



The Federal Employees Dental and Vision Insurance Program (**FEDVIP**)
and **BENEFEDS**



Today's Presenters



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Program SME

What is FEDVIP?

- ▶ FEDVIP is a voluntary, enrollee-pay-all dental and vision program
- ▶ FEDVIP is sponsored by the U.S. Office of Personnel Management (OPM)
- ▶ FEDVIP replaces the former TRICARE Retiree Dental Program (TRDP)
- ▶ FEDVIP also offers supplemental vision coverage to those enrolled in a TRICARE health plan
- ▶ Coverage automatically continues for the next plan year, unless enrollment is changed or canceled during open season



What does FEDVIP dental cover?

FEDVIP dental offers:

- ▶ a choice of 12 dental carriers
- ▶ regional, national, and international plans
- ▶ in-network preventive services, such as cleanings, are covered
- ▶ no deductibles when using in-network dentists
- ▶ no waiting period for major services such as crowns, bridges, dentures, and implants
- ▶ under most plans, there is no 12-month waiting period or age limit for orthodontic coverage

Note: Plan restrictions and limitations may apply.



What does FEDVIP vision cover?

FEDVIP vision offers:

- ▶ choice and flexibility among 5 vision plans
- ▶ routine eye exams and vision correction without referral
- ▶ eyeglass frames and lenses, or contact lenses instead of glasses, at many eye doctor offices or optical retail stores
- ▶ lens options such as shatter-resistant polycarbonate; scratch-resistant, anti-reflective, and UV coatings; and tinted and progressive lenses
- ▶ discounts on laser eye surgery



Note: Plan restrictions and limitations may apply.

What FEDVIP plans are available?

FEDVIP offers regional plans and nationwide plans with international coverage; most plans include both high and standard options

Nationwide/international dental plans	Regional dental plans	Nationwide/international vision plans
<ul style="list-style-type: none">▶ Aetna® Dental▶ Blue Cross Blue Shield® FEP DentalSM▶ Delta Dental®▶ GEHA® Connection Dental Federal▶ MetLife® Federal Dental▶ United Concordia® Dental▶ UnitedHealthcare® Dental	<ul style="list-style-type: none">▶ Dominion® National▶ EmblemHealth® Dental▶ HealthPartners® Dental▶ Humana® Dental▶ Triple-S Salud®	<ul style="list-style-type: none">▶ Aetna VisionSM Preferred▶ Blue Cross Blue Shield® FEP VisionSM▶ MetLife® Federal Vision▶ UnitedHealthcare® Vision▶ VSP® Vision Care

We encourage you to share this list of FEDVIP carriers with your preferred provider to confirm whether they accept these plans

Who is eligible for FEDVIP?

Dental coverage:

- ▶ Most retirees*, spouses, and survivors

Vision coverage:

- ▶ Most retirees*, spouses, survivors, and active duty family members, if enrolled in a TRICARE health plan

Children and dependent eligibility:

- ▶ Unmarried children and dependents are covered until age 21 (non-students) or 23 (full-time students)
- ▶ Unmarried children and dependents incapable of self-support due to a mental or physical incapacity that began before age 21 (non-students) or before age 23 (full-time students)

*This includes Retired Reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay



What TRICARE health plans satisfy eligibility for FEDVIP vision coverage?

- ▶ TRICARE Select
- ▶ TRICARE Prime
- ▶ TRICARE Reserve Select
- ▶ TRICARE Retired Reserve
- ▶ TRICARE For Life
- ▶ Uniformed Services Family Health Plan



FEDVIP enrollment

There are three enrollment types:

- ▶ self
- ▶ self plus one
- ▶ self and family

You can only enroll:

- ▶ when retiring from service
 - ▶ if you are retiring or recently retired from the uniformed services, you are considered newly eligible for the program, or
- ▶ during the annual Federal Benefits Open Season, or
- ▶ if you experience a qualifying life event (QLE)



What is BENEFEDS?

