



Health Insurance - Federal Employees Health Benefits Program (FEHB)

Unexpected accidents and illnesses can be expensive. Even routine doctor visits and prescriptions can add up. With FEHB, you have 10 or more health plans to choose from. Each plan provides comprehensive coverage for you, your spouse, and your children under age 26. It's competitive; **your agency contributes to the premium**. There are **no waiting periods** and no restrictions on pre-existing conditions. Cheers to health!



Dental Insurance - Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you want more dental coverage than what your health plan offers, FEDVIP's comprehensive **dental insurance can cover you, your spouse, and your unmarried dependent children under age 22** for cleanings, x-rays, cavities, children's orthodontics, and more. With several dental plans to choose from, it's easy to keep your family smiling.



Vision Insurance - Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you want more vision coverage than what your health plan offers, FEDVIP's comprehensive vision insurance can cover you, your spouse, and your unmarried dependent children under age 22 for **eye exams, glasses, contact lenses, and even laser eye surgery**. With vision plans and **premiums starting below \$3 biweekly**, you're looking well.



Life Insurance - Federal Employees' Group Life Insurance Program (FEGLI)

With FEGLI, your family is protected from burdensome funeral costs and catastrophic income loss if you die unexpectedly. You can **get coverage from as little as one year's salary to more than six years' salary** and many options in between. You can also get coverage for your spouse and eligible children. Now that's peace of mind you can live with.



Long Term Care Insurance - Federal Long Term Care Insurance Program (FLTCIP)

If you cannot perform everyday tasks such as eating, dressing, and bathing because of a chronic illness, injury, disability, or aging, long term care insurance can help you pay for the assistance you need. With FLTCIP, you and your eligible family members can be protected from this **financial burden that can cost an average of \$28,000 to \$75,000 a year**.



Flexible Spending Accounts - Federal Flexible Spending Account Program (FSAFEDS)

More than 330,000 Feds use pre-tax dollars to save on their health and dependent care expenses. It's like a **30% discount** for what your family spends on **prescriptions, doctor visits, glasses, orthodontics**, and **other health expenses**. It's also like a 30% discount on **daycare expenses** for your children under age 13 and on daycare for an adult dependent. When you're in FSAFEDS, you're in the money.

MORE INFO: www.opm.gov/healthcare-insurance

This is only a summary of benefits. For complete information, visit www.opm.gov/healthcare-insurance.