flexible Spending Account Program](#), you may submit your vision copayments and out-of-pocket eligible expenses to your FSA account for reimbursement.

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

Yes, the list of resources below can help you. You can find these on our website at <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Vision-Overview>

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

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