

# Welcome, members of the uniformed services



The U.S. Office of Personnel Management (OPM) is proud to welcome you to the Federal Employees Dental and Vision Insurance Program (FEDVIP).

## What's happening?

On December 31, 2018, the U.S. Department of Defense's TRICARE Retiree Dental Program (TRDP) will end. However, as directed in the National Defense Authorization Act (NDAA) for Fiscal Year 2017, certain TRICARE-eligible retired uniformed service members and their families will have the opportunity to enroll in FEDVIP. As part of this change, FEDVIP vision coverage will also be available to retired uniformed service members and their families, and family members of active duty service men and women.

### Your first opportunity to enroll is:

**Federal Benefits Open Season**  
November 12–December 10, 2018

### The coverage effective date is:

January 1, 2019

## Who's eligible?

In general, retired uniformed service members and their families who were eligible for the TRDP in 2018 are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage, beginning in 2019. In addition, family members of active duty uniformed service members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage.

**For detailed eligibility information, visit:**

[tricare.benefeds.com](http://tricare.benefeds.com)



## Why FEDVIP?

FEDVIP is popular among Federal employees. The more than 3.3 million people already enrolled give the program high marks for quality and value. With 10 dental and four vision carriers to choose from, and some plans offering both high and standard options, FEDVIP offers great flexibility when selecting the right coverage for you and your family.

### Dental plans

- ▶ Aetna Dental®
- ▶ Delta Dental®
- ▶ Dominion Dental®
- ▶ EmblemHealth®
- ▶ FEP BlueDental®
- ▶ GEHA®
- ▶ Humana
- ▶ MetLife
- ▶ Triple-S Salud®
- ▶ United Concordia Dental®

### Vision plans

- ▶ Aetna Vision®
- ▶ FEP BlueVision®
- ▶ UnitedHealthcare Vision
- ▶ Vision Service Plan (VSP)®

## What do I need to do?

**You don't need to take action yet.** However, if you would like dental and/or vision coverage next year, effective January 1, 2019, you must select and enroll in a FEDVIP plan during the next Federal Benefits Open Season. Open season is your annual opportunity to sign up for FEDVIP, and this year it runs from November 12 through December 10, 2018. If you are currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019. You must enroll during open season.

## Stay informed

Visit [tricare.benefeds.com](http://tricare.benefeds.com) to sign up for updates. We'll notify you when new information is available and key dates approach.

## About FEDVIP

FEDVIP is a voluntary, enrollee-pay-all dental and vision program that offers eligible participants a choice between 10 dental and four vision carriers, with some plans offering both high and standard options.

## About BENEFEDS

BENEFEDS is the government-authorized and OPM-sponsored enrollment portal that eligible participants use to enroll in FEDVIP coverage. BENEFEDS also manages the billing systems and customer service functions necessary for the collection of FEDVIP premiums. BENEFEDS is administered by Long Term Care Partners, LLC, with oversight by OPM.

**For more information, visit:**

**[tricare.benefeds.com](http://tricare.benefeds.com)**



**OPM.GOV**

[tricare.benefeds.com](http://tricare.benefeds.com)



## TRICARE Retiree Dental Program (TRDP) Transitions to FEDVIP

The TRICARE Retiree Dental Program (TRDP) sunsets on December 31, 2018. For continued Federal dental coverage, you must take action to choose a dental plan for 2019 through the Federal Employees Dental and Vision Insurance Program (FEDVIP). FEDVIP also welcomes TRICARE retirees and families who are not currently enrolled in TRDP. The Office of Personnel Management (OPM) sponsors the FEDVIP program and has offered dental and vision benefits since 2006.

For the first time, retirees will have a choice of dental plans in which to enroll and cover family members. FEDVIP offers a choice of ten dental carriers, with standard and high option plans, so that you can choose the right coverage option for you and your family.

