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

any eligible out-of-pocket expenses not covered by your

FEHB or FEDVIP plan.

FSAFEDS and FEDVIP

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

FSAFEDS account and FEDVIP, you can use pretax

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.

FEHB and FSAFEDS

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

aids).

FSAFEDS

Save money using pretax dollars. You can put aside \$250 to \$5,000 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 Dependant Care FSA is at www.FSAFEDS.com

FEHB and FEDVIP

Lower your out-of-pocket costs on dental and/or 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 eye exam)