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# Federal Dental and Vision Insurance: FEDVIP Explained

**Presented by:** Alan P. Spielman

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**FEDVIP Basics**  
**Dental Benefits**  
**FEDVIP Dental Insurance**  
**Vision Benefits**  
**FEDVIP Vision Insurance**  
**Resources**

# FEDVIP Basics

## FEDVIP is the Federal Employees Dental and Vision Insurance Program

- Enacted in 2004 – Federal Employee Dental and Vision Benefits Enhancement Act of 2004.
- Voluntary enrollee-pay-all dental and vision program administered by the Office of Personnel Management (OPM).
- Enrollees have choice of benefit plans among competing carriers.
- Available to federal employees and annuitants, active-duty military, certain retired uniformed service members, and active-duty family members.

## Who is Eligible to Enroll in FEDVIP?

Federal employees  
and annuitants

Postal employees  
and annuitants

Retired military  
and families

Active-duty  
military family  
members  
(vision only)

## Important FEDVIP Eligibility Rules

- Federal employees must be eligible for FEHB (not necessarily enrolled).
- Federal annuitants who retired on immediate annuity or disability under CSRS, FERS, or other retirement system for employees of the federal government.
- Dependent eligibility – up to age 22 (different than FEHB).
- Uniformed services.
  - Dental – Most retirees, spouses and survivors are eligible.
  - Vision – Family members of an active-duty service member enrolled in a TRICARE Health Plan are eligible.
  - Active-duty uniformed service members are NOT eligible to enroll.

## How Do I Enroll in a FEDVIP Plan?

- You must use [www.BENEFEDS.com](http://www.BENEFEDS.com) to enroll in a FEDVIP Plan.
  - Online by computer or smartphone.
  - By phone (1-877-888-3337) or TTY (1-877-889-5690).
- Steps to enrollment.
  1. Verify your eligibility.
  2. Create a My BENEFEDS account.
  3. Review and compare plans, and choose one to enroll in.
  4. Confirm your choice.

## Key Facts About FEDVIP enrollment

### When can I enroll?

- If newly hired, within 60 days of start date.
- Open Season: November 8 – December 13, 2021.
- Qualifying Life Events (QLEs).
  - Examples – Marriage, loss of other dental/vision coverage.
  - Retirement from federal service is NOT a QLE.

### What are the options and rules?

- Self.
- Self Plus One.
- Self and Family.
- No dual enrollment.
- Enrollment automatically continues for next year, unless enrollee changes or cancels during Open Season.

## FEDVIP Premiums

- Enrollees pay 100 percent of the premium for FEDVIP dental and vision coverage – there is **no** government premium contribution.
- Tax status.
  - Premiums are pre-tax for federal employees.
  - Premiums are post-tax for:
    - Retired federal employees and other annuitants;
    - Uniformed services-related enrollees.
- For dental, where you live affects your premium.
- Most FEDVIP premiums paid through payroll/annuity deductions.

## FEDVIP Benefit Payments are Secondary to FEHB Plan Benefits

- Be sure your dental or vision provider has your enrollment information on both plans **and** knows that FEHB is primary to FEDVIP.
- For retirees with Medicare Part B, this is the order of benefit payments:
  - First payor – Medicare Part B;
  - Second payor – FEHB plan;
  - Third payor – FEDVIP plan.
- Note – Medicare Part B only covers dental expenses that are a medically necessary part of another covered service.

## Major Differences Between FEDVIP and FEHB

Premiums	FEDVIP Enrollee pays all	FEHB Government pays share of premiums
Eligibility of retirees	Eligible regardless of prior enrollment in or eligibility for FEHB	Eligible if enrolled in FEHB for five years prior to retirement
Eligibility of children	Unmarried dependent children up to age 22	Children up to age 26
Enrollment	Only through BENEFEDS online at <a href="http://www.BENEFEDS.com">www.BENEFEDS.com</a> or by phone	SF-2809 form Agency electronic enrollment sites
Benefit limits	Annual maximum dollar limits on benefits	No annual maximum dollar limits
Appeals	Plan appeal Independent external review	Plan appeal OPM review

