



The Federal Employees  
Dental and Vision Insurance Program (FEDVIP)

# Fact Sheet

for Retiring Uniformed Service Members



## FEDVIP basics

- ▶ FEDVIP is a voluntary, enrollee-pay-all dental and vision program available to federal employees and annuitants, certain retired uniformed service members, survivors, and active duty family members. It is sponsored by the U.S. Office of Personnel Management (OPM).
- ▶ FEDVIP replaces the former TRICARE Retiree Dental Program (TRDP) and also offers supplemental vision coverage to those enrolled in a TRICARE health plan.
- ▶ The Federal Benefits Open Season is your annual opportunity to enroll in or change your FEDVIP coverage. Each year, open season runs from the Monday of the second full week in November through the Monday of the second full week in December.
- ▶ FEDVIP coverage automatically continues for the next plan year, unless your enrollment is changed or canceled during open season.
- ▶ BENEFEDS.com is the mobile-friendly, government-authorized online portal that you can use to research, enroll in, and manage your FEDVIP coverage. The website is accessible 24/7 wherever you are: at home, in the office, or on the go.

## Retiring from service?

- ▶ If you are retiring from the uniformed services, you are eligible to enroll in FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage.
- ▶ You are considered newly eligible for the program and may enroll between 31 days prior to your military retirement date and 60 days following.
- ▶ **To prevent a gap in dental coverage between your active duty or reserve dental plan and your new FEDVIP plan, you must enroll prior to your military retirement date.**
- ▶ If you do not enroll within 60 days of your retirement date, you must wait until the next open season.

## What FEDVIP plans are available?

With 12 dental and 5 vision carriers to choose from, FEDVIP offers great choice and flexibility. We encourage you to share this list of FEDVIP carriers with your preferred provider to confirm that they accept these plans.

Nationwide/international dental plans	Regional dental plans	Nationwide/international vision plans
<ul style="list-style-type: none"> <li>▶ Aetna® Dental</li> <li>▶ Blue Cross Blue Shield® FEP Dental<sup>SM</sup></li> <li>▶ Delta Dental®</li> <li>▶ GEHA®</li> <li>▶ MetLife® Federal Dental</li> <li>▶ United Concordia® Dental</li> <li>▶ UnitedHealthcare® Dental</li> </ul>	<ul style="list-style-type: none"> <li>▶ Dominion® National</li> <li>▶ EmblemHealth® Dental</li> <li>▶ HealthPartners® Dental</li> <li>▶ Humana® Dental</li> <li>▶ Triple-S® Salud</li> </ul>	<ul style="list-style-type: none"> <li>▶ Aetna Vision<sup>SM</sup> Preferred</li> <li>▶ Blue Cross Blue Shield® FEP Vision<sup>SM</sup></li> <li>▶ MetLife® Federal Vision</li> <li>▶ UnitedHealthcare® Vision</li> <li>▶ VSP® Vision Care</li> </ul>

## How much does FEDVIP cost?

To familiarize yourself with FEDVIP and its current offerings, visit **BENEFEDS.com**. Use the plan comparison tool to view current FEDVIP plans and premiums and compare up to three plans side-by-side.

## Who is eligible for FEDVIP?

- ▶ Most retirees, survivors, and their family members are eligible for dental coverage.
- ▶ Most retirees, survivors, and their family members are eligible for vision coverage, if enrolled in a TRICARE health plan.
- ▶ Active duty family members are eligible for vision coverage, if enrolled in a TRICARE health plan.
- ▶ Active duty uniformed service members are not eligible for FEDVIP dental and vision coverage.

Visit **BENEFEDS.com** for detailed eligibility information.

## FEDVIP enrollment

There are three enrollment types:

- ▶ self
- ▶ self plus one
- ▶ self and family

Members can only enroll:

- ▶ if you are retiring or recently retired from the uniformed services, or
- ▶ during the annual Federal Benefits Open Season, or
- ▶ if you experience a FEDVIP qualifying life event (QLE)
  - ▶ FEDVIP QLEs are limited (court orders do not affect QLEs)
  - ▶ in most cases, a FEDVIP QLE action must take place within 60 days following the event

## FEDVIP QLE review

The following FEDVIP QLEs allow members to enroll in, change, or cancel FEDVIP coverage outside of the annual Federal Benefits Open Season. The actions you or your dependents may take depend on what type of QLE you have experienced.

