

## Federal Employees Dental and Vision Insurance Program (FEDVIP)

The Federal Employees Dental and Vision Insurance Program (FEDVIP) Open Season will take place Monday, November 9, 2020, through Monday, December 14, 2020, as part of the Federal Benefits Open Season. The Office of Personnel Management (OPM) has contracted with multiple carriers to provide comprehensive dental or vision services to Federal and United States Postal Service employees, annuitants, compensationers, survivor annuitants members of the uniformed services and their families, and with military retirees and their families under FEDVIP.



OPM has added 10 new FEDVIP plan options for 2021, with a total of 23 dental plan options and 10 vision plans offered in the new year. Please refer to the attachment, FEDVIP Significant Plan Changes, for the list of new 2021 FEDVIP plans and options.

**Important:** Some insurance carriers only service selected areas. Please verify that the carrier you select provides services in your area. If you are currently enrolled in FEDVIP and do not make a change or cancel your coverage during Open Season, you will be obligated to pay premiums for all of 2021.

### How much are premiums?

The premiums will vary by plan and by enrollment type. For plan premium information, please visit the [OPM Dental & Vision](https://www.opm.gov/healthcare-insurance/dental-vision) Web page at: <https://www.opm.gov/healthcare-insurance/dental-vision>, then in the left navigation pane, click the **Plan Information** link, then click on **Premiums**. Specific plan information is also available at [www.BENEFEDS.com](http://www.BENEFEDS.com).

The FEDVIP dental and vision plans were recompeted with new contracts effective January 1, 2021. Plans were allowed to propose up to five rating regions with associated premium rates. FEDVIP members should not assume their plan's rating region is the same in 2021 and are encouraged to review the rating regions and premium rates in their 2021 Federal dental and vision plan brochures to determine the rating region available in their area..

### Are premiums paid on a pretax basis?

Yes. FEDVIP coverage qualifies for pretax deduction of premiums (premium conversion) for active employees. Pretax premiums are not available to annuitants, survivor annuitants, or compensationers. Employees may not opt out of premium conversion.

### How do I enroll?

Enrollment in FEDVIP takes place exclusively through BENEFEDS at: [www.BENEFEDS.com](http://www.BENEFEDS.com) or by telephone at: 1-877-888-3337 (1 877-888-FEDS) or TTY 1-877-889-5680. You cannot enroll in FEDVIP directly with an insurance plan or by contacting the National Aeronautics and Space Administration (NASA) Shared Services Center (NSSC). Employees **must** enroll via BENEFEDS.

## **When will my coverage be effective?**

FEDVIP coverage for those who enroll during this year's Open Season will be effective January 1, 2021. Deductions for coverage will start with the first pay period beginning on or after January 1, 2021. Cancellation means coverage for the current plan year will end on December 31, 2020, at 11:59 p.m. eastern time.

## **Does my FEDVIP coverage automatically continue from year to year?**

Yes. Your coverage continues unchanged each year as long as you remain eligible, unless you make a change during Open Season or as a result of a Qualifying Life Event (QLE) that permits a change outside of Open Season. If you are currently enrolled and do not cancel coverage during Open Season, you are obligated to pay premiums for all of 2021.

## **Need help choosing an insurance plan?**

To assist you in making an informed decision when selecting benefit options for you and your family, you may wish to use the online OPM Dental & Vision Plan Information tool. To access the tool during Open Season, visit the [OPM Dental & Vision](https://www.opm.gov/healthcare-insurance/dental-vision) Web page at: <https://www.opm.gov/healthcare-insurance/dental-vision>, then in the left navigation pane, click the **FEDVIP Plan Comparison Tool** link. Enter your ZIP code, then choose a plan type and your pay frequency, then click **Search**.

BENEFEDS also offers a comparison tool at: <https://www.benefeds.com/tools>.

For further information, you may visit: <https://www.opm.gov/healthcare-insurance/dental-vision/>.

For questions concerning this notice, contact:  
**NSSC Customer Contact Center**  
1-877-677-2123 (1-877-NSSC123) or [nssc-contactcenter@nasa.gov](mailto:nssc-contactcenter@nasa.gov)

## Attachment 1: FEDVIP Significant Plan Changes

**TABLE 1  
NEW PLANS ENTERING THE FEDVIP PROGRAM**

| <b>State</b> | <b>FEDVIP Plan Name</b>         | <b>Plan Type (Dental or Vision)</b> | <b>General Location (All Counties and/or Zip codes that are affected)</b> | <b>2021 Plan Options</b> |
|--------------|---------------------------------|-------------------------------------|---|--------------------------|
| All States   | UnitedHealthcare Dental Plan    | Dental                              | Nationwide  | High, Standard           |
| All States   | The MetLife Federal Vision Plan | Vision                              | Nationwide  | High, Standard           |
| Iowa*        | HealthPartners Dental Plan      | Dental                              | Iowa  | High, Standard           |
| Minnesota    | HealthPartners Dental Plan      | Dental                              | Minnesota   | High, Standard           |
| North Dakota | HealthPartners Dental Plan      | Dental                              | North Dakota  | High, Standard           |
| South Dakota | HealthPartners Dental Plan      | Dental                              | South Dakota  | High, Standard           |
| Wisconsin*   | HealthPartners Dental Plan      | Dental                              | Wisconsin   | High, Standard           |