### Key Facts:

- You must sign up during the 2018 Federal Benefits Open Season (November 12, 2018 through December 10, 2018) to have Federal dental coverage in 2019.
- Current TRDP enrollees will not be automatically enrolled in FEDVIP.
- Most military retirees and their families will have the option to enroll in self only, self plus one or self and family coverage. FEDVIP will permit one enrollment per family so the enrollee must choose the plan that best serves all of the family members' needs.
- Retirees can make direct **post-tax** premium payments from their retirement pay for their dental coverage. If your retirement pay does not cover your premium payments, you can pay for your dental coverage via automatic bank withdrawal. Credit card payment is not a payment option under FEDVIP.

You can learn more and sign up for email updates at [TRICARE.benefeds.com](https://TRICARE.benefeds.com). BENEFEDS is the government-authorized and OPM-contracted enrollment portal that eligible participants use to enroll, and manage their family members' coverage in a FEDVIP plan.

FEDVIP is popular among Federal civilian employees. More than 1.9 million people already enrolled in FEDVIP dental coverage give the program high marks for quality and value. The coverage offered by FEDVIP's dental plans is generally comparable to the coverage offered through TRDP. There are some differences under FEDVIP from plan to plan. Some FEDVIP dental plans offer richer coverage with lower premiums than the TRDP dental plan.

In most circumstances, you can get the dental work you need as soon as your FEDVIP coverage begins. In-network preventive services are covered 100%, and there are no deductibles when using in-network dentists. Major services such as crowns, bridges, dentures, and implants do not have a waiting period; however, there are plan specific limitations and restrictions. Some FEDVIP plans offer orthodontic coverage without a waiting period, and without an age limit.

For continuation of treatment when orthodontia or other major services are in progress at the time of enrollment, please see the FAQ section of [TRICARE.benefeds.com](https://TRICARE.benefeds.com).



## FEDVIP Welcomes TRICARE Families, Retirees, and Families of Retirees

### TRDP-to-FEDVIP Transition

On December 31, 2018, TRDP will end and the Federal Employees Dental and Vision Insurance Program (FEDVIP) will be available to certain TRICARE eligible individuals and families.

Eligible beneficiaries must make a choice of plan and enroll during the Federal Benefits Open Season: November 12, 2018 to December 10, 2018 (EST).

To learn more about FEDVIP and sign up for email updates, go to:  
[TRICARE.benefeds.com](http://TRICARE.benefeds.com).

U.S. Office of Personnel Management  
Healthcare and Insurance  
1900 E. Street, NW, Washington, DC 20415

### Key Dates

#### October 2018

2019 FEDVIP plan rates are available

#### November 12-December 10, 2018 (EST)

Federal Benefits Open Season

#### December 31, 2018

TRDP will end

#### January 1, 2019

2019 FEDVIP Plan Year begins



insurance



# Welcome to FEDVIP

The U.S. Office of Personnel Management is proud to welcome TRICARE family members, retirees, and their families to the Federal Employees Dental and Vision Insurance Program (FEDVIP).

## Background

The current TRICARE Retiree Dental Program (TRDP) will end December 31, 2018 and will be replaced by FEDVIP dental coverage options.

Vision plans will also be available to eligible TRICARE beneficiaries through FEDVIP.

The first opportunity to enroll in FEDVIP is during the 2018 Federal Benefits Open Season, which runs from November 12, 2018 through December 10, 2018 (EST). Coverage starts January 1, 2019.

## Who is eligible?

In general, retired uniformed service members and their families who were eligible for TRDP in 2018 are eligible for FEDVIP dental coverage, and if enrolled in a TRICARE health plan, FEDVIP vision coverage, beginning in 2019.

Family members of active duty uniformed service members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage.

For more information on eligibility, please visit [TRICARE.benefeds.com](http://TRICARE.benefeds.com).

For more information, visit:  
[TRICARE.benefeds.com](http://TRICARE.benefeds.com)

## FEDVIP Insurance Carriers

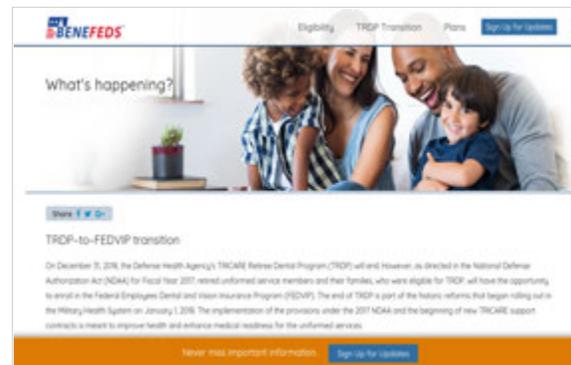
There are 14 carriers available under FEDVIP, offering benefit choices and network flexibility.