# Dental Benefits

## Importance of Dental Care

- In 2000, the surgeon general released a report on the “silent epidemic” of dental and oral diseases in the U.S.
- Numerous studies show the connection between oral health and overall health. Oral exams can spot:
  - Nutritional deficiencies;
  - HIV;
  - Infections and some cancers.
- Advanced gum disease is associated with cardiovascular risk.
- According to the CDC, these are the oral conditions that most affect overall health/quality of life:
  - Cavities;
  - Severe gum disease;
  - Severe tooth loss.



## Dental Care Can Be Expensive

- According to a June 2021 *New York Times* article:

“The median cost across the United States last year for a root canal and crown, extraction of 4 teeth and a partial upper denture was \$4,800 according to an ADA survey ... median cost for periodontal treatment, 3 fillings and 2 crowns, was \$4,360.”

## Sources of Dental Benefits

### FEHB Plan

- Covered FEHB benefits.
- Non-FEHB benefits/programs.

### FEDVIP Plan

- Preventive & Restorative.
- Orthodontia.

### FSAFEDS

- Pre-tax spending account.
- Not available to retirees.

### Traditional Medicare

- Limited to medically necessary/accidental injury.

### Medicare Advantage

- Widely available preventive dental.
- Some with broader benefits.

## FEHB Coverage of Dental Care

- FEHB plans generally cover oral surgery for accidental injury and certain other conditions.
  - “Surgery needed to correct accidental injuries to jaws, cheeks, lips, tongue, roof and floor of mouth.”
  - “Removal of impacted wisdom teeth.”
- Many FEHB plans cover preventive care, and some provide more extensive benefits.
- OPM’s FEHB plan comparison tool and the plan’s summary of benefits and coverage have information on dental benefits.

# Dental Benefits



## FEHB Coverage of Dental Care

### FEHB Plan Comparison Tool From [www.OPM.gov](http://www.OPM.gov)

Dental - Preventive Dental for Adults ⓘ	Yes	Yes	Yes	Yes	Yes
Dental - Preventive for Children ⓘ	Yes	Yes	Yes	Yes	Yes
Dental - Minor Restorative for Adults ⓘ	Yes	Yes	Yes	Yes	No
Dental - Minor Restorative for Children ⓘ	Yes	Yes	Yes	Yes	No
Dental - Major Restorative for Adults ⓘ	Yes	Yes	No	No	No
Dental - Major Restorative for Children ⓘ	Yes	Yes	No	No	No
Dental - Orthodontic ⓘ	No	No	No	No	No



# Dental Benefits



## FEHB Coverage of Dental Care – Summary of Benefits and Coverage

### IN THIS SECTION

- Open Season
- Life Events
- Changes in Health Coverage
- Healthcare
  - Eligibility
  - Enrollment
  - Plan Information
    - Compare Plans
    - Plan Types
    - Summary of Benefits
    - Enroll
    - Guides
    - Premiums
    - Previous Years
    - Compare Quality
    - Temporary Continuation of Coverage
    - Medicare
    - Transparency in Healthcare
    - Health Savings Accounts
    - Consumer Protections
    - Carriers
    - Reference Materials
  - FEHB Plan Comparison Tool
- Dental & Vision
- FEDVIP Plan Comparison Tool

### Healthcare Plan Information Summary For Maryland

#### 2021 Plan Information Summary for Maryland

Choose a Plan & Enroll

- Nationwide Fee-for-Service Plans Open to All
- Nationwide Fee-for-Service Plans Open Only to Specific Groups
- State Specific HMO, HDHP and CDHP Plans
- 2021 Plan Rates for Maryland

**Disclaimer:** In some cases, the enrollee share of premiums for the Self Plus One enrollment type will be higher than the Self and Family enrollment type. Enrollees who wish to cover one eligible family member are free to elect either the Self and Family or Self Plus One enrollment type. Check premiums on our website at [www.opm.gov/fehbpremiums](http://www.opm.gov/fehbpremiums).

