

### **DENTAL INSURANCE**

Because the Tooth Fairy Doesn't Pay for Adult Teeth

If you want more dental coverage than what your health plan offers, the Federal Employees Dental and Vision Insurance Program (FEDVIP) provides **comprehensive dental insurance with no waiting periods** (except orthodontia in some plans). You have several plans to choose from, each covering:

Routine exams and cleanings X-rays

Crowns
Root canals
Dentures

Fillings
Orthodontics
And more!

#### Who can enroll?

Most Federal employees are eligible

Contact your human resources office if you are unsure of your eligibility

# Who is covered by my enrollment?

Self Only covers just you

Self Plus One covers you and one specified eligible family member: your spouse or one unmarried dependent child under age 22

Self and Family covers you, your spouse, and all your unmarried dependent children under age 22 listed on your enrollment

#### When can I enroll?

During your first 60 days as a newly eligible employee; or

During the Federal Benefits Open Season (mid-November to mid-December); or

When you have a qualifying life event such as losing other dental coverage

## How much does it cost?

It depends on what plan you select and where you live. Some areas pay higher premiums than others

Routine basic services like exams and cleanings are free with your premium when you use a network dentist. For other services, you usually pay part of the cost out-ofpocket



### Online tools can help you select the right plan for your family:

Plan comparison tools available at www.opm.gov/FEDVIPcompare

Complete cost and coverage information for each plan available at www.opm.gov/dental

### **ENROLLMENT INFO: www.benefeds.com or 1-877-888-3337**