

Personnel Employee Bulletin

March 7, 2007

DLA Human Resources Centers (DHRC)
New Cumberland, PA and Columbus, OH

The Federal Employees Dental and Vision Insurance Program (FEDVIP) Updates

Coverage under the Federal Employees Dental and Vision Insurance Program (FEDVIP) was effective on December 31, 2006. FEDVIP proved to be extremely popular with Federal employees and annuitants, with more than 716,000 enrollments.

FEDVIP is required to coordinate benefits with FEHB carriers. Under the law, FEDVIP coverage is secondary to dental or vision benefits covered by the FEHB Program. The purpose of coordination of benefits (COB) is to provide the enrollee with the opportunity to have as much as possible of his/her out-of-pocket dental and/or vision expenses paid by "coordinating" benefits available to them through each plan.

Key COB points:

**The majority of FEDVIP enrollees have medical coverage through the FEHB program. A majority of these FEHB plans contain some dental and vision benefits.

**The FEDVIP carrier is responsible for the COB process, not the FEHB plan or the enrollee.

**Enrollees are asked to provide their FEHB information during the FEDVIP enrollment process on BENEFEDS.com, and the information is transmitted to the FEDVIP carrier. Enrollees are strongly encouraged to also provide their FEHB information to the office that is providing dental and vision services. If the enrollee fails to provide their FEHB enrollment information to BENEFEDS at the time of enrollment or update the FEHB enrollment information when it changes, payment of claims will be delayed.

**The actual COB process for the payment of claims will vary by carrier, however, in all cases, the FEDVIP provider should submit claims directly to the FEDVIP carrier who will coordinate benefits processing using one of the methods listed below:

1. Pay the applicable claim first and then pursue payment from the FEHB plan, if applicable;
 2. Submit the claim to the FEHB plan first and then pay benefits based on any remaining balance;
- or

3. Pay the claim based on the estimated amount that the FEHB plan would pay based on the plan's usual and customary charges or plan allowance and make any necessary adjustments at a later date.

Update to Demographic Information:

Update to demographic (names, address, etc.) information should be made through BENEFEDS by the enrollee. Enrollees may update information by calling BENEFEDS at 1-877-888-3337, TTY 1-877-889-5680, or via the web at www.benefeds.com . Updates made by enrollees are automatically transferred to the dental and vision carriers by BENEFEDS on a daily basis.

Cancellations/Changes/Enrollments:

Enrollees may only cancel their enrollment in FEDVIP during open season. Enrollees may change their enrollment or enroll in FEDVIP if they experience one of a few qualifying life events (QLE), (QLE's, such as losing other dental/vision coverage, returning to pay status from active military duty, etc). FEDVIP QLE's are more restrictive than those under the FEHB Program.

Enrollment:

Newly hired and newly eligible employees have 60 days from their eligibility date to enroll in FEDVIP through BENEFEDS at 1-877-888-3337, TTY 1-877-889-5680 or via the web at www.benefeds.com .

For additional information, please contact your servicing DLA Human Resources Center, <http://www.hr.dla.mil/cntctus.htm>. The Personnel Employee Bulletin will be published on the first and third Wednesday of each month.