- ▶ **BENEFEDS** is the government-authorized online portal that you can use to research, enroll in, and manage your FEDVIP coverage
- ▶ View current FEDVIP plans and rates
- ▶ Key actions *outside* Federal Benefits Open Season:
 - ▶ newly eligible enrollments
 - ▶ perform QLE plan changes
 - ▶ address changes
- ▶ Key actions *during* Federal Benefits Open Season:
 - ▶ plan comparison tool
 - ▶ change FEDVIP plan or options
 - ▶ cancel your coverage



**Access BENEFEDS.com 24/7
wherever you are:
at home, in the office,
or on the go.**

BENEFEDS: Plan Compare Tool

PLAN NAME	CARRIER 'A'		CARRIER 'B'		CARRIER 'C'	
Plan Type	Standard		Standard		Standard	
2020 PREMIUM RATES (Monthly)						
Self Only	\$28.88		\$29.34		\$32.76	
Self Plus One	\$57.76		\$58.63		\$65.50	
Self and Family	\$86.65		\$87.92		\$98.26	
BENEFITS AND SERVICES	In Network (You Pay)	Out of Network (You Pay)	In Network (You Pay)	Out of Network (You Pay)	In Network (You Pay)	Out of Network (You Pay)
Preventive ⓘ	0% coinsurance	40% coinsurance + amt. over plan allowance	0% coinsurance	0% coinsurance + amt. over plan allowance	0% coinsurance	40% coinsurance + amt. over plan allowance
Intermediate ⓘ	45% coinsurance	60% coinsurance + amt. over plan allowance	45% coinsurance	45% coinsurance + amt. over plan allowance	45% coinsurance	60% coinsurance + amt. over plan allowance



FEDVIP premium details

- ▶ No government contribution to premiums
- ▶ FEDVIP carriers and OPM work together to determine the premiums
- ▶ Where you live (dental only) as well as the plan and option you choose affects premium
- ▶ FEDVIP plans and premiums are the same for all eligible groups
- ▶ FEDVIP offers payroll and annuity deduction



Key functions: BENEFEDS vs. FEDVIP carriers

BENEFEDS	FEDVIP Insurance Carriers
<ul style="list-style-type: none">▶ Eligibility▶ Enrollment▶ Plan changes and qualifying life events▶ Billing▶ Address management	<ul style="list-style-type: none">▶ Benefits and coverage▶ ID cards▶ Pre-determinations▶ Provider networks▶ First payor process▶ Claims▶ Nominate providers

Resources



BENEFEDS.com/military

1-877-888-FEDS
(1-877-888-3337) TTY 1-877-889-5680



Long Term Care Planning and the Federal Long Term Care Insurance Program (**FLTCIP**)



The Federal Long Term Care Insurance Program™

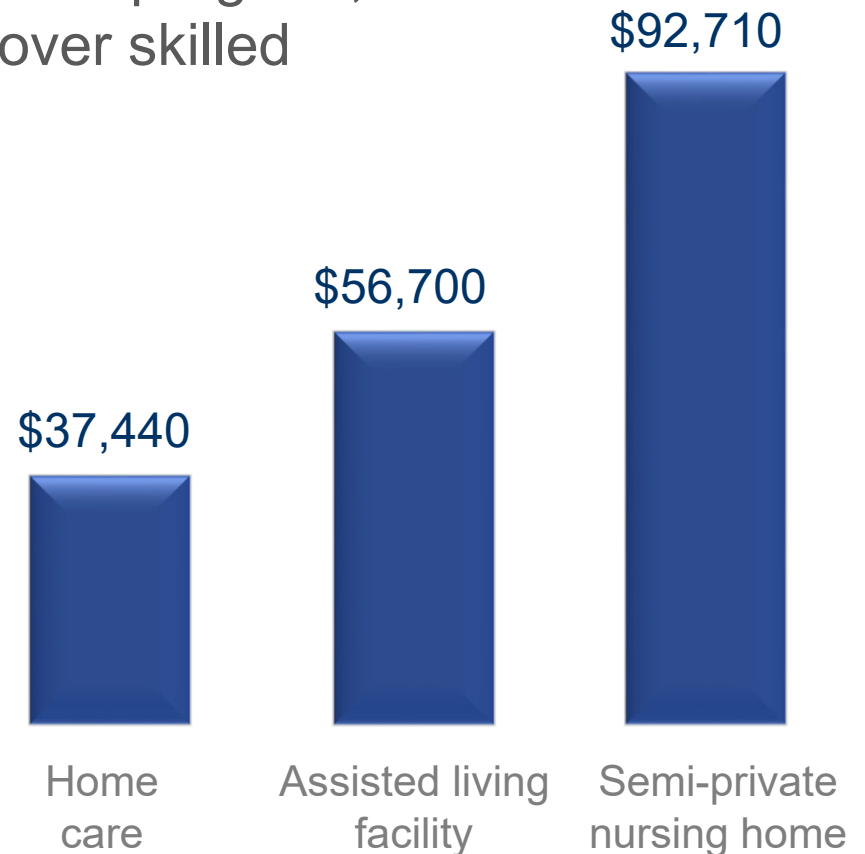
What is long term care (LTC)?