*Nationwide Fee-for-Service Open to All*

Plan - Plan Code	Option	Summary of Benefits
Blue Cross and Blue Shield Service Benefit Plan Standard Option - 10	Standard	<a href="#">Go</a>
Blue Cross and Blue Shield Service Benefit Plan Basic Option - 11	Basic	<a href="#">Go</a>
Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus - 13	FEP Blue Focus	<a href="#">Go</a>
GEHA Indemnity Benefit Plan - 25	Elevate Plus	<a href="#">Go</a>
GEHA Indemnity Benefit Plan - 25	Elevate	<a href="#">Go</a>
GEHA Benefit Plan - 31	High	<a href="#">Go</a>
GEHA Benefit Plan - 31	Standard	<a href="#">Go</a>
NALC Health Benefit Plan - 32	CDHP	<a href="#">Go</a>
NALC Health Benefit Plan - 32	High	<a href="#">Go</a>

## FEHB Coverage of Dental Care – Summary of Benefits and Coverage

- Dental (and vision) benefits for children are listed in each plan’s Summary of Benefits and Coverage.

If your child needs dental or eye care	Children's eye exam	No charge	No charge	One routine eye exam per calendar year. Additional benefits available through EyeMed. Frequency and dollar limits apply.
	Children's glasses	Not covered	Not covered	Discount program available through EyeMed.
	Children's dental check-up	50% <u>coinsurance</u> ; subject to <u>balance-billing</u> up to the provider's contracted amount.	50% <u>coinsurance</u> ; subject to <u>balance-billing</u> .	Coverage is limited to two exams, cleanings, and fluoride/year; dental X-rays are limited to \$75/year.



## Non-FEHB Dental Benefits

- Examples:
  - Discount plans;
  - Dental insurance.
- Not part of an FEHB contract.
- Listed in Section 5 of the brochure.

## FEDVIP Dental Overview

In-network preventive services, such as cleanings and x-rays.

No deductibles when using in-network dentists.

No waiting period for major services such as crowns, bridges, dentures and implants.

Under most plan options, there is no 12-month waiting period or age limit for orthodontic coverage.

## Traditional Medicare

- Traditional Medicare (Parts A and B) provide minimal dental benefits, paying only for “medically necessary” procedures.
  - Social Security Act explicitly excludes coverage for most dental services defined as “services in connection with the care, treatment, filling, removal, or replacement of teeth or structures directly supporting teeth.”
- Out-of-pocket annual spending on dental care by Medicare beneficiaries is \$874 – the highest level of financial barriers that beneficiaries face.