### DENTAL

- Aetna Dental
- Delta Dental
- Dominion Dental
- EmblemHealth
- FEP BlueDental
- GEHA
- Humana
- MetLife
- Triple-S Salud
- United Concordia

### VISION

- Aetna Vision
- FEP BlueVision
- United Healthcare Vision
- VSP



## Frequently Asked Questions

### When can I enroll in FEDVIP?

You don't need to take action yet; however, if you'd like dental and/or vision coverage next year, you must select and enroll in a FEDVIP plan during the next Federal Benefits Open Season, which runs from November 12 through December 10, 2018 (EST).

### When does coverage begin?

If beneficiaries enroll in FEDVIP during the Federal Benefits Open Season, coverage begins on January 1, 2019.

### What happens if I miss open season?

If you'd like dental and/or vision coverage next year, you must select and enroll in a FEDVIP plan during the next Federal Benefits Open Season. If you're currently enrolled in a TRDP plan, you will not be automatically enrolled in a FEDVIP plan for 2019.

The only opportunity to enroll outside of an annual open season is if you experience a FEDVIP qualifying life event, such as a marriage or a birth of a child.

### What is BENEFEDS?

BENEFEDS.com is the approved site for FEDVIP enrollment. BENEFEDS is administered by Long Term Care Partners, LLC, an OPM contractor.

### Is FEDVIP dental coverage similar to TRDP?

Yes. In general, the coverage offered under FEDVIP's nationwide dental plans is comparable to the dental coverage offered under TRDP. And, in many instances, FEDVIP dental plans offer better coverage and lower premiums, with many more choices.



## FEDVIP Vision Coverage for TRICARE Military Families/Retirees

For the first time, most military families and retirees will have the option to sign-up for Federal vision benefits. You can select from plans offered by four nationwide/international carriers through the Federal Employees Dental and Vision Insurance Program (FEDVIP). The Office of Personnel Management (OPM) sponsors the FEDVIP program and has offered dental and vision benefits since 2006.

FEDVIP vision plans offer comprehensive vision insurance. You can choose a vision plan that meets your and your family's needs. FEDVIP vision plans offer coverage for routine yearly eye exams without referral, low vision exams and aids, eyeglass frames and lenses (and contact lenses instead of glasses) at many eye doctor offices and optical retail stores, plus discounts on laser eye surgery.

- You or your family members must be enrolled in a TRICARE Health Plan to be eligible to enroll in a FEDVIP vision plan.
- You must take action to have a Federal vision plan in 2019. You can enroll in a FEDVIP vision plan during the 2018 Federal Benefits Open Season (November 12, 2018 through December 10, 2018). Most military families and retirees will have the option to enroll in self only, self plus one or self and family coverage for the 2019 plan year. FEDVIP will permit one enrollment per family so the enrollee must choose the plan that best serves all of the family members' needs.
- Retirees can make direct **post-tax** premium payments from their retirement pay for their vision coverage. If your retirement pay does not cover your premium payments, you can pay for your vision coverage via automatic bank withdrawal. Active duty service members can complete a payroll authorization form to have **post-tax** payments deducted from their paycheck. Credit card payment is not a payment option under FEDVIP.

FEDVIP is popular among Federal civilian employees. More than 1.3 million people already enrolled in FEDVIP vision coverage give the program high marks for quality and value.

You can learn more about FEDVIP and sign up for email updates at [TRICARE.benefeds.com](https://www.opm.gov/benefeds). BENEFEDES is the government-authorized and OPM-contracted enrollment portal that eligible participants use to enroll, and manage their family members' coverage in a FEDVIP plan.