**\* Partial States - Please see the 2021 brochure for the new service areas.**

**TABLE 2  
PLAN NAME CHANGES**

| <b>State</b>         | <b>2020 Plan Name (Old)</b> | <b>Plan Type (Dental or Vision)</b> | <b>2021 Plan Name (New)</b>                         |
|----------------------|-----------------------------|-------------------------------------|---|
| Nationwide           | FEP BlueDental              | Dental                              | Blue Cross Blue Shield FEP Dental (BCBS FEP Dental) |
| Nationwide           | FEP BlueVision              | Vision                              | Blue Cross Blue Shield FEP Vision (BCBS FEP Vision) |
| Delaware             | Dominion Dental Services    | Dental                              | Dominion National                                   |
| District of Columbia | Dominion Dental Services    | Dental                              | Dominion National                                   |
| Maryland             | Dominion Dental Services    | Dental                              | Dominion National                                   |
| New Jersey           | Dominion Dental Services    | Dental                              | Dominion National                                   |
| Pennsylvania         | Dominion Dental Services    | Dental                              | Dominion National                                   |
| Virginia             | Dominion Dental Services    | Dental                              | Dominion National                                   |

**TABLE 3  
CHANGES IN NUMBER OF PLAN OPTIONS**

| <b>State</b>         | <b>2021 Plan Name</b>   | <b>Plan Type (Dental or Vision)</b> | <b>2020 Plan Options</b> | <b>2021 Plan Options</b> |
|----------------------|-------------------------|-------------------------------------|--------------------------|--------------------------|
| Nationwide           | Aetna Dental            | Dental                              | High                     | High, Standard           |
| Nationwide           | United Concordia Dental | Dental                              | High                     | High, Standard           |
| New York             | EmblemHealth Dental     | Dental                              | High                     | High, Standard           |
| Pennsylvania*        | EmblemHealth Dental     | Dental                              | High                     | High, Standard           |
| Connecticut*         | EmblemHealth Dental     | Dental                              | High                     | High, Standard           |
| New Jersey*          | EmblemHealth Dental     | Dental                              | High                     | High, Standard           |
| Alabama              | Humana Dental           | Dental                              | High                     | High, Standard           |
| Arizona*             | Humana Dental           | Dental                              | High                     | High, Standard           |
| Arkansas             | Humana Dental           | Dental                              | High                     | High, Standard           |
| California           | Humana Dental           | Dental                              | High                     | High, Standard           |
| Colorado             | Humana Dental           | Dental                              | High                     | High, Standard           |
| District of Columbia | Humana Dental           | Dental                              | High                     | High, Standard           |
| Florida              | Humana Dental           | Dental                              | High                     | High, Standard           |
| Georgia              | Humana Dental           | Dental                              | High                     | High, Standard           |

**\* Partial States - Please see the 2021 brochure for the new service areas.**

|                |               |        |      |                |
|----------------|---------------|--------|------|----------------|
| Illinois*      | Humana Dental | Dental | High | High, Standard |
| Indiana        | Humana Dental | Dental | High | High, Standard |
| Kansas         | Humana Dental | Dental | High | High, Standard |
| Kentucky       | Humana Dental | Dental | High | High, Standard |
| Louisiana      | Humana Dental | Dental | High | High, Standard |
| Maryland*      | Humana Dental | Dental | High | High, Standard |
| Missouri       | Humana Dental | Dental | High | High, Standard |
| Mississippi    | Humana Dental | Dental | High | High, Standard |
| North Carolina | Humana Dental | Dental | High | High, Standard |
| Ohio           | Humana Dental | Dental | High | High, Standard |
| Oklahoma       | Humana Dental | Dental | High | High, Standard |
| South Carolina | Humana Dental | Dental | High | High, Standard |
| Tennessee      | Humana Dental | Dental | High | High, Standard |
| Texas          | Humana Dental | Dental | High | High, Standard |
| Utah           | Humana Dental | Dental | High | High, Standard |
| Virginia       | Humana Dental | Dental | High | High, Standard |
| West Virginia  | Humana Dental | Dental | High | High, Standard |

**\* Partial States - Please see the 2021 brochure for the new service areas.**