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 Benefits** How to Get the Most Value from the Programs

## **FEHB**

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

#### FEHB and FSA

Save money on eligible out-of-pocket expenses. When you have FEHB and an FSA, you can use money in your FSA to pay for your eligible FEHB out-of-pocket expenses (such as copayments and coinsurance) and gualified medical costs and health care expenses that your FEHB may Save money on eligible out-of-pocket dental and vision not cover (such as expenses. When you have FEHB, FEDVIP, and an FSA, your chiropractic or FEHB plan will be the first payer of any benefit payments.

hearing

aids).

### **FSAFEDS**

Save money using tax-free dollars. You can put aside \$100 to \$2,700 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 Dependent Care FSA is at www.FSAFEDS.com

#### FEHB and FEDVIP

Lower your out-of-pocket costs on dental and 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 eve exam)

#### FSA and FEDVIP

FEHB. FEDVIP. and FSA

You can use your FSA to pay for any eligible out-of-pocket

expenses not covered by your FEHB or FEDVIP plan.

Save money on eligible out-of-pocket dental and vision expenses after FEDVIP payments. When you have an FSA and FEDVIP, you can use 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.