Source: *Kaiser Family Foundation*

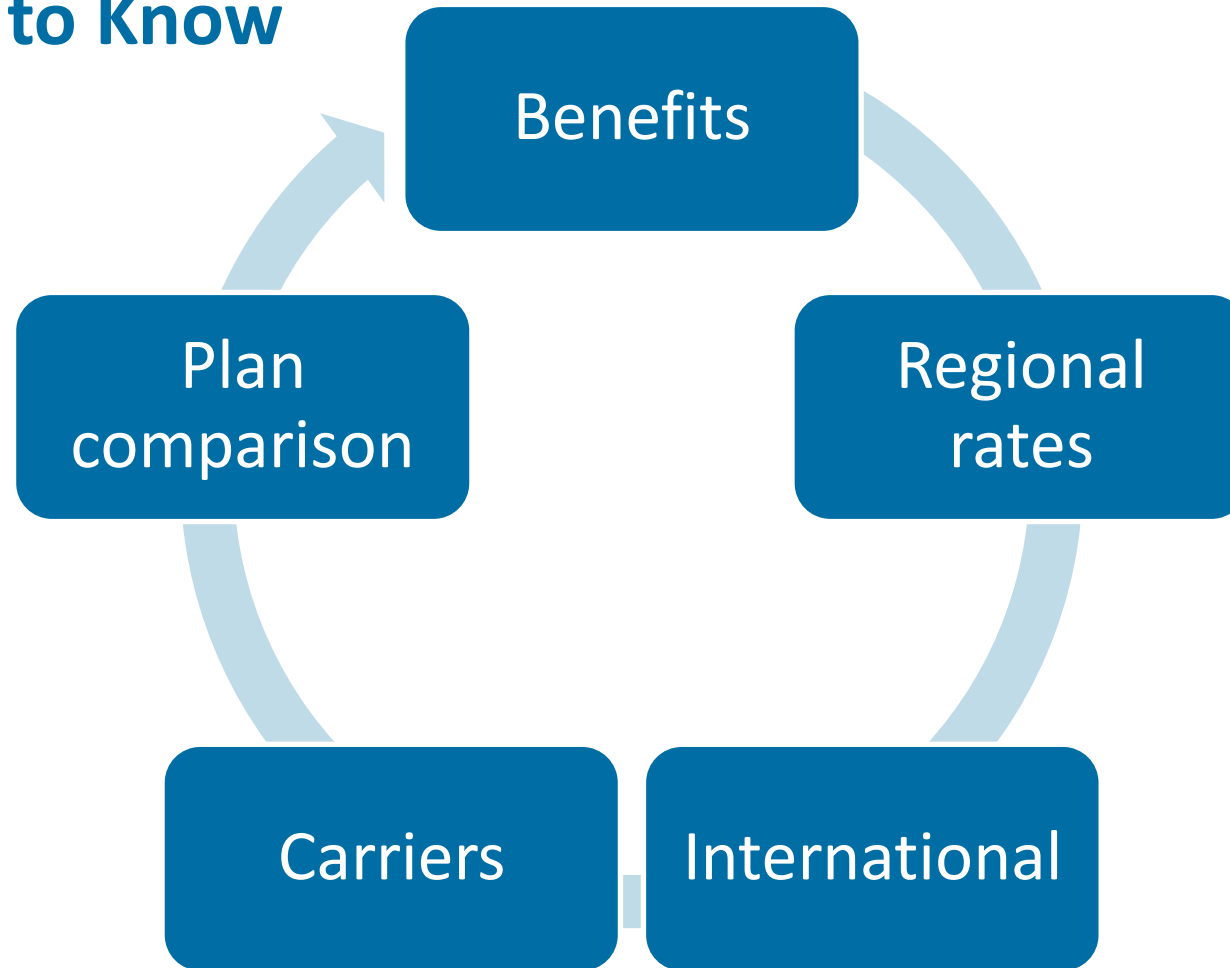
## Medicare Advantage

- Most Medicare Advantage Plans provide dental benefits.
- In 2021, 94 percent of Medicare Advantage enrollees are in a plan that offers some dental coverage.
  - All have preventive coverage.
  - Most have access to more extensive benefits.
  - Those with more extensive benefits have an average maximum dollar limit of \$1,300.

*Source: Dental, Hearing and Vision Costs and Coverage Among Medicare Beneficiaries in Traditional Medicare and Medicare Advantage, Kaiser Family Foundation, September 21, 2021*

# FEDVIP Dental Insurance

## Five Key Things to Know



## Understanding FEDVIP Dental Benefit Levels

### Class A “Basic”

- Diagnostic and treatment.
- Preventive.
- Additional Procedures.

### Class B “Intermediate”

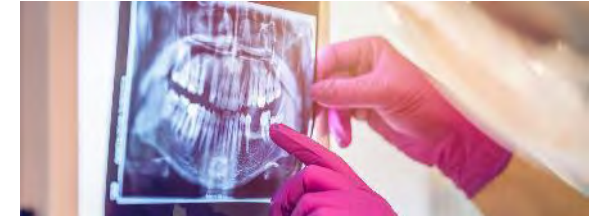
- Minor restorative.
- Endodontic, Periodontal.
- Prosthodontic.

### Class C “Major”

- Major restorative.
- Endodontic, Periodontal.
- Prosthodontic.

### Class D “Orthodontic”

- E.g., braces.



