

Federal Benefits

FastFacts for Vision Insurance

The Federal Employees Dental and Vision Insurance Program (FEDVIP)

* **What is vision insurance under FEDVIP?** FEDVIP provides a vision insurance plan to supplement any vision coverage you may have under the Federal Employees Health Benefits (FEHB) Program or under a non-FEHB plan.

You can choose from 3 nationwide vision plans that cover routine eye exams and glasses (frames and lenses) or contact lenses in lieu of glasses. Plans vary in the other types of vision services they cover such as discounts on Lasik surgery, low vision therapy, prosthetic eyes, etc.

Please see each plan's brochure for details on what's covered.

* **Am I eligible?** If you are eligible to enroll in the Federal Employees Health Benefits (FEHB) Program, you are eligible to enroll in vision insurance. However, you do not have to be enrolled in an FEHB plan to enroll in a vision plan. If you are uncertain about your eligibility, contact your Human Resources (HR) office.

* **When can I enroll?** New employees, employees who are newly eligible, or those who experience

certain qualifying life events (QLE) such as marriage, divorce, birth, death, etc., may enroll within 60 days of becoming eligible or of the QLE. (Find a summary of the major QLEs at www.benefeds.com/BenefedHelp/FEDVIP/qualifying_life_events.htm.) All other eligible employees and eligible **annuitants** may enroll during the annual Federal Benefits Open Season (held from mid-November through mid-December).

* **How do I enroll?** You must enroll through BENEFEDS, a secure enrollment website sponsored by OPM. You may enroll online at www.BENEFEDS.com or by calling 1-877-888-FEDS (1-877-888-3337), TTY number 1-877-889-5680.

* **How much do I pay?** What you pay is based on the plan and option you choose. Premiums are paid with pre-tax dollars. Premiums are paid entirely by the enrollee; there is no Government contribution.

You can find the vision insurance premiums in these materials from your HR office:

- Vision plan brochures
- The *Guide to Federal Benefits*

The materials are also available on our website at

www.opm.gov/insure/vision

* **How will benefits be coordinated with my FEHB health plan?**

Vision benefits available under your FEHB plan are paid first. Your vision plan will coordinate benefits with

your FEHB plan. Your vision premiums are not reduced if you have vision coverage under your FEHB plan.

*** When can I change my vision 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 major QLEs at www.benefeds.com/BenefedHelp/FEDVIP/qualifying_life_events.htm.)

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

- The plans provide both in and out-of-network benefits. Each Plan has a separate provider network.
- The plan's providers are available on the plan's website. Links to the plans' individual websites are available at <http://www.opm.gov/insure/vision/planinfo/index.asp>.
- You cannot cancel your vision coverage outside of Open Season. Your provider leaving the network, your retirement, or your inability to afford the 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 through BENEFEDS during the Open Season.

- Your FEDVIP coverage will continue into retirement. There is no requirement that you be covered for a period of time prior to retirement.
- You must make any changes to your name, address, dependents, etc. through BENEFEDS. Your HR office cannot report these changes for you.
- If you are enrolled in the Federal Flexible Spending Account Program, you may submit your vision copayments and out-of-pocket eligible expenses for your FSA account.

*** Are there resources I can use to help me find the right vision plan?**

Yes, the list of resources below can help you. You can find these on our website at www.opm.gov/insure/vision/index.asp

- Vision plan brochures
- *Guide to Federal Benefits* that contains information about the FEDVIP Program
- A Compare Plans Tool that allows comparison of up to four plans

For information on enrollment, effective dates and premiums, please visit www.BENEFEDS.com

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

- Your vision plan's brochure
- *The Guide to Federal Benefits*
- Our website at www.opm.gov/insure/vision