

# Federal Benefits FastFacts for Dental Insurance

## The Federal Employees Dental and Vision Insurance Program (FEDVIP)

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

You can choose from 6 nationwide and 4 regional dental plans covering: basic services such as exams, x-rays, and cleanings; intermediate services such as fillings and extractions; major services such as crowns and root canals; and orthodontics services for dependents under age 19 and subject to a plan's waiting period.

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 dental insurance. However, you do not have to be enrolled in an FEHB or Exchange plan to enroll in a dental 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.gov/BenefedHelp/FEDVIP/qualifying\\_life\\_events.htm](http://www.benefeds.gov/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.gov](http://www.BENEFEDS.gov) or by calling 1-877-888-FEDS, TTY number 1-877-889-5680.

\* **How much do I pay?** What you pay is based on where you live (your rating region) and 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 rating region chart and premiums on our website at [www.opm.gov/healthcare-insurance/dental-vision/](http://www.opm.gov/healthcare-insurance/dental-vision/).

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

\* **When can I change my dental 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.gov/benefedhelp/FEDVIP/qualifying\\_life\\_events.htm](http://www.benefeds.gov/benefedhelp/FEDVIP/qualifying_life_events.htm)

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

- Some of the dental plans do not provide out-of-network benefits, i.e., they don't pay for services furnished by doctors with whom they have not contracted. Thus, you must use an in-network provider to receive benefits. Each plan has a separate network.

- The plan's providers are available on the plan's website. Links to the plans' individual websites are available at [www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Dental-Overview](http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Dental-Overview)

- Generally, you cannot cancel your dental coverage outside of Open Season. Your provider leaving the network, our retirement, or your inability to afford 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 BENEFEDS 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 BENEFEDS. Your HR office cannot make these changes for you.

- If you are enrolled in the [Federal Flexible Spending Account Program](#), you may submit your dental copayments and deductibles as eligible expenses to your FSA account.

**\* Are there resources I can use to help me find the right dental plan or additional information?** Yes, the list of resources below can help you. You can find these on our website at [www.opm.gov/healthcare-insurance/dental-vision/plan-information/](http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/)

- Dental plan brochures
- A Compare Plans Tool that allows comparison of benefits of up to four plans in one view

For information on enrollment, effective dates and premiums, please visit [www.BENEFEDS.gov](http://www.BENEFEDS.gov).

**\* Where can I go for more details or additional information?**

- Your dental plan's brochure
- Our website at [www.opm.gov/healthcare-insurance/dental-vision/](http://www.opm.gov/healthcare-insurance/dental-vision/)