## Understanding FEDVIP Dental Procedure Codes

- Within each benefit level, a list of procedure codes defines what is covered.
  - List appears only in the plan brochure.
  - Lists are not identical from plan to plan.
    - Same code/different level.
    - “Missing codes.”
    - Different wording.

## EXAMPLES

Procedure Code	Plan A	Plan B
DO160	Class A	Not Listed
D1321	Not Listed	Class A
D1355	Class A	Not listed

## Understanding Benefit Limits – Frequency Limits

- Covered procedure codes may have frequency limits associated with them.

2021 – D0210 Intraoral – complete set of radiographic images including bitewings

Frequency Limit	Carrier
No limit specified	Humana <sup>®</sup> , Triple-S Salud <sup>®</sup> , United Concordia <sup>®</sup>
One/36 months (or 3 years)	Aetna <sup>®</sup> , Dominion <sup>®</sup> National, EmblemHealth <sup>®</sup> , GEHA <sup>®</sup> , HealthPartners <sup>®</sup>
One/48 months	Delta Dental <sup>®</sup>
One/60 months	Blue Cross Blue Shield <sup>®</sup> , MetLife <sup>®</sup> , UnitedHealthcare <sup>®</sup>

## Understanding Benefit Limits – Age Limits

- Coverage for a specific service may be limited to children or adults

D1353 Sealant  
Repair

Limited to children  
under age 19

D1510 Space  
Maintainer -  
Fixed

Limited to patients up  
to age 22



## Many FEDVIP Dental Plans Have Annual Dollar Limits on the Benefits You Receive

- Annual dollar limits may be on out-of-network or in-network services, or both.
- Standard and High option plans may have annual dollar limits.

## EXAMPLES

Option	In-Network	Out-of-Network
Plan A - Standard	\$1,500	\$750
Plan B - High	\$30,000	\$3,000
Plan C - High	None	None

## Orthodontic Service Benefits in FEDVIP Dental Plans

What is orthodontia?

- Treatment of irregularities in the teeth (especially of alignment and occlusion) and jaws, including the use of braces (Oxford Dictionary).

FEDVIP  
benefits

- 30-65% coinsurance.
- Lifetime dollar maximums in all nationwide plans (\$2000-\$4000).
- 12-month waiting period (6 nationwide plan options in 2021).

## Understanding Region Ratings in FEDVIP Dental Plans

- Where you live affects your premium rate.
- Plans can have up to five rating categories.
- Areas in rating categories are not identical from plan to plan.
- To avoid confusion, use the plan comparison tool (enter zip code).

Federal Employees Dental Vision Program (FEDVIP)			
2021 Dental Rating Region Chart			
State	State/ZIP(first 3)	Aetna Dental High & Standard	Blue Cross Blue Shield FEP Dental High & Standard
AK	entire state	5	5
AL	rest of state	2	1
AL	350-352, 362	2	1
AL	356-358	1	1
AR	entire state	2	2
AZ	rest of state	3	2
AZ	864	2	2
AZ	850-853	3	3
AZ	856-857	3	1



## International Coverage in FEDVIP Dental

- All nationwide FEDVIP dental plans cover international care.
  - Some have dental networks.
  - Patients must pay provider upfront and file claim for reimbursement.

## FEDVIP Dental Carriers

### National/International

- Aetna<sup>®</sup> Dental
- Blue Cross Blue Shield<sup>®</sup> FEP Dental<sup>SM</sup>
- Delta Dental<sup>®</sup>
- GEHA<sup>®</sup> Connection Dental Federal
- MetLife<sup>®</sup> Federal Dental Plan
- United Concordia<sup>®</sup> Dental
- UnitedHealthcare<sup>®</sup> Dental

### Regional

- Dominion<sup>®</sup> National
- EmblemHealth<sup>®</sup> Dental
- HealthPartners<sup>®</sup> Dental
- Humana<sup>®</sup> Dental
- Triple-S Salud<sup>®</sup>

## FEDVIP Plan Comparison Tool

- OPM and BENEFEDS websites contain plan comparison tools.
  - Compare up to three plan options at a time.
  - Major benefit classes.
  - In-network vs. out-of-network benefits.
  - Premium for your zip code is displayed.

