The intent of this diagram is to provide you with a general understanding of how the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS) work together. For specific information on each Program, visit www.opm.gov/insure.

Circle 'Round Your BenefitsHow to Get the Most Value from the Programs

FEHB

Comprehensive medical insurance Dental benefits may be included Vision benefits may be included

FEHB and FSAFEDS

Save money on eligible out-of-pocket expenses.
When you have FEHB and an FSAFEDS
account, you can use pretax money in
your FSAFEDS account to pay for
your eligible FEHB out-of-pocket
expenses (such as copayments
and coinsurance) and qualified
medical costs and health
care expenses that
your FEHB may not
cover (such as
chiropractic
or hearing
any benefit pay

aids).

FSAFEDS

Save money using pretax dollars. You can put aside \$250 to \$5,000 in pre-tax dollars per year to pay for eligible health care services and items for you and your family that are not paid by your health, dental, or vision insurance.

*Information on a Dependant Care FSA is at www.FSAFEDS.com

FEHB, FEDVIP, and FSAFEDS

Save money on eligible out-of-pocket medical, dental and vision expenses. When you have FEHB, FEDVIP, and an FSA, your FEHB plan will be the first payer of any benefit payments. You can use your FSA to pay for any eligible out-of-pocket expenses not covered by your FEHB or FEDVIP plan.

FSAFEDS and FEDVIP

Save money on eligible out-of-pocket dental and vision expenses after FEDVIP payments. When you have an FSAFEDS account and FEDVIP, you can use pretax money in your FSA to pay for your eligible FEDVIP out-of-pocket expenses (such as copayments and coinsurance) and eligible expenses that your FEDVIP plan may not cover.

FEHB and FEDVIP

Lower your out-of-pocket costs on dental and/or vision expenses with FEDVIP coverage in addition to FEHB coverage. Your FEHB plan will be the first payer for any dental and/or vision benefit payments they may also cover.

FEDVIP

Dental - comprehensive dental insurance (such as free semi-annual cleanings), and/or

Vision - comprehensive vision insurance (such as yearly eye exam)