The Federal Employees
Dental and Vision Insurance Program

Fact Sheet

for Uniformed Service Members

FEDVIP basics

- FEDVIP is a voluntary, enrollee-pay-all dental and vision program available to eligible federal and U.S. Postal Service (USPS) employees, annuitants, survivor annuitants, and compensationers, as well as certain firefighters and emergency response personnel. FEDVIP eligibility also includes certain uniformed service members, family members, and survivors. It's sponsored by the U.S. Office of Personnel Management (OPM).
- FEDVIP offers supplemental vision coverage to those who are 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 cancelled during open season.
- BENEFEDS.gov is the mobile-friendly, government-authorized online portal where you can 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.

Who's 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 they're enrolled in a TRICARE health plan.
- National Guard, Reserve Component members, and their families are eligible for FEDVIP vision coverage if they're enrolled in a TRICARE health plan.
- Active duty family members are eligible for vision coverage if they're enrolled in a TRICARE health plan.
- Active duty uniformed service members are not eligible for FEDVIP dental or vision coverage.

Visit **BENEFEDS.gov/military** for detailed eligibility information.

What FEDVIP plans are available?

FEDVIP offers you a range of plans from a variety of dental and vision carriers, so you can select the right coverage for you and your family. 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
▸ Aetna® Dental	▸ Dominion® National	▸ Aetna Vision℠ Preferred
▸ Blue Cross Blue Shield® FEP Dental℠	▸ EmblemHealth® Dental	▸ Blue Cross Blue Shield® FEP Vision℠
▸ Delta Dental®	▸ Humana® Dental	▸ MetLife® Federal Vision Plan
▸ GEHA® Connection Dental Federal	▸ Triple-S Salud®	▸ UnitedHealthcare® Vision
▸ MetLife® Federal Dental Plan		▸ VSP® Vision Care
▸ United Concordia® Dental		
▸ UnitedHealthcare® Dental		

How much does FEDVIP cost?

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

FEDVIP premiums

Retiring from active duty service
We'll automatically set up an allotment with your pay provider to pay for your FEDVIP premiums post-tax if you have enough available funds or allotments in your retirement pay. If you don't have enough available funds or allotments, we'll change your payment method to a recurring electronic funds transfer (EFT), which we refer to as automatic bank withdrawal (ABW). When this occurs, we'll prompt you to provide your bank account information.

National Guard or Reserve Component members, active duty family, and survivors
We'll automatically set up your payment method as an EFT, which we refer to as ABW. When this occurs, we'll prompt you to provide your bank account information.

Active duty family may have an allotment set up with the sponsor's pay provider. You must submit a payroll authorization document completed by the service member sponsor and can download this document from your My BENEFEDS dashboard after you enroll.

FEDVIP enrollment

There are three enrollment types:

- self
- self plus one
- self and family

Members can only enroll:

- if they're retiring or recently retired from active duty service, or
- during the annual Federal Benefits Open Season, or
- if they 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.

- **Enroll**
  - get married
  - lose other non-federal dental or vision coverage
  - return to pay status from leave without pay (LWOP)
  - return to pay status from active duty
  - restore an annuity or compensation
- **Cancel coverage**
  - go on active duty non-pay status (enrollee or spouse)
  - transfer to an eligible position*
  - become eligible for U.S. Department of Veterans Affairs (VA) dental and/or vision services (post-tax only)**

*Applies if you're transferring to an eligible position at a federal agency that provides dental and/or vision coverage with 50% or more employer-paid premiums and you enroll in that coverage.

**This cancellation request must be submitted within 60 days after notification of VA dental and/or vision services eligibility. If the enrollee is the sponsor and cancels a self-plus-one or self-and-family enrollment, the sponsor must notify family members of the enrollment change. Then, an eligible family member would have to reenroll in a FEDVIP dental plan and cover all eligible family members.

- **Change plan**
  - get married
  - move out of regional plan's service area
  - return to pay status from LWOP (if enrollment cancelled during LWOP)
- **Change enrollment type**
  - get married
  - acquire an eligible family member
  - lose a family member
  - lose other non-federal dental or vision coverage
  - go on active duty non-pay status (enrollee or spouse deployment can decrease enrollment type)
  - become eligible for VA dental and/or vision services (post-tax only)***

***This change request must be submitted within 60 days after notification of VA dental and/or vision services eligibility.

Retiring from service?

- If you're retiring from active duty service, 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 or reserve duty dental plan and your FEDVIP plan, you must enroll in FEDVIP prior to your military retirement date.**

If you don't enroll within 60 days of your retirement date, you must wait until the next open season.

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
▸ Most retirees are eligible for dental coverage. ▸ Most retirees, active duty family members, and National Guard, Reserve Component, and their family members are eligible for vision coverage if they're enrolled in a TRICARE health plan. ▸ Premiums are paid post-tax. ▸ Children and dependents are covered until age 21 (non-students) or 23 (full-time students). ▸ Full-time students must be registered in the Defense Enrollment Eligibility Reporting System (DEERS).	▸ Most employees are eligible for dental and vision coverage if they're eligible for the Federal Employees Health Benefits (FEHB) Program (they do not have to be enrolled). ▸ Annuitants are eligible for dental and vision coverage. ▸ Premiums are paid pre-tax for most employees. ▸ Premiums are paid post-tax for annuitants and certain seasonal, intermittent, and temporary USPS employees who are not eligible for the FEHB Program. ▸ Children and dependents are covered until age 22.

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's determined that they or any of their eligible family members are covered under more than one FEDVIP plan, one of the enrollments will be cancelled.

Key responsibilities for BENEFEDS and FEDVIP carriers

BENEFEDS responsibilities		FEDVIP carriers responsibilities
▸ eligibility ▸ enrollment ▸ plan changes and QLEs ▸ billing ▸ address management	**Note:** You must notify BENEFEDS with a change of address, as this may affect your dental premiums.	▸ benefits and coverage ▸ ID cards ▸ provider networks ▸ claims

For more information or questions

For member enrollment or premium questions, please visit **BENEFEDS.gov/military** or call **1-877-888-FEDS** (1-877-888-3337) **TTY** 711.

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FedPoint®, as the administrator and marketplace operator of BENEFEDS.gov, manages the enrollment and premium payment processes on behalf of the FEDVIP carriers and the U.S. Office of Personnel Management. FedPoint is the trade name of Long Term Care Partners, LLC®.

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