- ▶ Nonskilled care
- ▶ Help with activities of daily living (ADLs):
 - ▶ transferring
 - ▶ bathing
 - ▶ continence
 - ▶ dressing
 - ▶ toileting
 - ▶ eating
- ▶ Supervision due to cognitive impairment



We are not automatically covered

- ▶ 70% of people turning age 65 can expect to use some form of LTC at some point in their lives¹
- ▶ TRICARE, TRICARE For Life, the FEHB program, and Medicare are only intended to cover skilled or short term medical care
- ▶ Medicaid and the VA may provide some care, but there are strict eligibility requirements
- ▶ Long term care is expensive²



¹U.S. Department of Health and Human Services. National Clearinghouse for Long-Term Care Information, longtermcare.acl.gov/the-basics (accessed February 2020).

²John Hancock Life & Health Insurance Company. "John Hancock 2018 Cost of Care Survey," conducted by Long Term Care Group, Inc., December 2019.

The FLTCIP can help

- ▶ The FLTCIP reimburses for the types of care that health insurance doesn't pay for, and that families often struggle to provide—this is what it's designed to do
- ▶ The FLTCIP can help:
 - ▶ protect enrollees' retirement plans
 - ▶ allow enrollees to stay at home for as long as possible
 - ▶ reduce family members' stress
 - ▶ facilitate informed decision-making each step of the way

The FLTCIP offers comprehensive coverage

Decide where your care will take place:

- ▶ home
- ▶ adult day care center
- ▶ assisted living facility
- ▶ nursing home
- ▶ hospice facility



Identify your caregivers

- ▶ Formal caregiver:
 - ▶ a caregiver whose services are arranged and supervised by a home care agency (including visiting nurse associations and hospice agencies)
- ▶ Informal caregiver:
 - ▶ a friend, relative, and unlicensed caregiver, as long as that person isn't your spouse or domestic partner and didn't live in your home when you became eligible for benefits
 - ▶ informal care provided by family members is covered for up to 500 days of care in your lifetime

FLTCIP 3.0 benefits and features

- ▶ The FLTCIP delivers value by offering the following standard features to its enrollees:
 - ▶ guaranteed renewable
 - ▶ portability
 - ▶ waiver of premium while on claim
 - ▶ expert care coordination
 - ▶ stay-at-home benefit
 - ▶ 100% international coverage

Are my premiums guaranteed?

- ▶ FLTCIP coverage is guaranteed renewable, but premiums are not guaranteed
- ▶ Your premium will not change because of your age or health
- ▶ Premiums may only increase if you are in an enrollee group whose premium is determined to be inadequate
 - ▶ OPM must approve an increase in premium
- ▶ Your premium may also increase if you voluntarily elect to increase your benefits

FLTCIP Strengths

The FLTCIP is:

- ▶ the largest employer-sponsored long term care insurance program in the country
- ▶ underwritten by John Hancock Life & Health Insurance Company
- ▶ sponsored by OPM
 - ▶ FLTCIP premiums are held in an experience fund, separate from John Hancock's other assets
 - ▶ performance metrics



OPM.GOV

Who is eligible to apply?

- ▶ Active and retired members of the uniformed services
- ▶ Federal and U.S. Postal Service (USPS) employees and annuitants
- ▶ Qualified relatives:
 - ▶ current spouses, domestic partners, and adult children of *all* the above
 - ▶ parents, parents-in-law, and stepparents of employees and active members of the uniformed services
 - ▶ surviving spouses receiving a survivor annuity or basic employee death benefit

Coverage details

- ▶ Premiums are based on your age at time of application
- ▶ The FLTCIP is medically underwritten
- ▶ Each participant must apply individually
- ▶ Coverage is fully portable
- ▶ Qualified relatives may apply even if you don't



Resources

- ▶ Program consultants are available:
 - ▶ weekdays, from 8 a.m. to 6 p.m. (ET)
 - ▶ **1-800-LTC-FEDS**
(1-800-582-3337)
TTY 1-800-843-3557
- ▶ **LTCFEDS.com**
 - ▶ Guided Planner and other tools
 - ▶ brochures and applications

Thank you!



The **Federal** Long Term Care Insurance Program™

LTCFEDS.com/military
1-800-LTC-FEDS

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