Plans - Networks	The MetLife Federal Dental Plan (High) - In-Network 1	The MetLife Federal Dental Plan (High) - Out-of-Network	United Concordia Dental (High) - In-Network 1	United Concordia Dental (High) - Out-of-Network	UnitedHealthcare Dental Plan (High) - In-Network 1
Plan Costs - Per Person Deductible	None	\$50	None	None	None
Plan Costs - Annual Maximum Benefit Per Person	None	None	None	None	None
Dental Benefits - Preventive	0% Coinsurance	10% Amt. Over Plan Allowance	0%	20% Amt. Over Plan Allowance	0% Coinsurance
Dental Benefits - Intermediate	30%	40% Amt. Over Plan Allowance	20%	40% Amt. Over Plan Allowance	30% Coinsurance
Dental Benefits - Major	50%	60%	50%	60% Amt. Over Plan Allowance	50% Coinsurance
Dental Benefits - Orthodontic	30%	30% Amt. Over Plan Allowance	50%	50%	50% Coinsurance
Dental Benefits - Orthodontic Lifetime Maximum	\$5000 Per Child Up to Maximum Eligibility \$3000 Per Adult (Member and Spouse Only) No Waiting Period	\$5000 Per Child Up to Maximum Eligibility \$3000 Per Adult (Member and Spouse Only) No Waiting Period	\$3000 Per Person 12 Month Waiting Period	\$3000 Per Person 12 Month Waiting Period	\$4000 Per Person No Age Limit No Waiting Period

## Dental Benefits Checklist

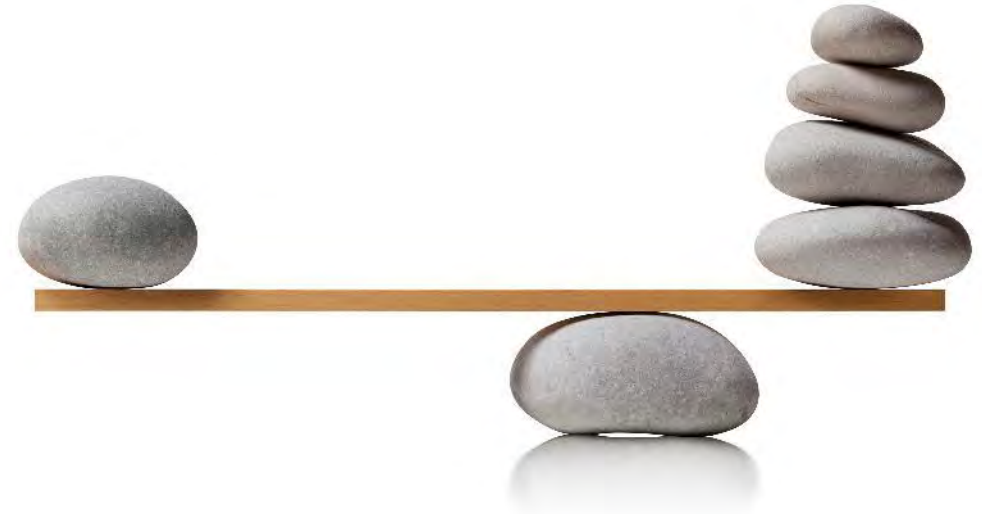


- Review FEHB plan benefits.
  - Plan brochure.
  - Plan comparison tool.
  - Summary of benefits.
- Explore FSAFEDs (if eligible).
- Assess dental care needs.
  - Major procedures needed?
  - Orthodontics?
- Research FEDVIP plans.
  - Plan comparison tool.
  - Plan brochure.
- Ask your dentist.
  - In-network?
  - Good prior experience?