<ul style="list-style-type: none"><li>▶ <b>Enroll</b><ul style="list-style-type: none"><li>▶ marriage</li><li>▶ lose other non-federal dental or vision coverage</li><li>▶ return from leave without pay</li><li>▶ annuity or compensation restored</li></ul></li><li>▶ <b>Cancel coverage</b><ul style="list-style-type: none"><li>▶ return to active duty</li><li>▶ transfer positions</li></ul></li></ul>	<ul style="list-style-type: none"><li>▶ <b>Change</b><ul style="list-style-type: none"><li>▶ marriage</li><li>▶ lose other non-federal dental or vision coverage</li><li>▶ acquire eligible family members</li><li>▶ lose a family member</li><li>▶ return from leave without pay</li><li>▶ move out of regional plan's service area</li></ul></li></ul>
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## Key responsibilities for BENEFEDS and FEDVIP carriers

BENEFEDS responsibilities		FEDVIP carriers responsibilities
<ul style="list-style-type: none"><li>▶ eligibility</li><li>▶ enrollment</li><li>▶ plan changes and QLEs</li></ul>	<ul style="list-style-type: none"><li>▶ billing</li><li>▶ address management</li></ul> <p><b>Note:</b> You must notify BENEFEDS with a change of address, as this may affect your dental premiums.</p>	<ul style="list-style-type: none"><li>▶ benefits and coverage</li><li>▶ ID cards</li><li>▶ provider networks</li><li>▶ claims</li></ul>

## FEDVIP premiums

- ▶ As part of the FEDVIP enrollment process, eligible uniformed service members will answer questions regarding their eligibility and availability of funds and/or allotments for payment of premiums. Based on their responses, BENEFEDS will automatically set up an allotment with their pay provider to collect their FEDVIP premiums post-tax.
- ▶ If enrollees do not have enough available funds or allotments to cover the cost, BENEFEDS will default their payment method to a recurring electronic funds transfer (EFT), which we refer to as an automatic bank withdrawal (ABW).
- ▶ FEDVIP allotments deducted from retirement pay are made in arrears, which means the first allotment is taken from the retirement paycheck received in the month following the month coverage begins, or becomes effective.

## Is my family member still eligible for FEDVIP vision coverage if I am retiring or recently retired from the uniformed services?

If your family member enrolled in FEDVIP vision coverage while you were on active duty, they are no longer eligible as a primary enrollee upon your retirement. You or your family member must call and notify BENEFEDS of your retirement and their coverage will be inactivated. You, the sponsor, must then enroll in FEDVIP dental and/or vision coverage as a retired uniformed service member and add your eligible family members as dependents to your coverage. **Note:** If you wish to prevent a gap in vision coverage, you must enroll prior to your military retirement date.

## Dual FEDVIP eligibility

Some uniformed service members may be dually eligible for FEDVIP (e.g., a retired uniformed service member who is currently an active federal employee, or married to a Federal employee or retiree). Here are differences between the two eligibility groups:

Uniformed services	Federal or U.S. Postal Service
<ul style="list-style-type: none"><li>▶ Most retirees are eligible for dental and, if enrolled in a TRICARE plan, vision coverage.</li><li>▶ Premiums are paid post-tax.</li><li>▶ Children and dependents are covered until age 21 (non-students) or 23 (full-time students).</li><li>▶ Full-time students must be registered in the Defense Enrollment Eligibility Reporting System (DEERS).</li></ul>	<ul style="list-style-type: none"><li>▶ Employees are eligible for dental and vision coverage if they are eligible for the Federal Employees Health Benefits (FEHB) Program (they do not have to be enrolled).</li><li>▶ Annuitants are eligible for dental and vision coverage.</li><li>▶ Premiums are paid pre-tax for employees.</li><li>▶ Children and dependents are covered until age 22.</li></ul>

Eligible uniformed service members who are also eligible as federal or U.S. Postal Service employees must enroll under only one eligibility status. They cannot be covered under more than one dental or one vision plan under FEDVIP. If it is determined that they or any of their eligible family members are covered under more than one FEDVIP plan, one of the enrollments will be canceled.

## For more information or questions

For member enrollment or premium questions, please visit [BENEFEDS.com](https://www.benefeds.com) or call **1-877-888-FEDS** (1-877-888-3337) TTY 1-877-889-5680.