

Federal Employees Dental and Vision Insurance Program (FEDVIP)
Carrier Frequently Asked Questions
September 7, 2006

1. The requirement to provide annuitant and survivor mailing address information to the Carriers has been deleted in Solicitation OPM-RFP-06-00060, Amendment 0003, item #2. How will the Carriers disseminate information regarding their plans to the annuitant and survivor population?

Carriers will not be provided with annuitant or survivor mailing addresses. OPM will be distributing a notice regarding the new program through the OPM Retirement Office. We will be mailing a notice with the open season packets. The notice will provide instructions on how to access plan information and enrollment procedures.

2. OPM is required by Public Law 108-496 to mandate a third-party external review process for disputed claims as part of the FEDVIP contract award. Which of the provisions of Public Law 108-496 apply?

The requirement for an independent third-party review of disputed claims is statutory. Public Law 108-496, the Dental and Vision Benefits Enhancement Act of 2004, indicates the following with respect to payment of claims and disputes:

Sec. 8953. Contracting authority

(d)(1) Each contract under this chapter shall require the qualified company to agree--
(A) to provide payments or benefits to an eligible individual if such individual is entitled thereto under the terms of the contract; and
(B) with respect to disputes regarding claims for payments or benefits under the terms of the contract--
(i) to establish internal procedures designed to expeditiously resolve such disputes; and
(ii) to establish, for disputes not resolved through procedures under clause (i), procedures for 1 or more alternative means of dispute resolution involving independent third-party review under appropriate circumstances by entities mutually acceptable to the Office and the qualified company.

In addition, **Sec. 8959.** Preemption

The terms of any contract that relate to the nature, provision, or extent of coverage or benefits (including payments with respect to benefits) shall supersede and preempt any State or local law, or any regulation issued there under, which relates to dental benefits, insurance, plans, or contracts.

There are like provisions in the Act for the vision benefits found at Section 8983 and 8989 for Contracting Authority and Preemption, respectively

3. Is the draft FEDVIP brochure that the Carriers received designed as a Summary Plan Description that is to be distributed to people after enrollment or is it intended to be a marketing/information piece distributed before enrollment?

The FEDVIP brochure is designed as the Summary Plan Description as well as a marketing/information piece. You will receive a Word template that will allow you to insert your benefits and add or delete the information that does not pertain to your specific plan. A brochure instruction manual will accompany the Word brochure and will provide detailed instructions on how to customize the brochure. The final individual plan brochures will also be posted on our website

4. In the draft FEDVIP brochure there are two categories of plans listed. What are the criteria for determining the classification of either a High or Standard option plan?

The criteria are based on the individual carrier's proposal. A high option plan usually provides a richer benefit than a standard option plan. If the Carrier proposes one option, the option would be considered a high option plan.

5. When will the Carriers receive the communications guidelines for employee outreach and advertising?

There is information in Solicitation OPM-RFP-06-00060 that addresses the communication guidelines. Additional information will be provided during the implementation meetings.

6. When will the Carriers receive a list of HR Agencies and distribution addresses for marketing purposes?

Each Carrier will receive a handbook that will provide guidance on how to distribute information. In addition, a listing of agency contacts will also be provided.

8. When will the Carriers receive a list of Agency Benefit Fairs and will the carriers be able to market program at fairs?

Carrier information will be provided to the agency contacts after contract award. Each agency will schedule a fair. Carriers will be able to market their program at the benefit fairs.

9. What is the best way for the Carriers to communicate with the HR managers?

There are several ways to communicate with agencies. OPM uses the Benefit Administration Letter (BAL), website, and onsite meetings.

10. Do any of the agency locations have kiosks the Carriers may use for awareness/education?

There are no kiosks available in agencies that can be used for this purpose.

11. How will enrollment kits from the dental and vision Carriers be distributed?

After contract award, each Carrier will receive a distribution listing. The list contains the number of employees at each federal site, the shipping instructions and locations. Each Carrier will need to determine the number of kits to ship to each distribution point.

12. Will the Carriers be able to collect personal employee & annuitant information if provided by the individual for enrollment reminder solicitations?

Yes.

13. Solicitation OPM-RFP-06-00060 indicates that Motor Vehicle injuries are not payable under the dental or vision contracts. If the Medical plan pays do the Carriers coordinate benefits? How are other accidents paid? As Dental or Medical?

Depending on the accident type, the dental or vision plan is responsible for coordinating benefits.

14. Solicitation OPM-RFP-06-00060 - Appendix G indicates that the carriers are to provide security related to phones, incoming faxes, etc. Are there any special security requirements related to claims processing?

There are no special security requirements. However, the Carriers must be HIPAA compliant and follow the system security measures outlined in their proposals. Additional guidance will be provided to each Carrier during the implementation phase.

15. When will the Carriers be required to have an active toll-free customer service phone number?

The timing of an active customer service phone number will be addressed during the implementation phase. However, most Carriers will have their phone number available one to two weeks prior to open season to answer questions from potential enrollees.

16. Where will the Carrier customer service phone numbers be located?

The Carriers' customer service phone numbers will be placed in the FEHB Guide, on OPM's website and BENEFEDS as well as in the Carriers' individual brochures.

17. Can Carriers use the "Working For America" flag logo or other opm.gov type images for inclusion on our site or communication materials?

No, Carriers are prohibited from using any government logos on their materials.

18. Prior to open season may the Carriers solicit email addresses, phone numbers, and home addresses, etc. in order to provide updates to OPM?

No, Carriers may not solicit contact information from employees. Employees may voluntarily provide the information.

19. Will OPM provide an open season announcement via mail or e-mail, to the federal population regarding about the start of open season and the dental and vision program enrollment?

Yes. OPM has an extensive communication plan. Announcements will be distributed via the internet, paycheck stubs, Benefits Administration Letters and hard copy