# Vision Benefits

## Do I Need a FEDVIP Vision Plan?

- Weigh the considerations.
  - Am I “due” for an exam?
  - Do I need new frames?
  - Should I “self-insure”?
    - What is exam fee?
    - Alternatives?
      - » Other benefits.
      - » Retail discounts (e.g. Costco, Wal-Mart, Warby Parker).



## Sources of Vision Benefits

### FEHB plan

- Covered FEHB benefits.
- Non-FEHB benefits/programs.

### FEDVIP

- Vision plan benefits.
- Non-FEDVIP benefits.

### FSAFEDS

- Pre-tax spending account.
- Not available to retirees.

### Traditional Medicare

- Limited to medically necessary/accidental injury.

### Medicare Advantage

- Widely available.
- Low annual \$ benefit limits.

## FEHB-Covered Vision Benefits

### Medically necessary

- Eye exams related to a specific condition.
- Eyeglasses to correct impairment due to injury or surgery.
- Treatment of certain conditions (e.g., amblyopia in children, cataract surgery, glaucoma treatment).

### Routine

- Pediatric vision care as recommended by USPSTF A & B and Bright Futures AAP, preventive focus.
- Some plans cover routine eye exams, eyeglasses and contact lenses.

## “Non-FEHB” Vision Benefits Provided by FEHB Plans

- Many FEHB Plans provide access to non-FEHB vision benefits.

### Vision Affinity/Discount Programs

Eye Exams

Frames

Laser  
Correction

Contact Lenses

Eyeglass  
Lenses



## Sources of Vision Benefits – “Non-FEDVIP” Vision Benefits

- Examples:
  - Eye exams;
  - Discount plans.
- Not part of FEDVIP contract.
- Listed in plan brochure.

## FSAFEDS

- Maximum contribution of \$2,750.
- Carry-over up to \$550.
- Retirees not eligible.

## Traditional Medicare

- Diagnosis and treatment for illness or injury.
- No benefits for routine eye exams, eyeglasses or contacts.

## Medicare Advantage

- 99 percent of enrollees are in plans with vision coverage.
- Eye exams and eyeglasses.
- Annual \$ limit average \$160.

# FEDVIP Vision Insurance

# FEDVIP Vision Insurance



## Diagnostic

- Eye exam.
- Typically limited to once every 12 months.

## Eyewear

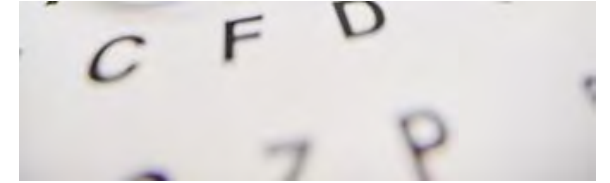
- Lenses.
- Frames.
- Contact lenses.

## Additional Features

- E.g., laser vision correction discount.
- Retinal imaging glasses.
- Prosthetic eye vision therapy.

## International

- Enrollee pays and files for reimbursement.



## National/International Vision Carriers in 2021

- Aetna Vision<sup>SM</sup> Preferred
- Blue Cross Blue Shield<sup>®</sup> FEP Vision<sup>SM</sup>
- MetLife<sup>®</sup> Federal Vision Plan
- UnitedHealthcare<sup>®</sup> Vision
- VSP<sup>®</sup> Vision Care

## How to Choose the Right FEDVIP Vision Plan – The Three Ps

### Product

- Copay amounts for eye exams.
- Limits on frames and lens options.

### Provider

- Eye doctor/optical shop in-network?
- Provider experience with plan.

### Price

- Find the best price for the coverage you want using the plan comparison tool.

# Resources



[\*\*OPM dental plan information\*\*](#)

[\*\*OPM vision plan information\*\*](#)

[\*\*BENEFEDS eligibility\*\*](#)

[\*\*BENEFEDS plan comparison tool\*\*](#)

[\*\*BENEFEDS enrollment\*\*](#)



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# Thank You!

A NARFE Federal Benefits Institute Webinar

*Presented by*

*Alan P. Spielman*

*[fedbenefits@narfe.org](mailto:fedbenefits@narfe.org)*

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