

Federal Benefits *FastFacts*

Thinking About Retiring?

The Federal Employees Dental Vision Insurance Program (FEDVIP)

*** Can I continue my FEDVIP coverage into retirement?**

When you retire, you are eligible to continue your dental and/or vision coverage if you are entitled to retire on an immediate annuity under a retirement system for civilian employees (including FERS MRA + 10 retirements). There is no requirement to have coverage for any number of years of service prior to retirement in order to continue coverage into retirement. **Note:** Your FEDVIP coverage will end if you retire on a Minimum Retirement Age (MRA) + 10 retirement and postpone receipt of your annuity. You may enroll in FEDVIP again within 60 days of when your annuity starts.

*** Can I change my FEDVIP enrollment at retirement?**

No. Retiring is not a qualifying life event (QLE); however, once you retire you can change your FEDVIP enrollment during the annual Open Season (held from mid-November through mid-December) or when you experience a QLE. You can find a

summary of major QLEs at www.benefeds.com/BenefedHelp/FE DVIP/qualifying_life_events.htm

*** Will my benefits and premiums change when I retire?**

No. You will be entitled to the same benefits and premiums as Federal employees enrolled in the same plan. As an annuitant, your premiums will be withheld on a monthly basis.

*** Can I cancel my coverage after I retire and reenroll later?**

If you cancel your FEDVIP enrollment as an annuitant, you may reenroll during any subsequent Open Season, or if you experience a QLE which allows enrollment.

*** Can my family members continue coverage after I die?**

Yes, if you are enrolled for Self plus One or Self and Family at the time of your death, and at least one family member is entitled to an annuity as your survivor.

*** What are some other important things I should know about FEDVIP?**

Even if you are not enrolled in FEDVIP (or covered as a family member) at the time of your retirement, you may enroll after you are retired. You may enroll during the annual open season or when you experience a QLE. Contact

BENEFEDS at 1-877-888-3337 or www.benefeds.com to enroll.

*** What happens if I go back to work as a reemployed annuitant?**

If you are reemployed in the Federal service and your annuity continues, you can contact BENEFEDS at 1-877-888-3337 and advise of the change in your status. Your FEDVIP premiums can be deducted from your pay, on a pre-tax basis as an employee. When your reemployment ends, contact BENEFEDS and advise them of the change in status. Your FEDVIP premiums will then be withheld from your annuity. If you cancel enrollment while reemployed, you may re-enroll as a retiree. **NOTE:** Please contact BENEFEDS at 1-877-888-3337 to report your change in status.

If you are an annuitant not enrolled under the FEDVIP Program and you become reemployed in a position that doesn't exclude you from coverage, you may enroll as an employee. You can continue your enrollment after separation from reemployment if you meet the requirements. The immediate annuity requirement is met if you receive a supplemental annuity when you separate from the reemployment.

You can find additional information on reemployed annuitants on our website at www.opm.gov/insure/lifeevents/re4.asp

*** Where can I go for additional information?**

- Our website at www.opm.gov/insure/dental or www.opm.gov/insure/vision
- The BENEFEDS website at www.benefeds.com or call BENEFEDS at 1-877-888-3337; TTY 1-877-889-5680
- The OPM retirement website at www.opm.gov/retire/index.aspx