

United States District Court
MIDDLE DISTRICT OF PENNSYLVANIA

2023
FEDERAL EMPLOYEES DENTAL & VISION INSURANCE PROGRAM

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary program which is entirely separate from the Health Benefits Program. You do not need to be enrolled in a health insurance plan in order to enroll in a dental and/or vision plan. Note: Some of the Federal Health Insurance Plans do offer coverage of some dental and vision services. If you enroll in one of these health insurance plans and would like to enroll in a dental and/or vision plan, you do not have to choose the same carrier for the supplemental dental or vision benefits. However, your FEHB plan remains as your primary coverage. The FEDVIP coverage is secondary.

Opportunities to enroll in the dental and/or vision plan are extremely limited outside of an Open Season. You may only enroll outside of an Open Season if you are a: (1) Newly hired (eligible employee) and enroll within sixty (60) days from your hire/eligibility date or (2) Experience a Qualifying Life Event that allows you to enroll outside of an Open Season, such as Marriage, Divorce, Birth of a Child, etc.

All Judicial Officers and employees are responsible for the full cost of the supplemental dental and/or vision insurance. While there will be no federal government contribution, premiums will be withheld on a pre-tax basis. An overview of the dental and vision insurance follows:

Dental Insurance: The Dental Plans provide a full range of comprehensive services, as follows:

Class A/Basic Services - oral examination, diagnostic evaluations, sealants and x-rays.

Class B/Intermediate Services - restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions and denture adjustments.

Class C/Major Services - endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.

Class D/Orthodontic - services with up to a 12 month waiting period.

Dental Plans: The following nationwide and regional Dental Plans are open to all during this calendar year:

- Aetna Dental (Standard and High Option) (www.aetnafeds.com)
- Delta Dental (Standard and High Option) (www.deltadentalfeds.org)
- BCBS FEP Dental (Standard and High Option) (www.fepblue.org)
- GEHA Connection Dental Federal (Standard and High Option) (www.gehadental.com)
- MetLife Federal Dental (Standard and High Option) (www.federaldental.metlife.com)
- United Concordia Dental (Standard and High Option) (www.uccifedvip.com)
- United Healthcare Dental (Standard and high Option) (www.myuhcdental.com/)
- Dominion Dental (Standard and High Option) (www.federaldentalplans.com)
- EmblemHealth Dental (Standard and High Option) (www.emblemhealth.com)

Vision Insurance: The Vision Plans provide the following services:

Comprehensive eye examinations.

Coverage for lenses, frames and contact lenses.

Discounts on Lasik Surgery may also be available.

Vision Plans: The following nationwide Vision Plans are offered during this calendar year:

- Aetna Vision (Standard and High Option) (www.aetnafeds.com)
- BC/BS FEP BlueVision (Standard and High Option) (www.fepblue.org)
- MetLife Federal Vision (Standard and High Option) (federaldental.metlife.com)
- Vision Service Plan (VSP) (Standard and High Option) (www.choosevsp.com)
- UnitedHealthcare Vision (Standard and High Option) (www.myuhcvision.com)

The brochures for the Dental and Vision Plans are available on the Web Page or from the Human Resources Office. The Web Page also provides the plans' premiums, comparison tools and links to each plan's website where you can view detailed information about the plans and providers.

Remember . . . Please review the plans' brochures for detailed benefit information, cost sharing requirements and provider directories. All dental and vision plans do not offer the same benefits.

Enrollment: There are two ways to enroll or change an enrollment in the supplemental dental and/or vision plans. The primary enrollment method is the BENEFEDS web-based enrollment system at www.BENEFEDS.com. You can also call the BENEFEDS customer service office to process your enrollment. Their telephone number is (877) 888-3337, Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST).

Note: Opportunities to enroll or cancel enrollment outside of an Open Season are limited. You can only enroll, cancel or change your enrollment during subsequent annual Open Seasons or if you experience a qualifying life event. Re-enrollment is automatic each year unless you make a change during Open Season or a plan terminates participation.

You can also choose different enrollment options for each of the insurance programs (dental and/or vision).

- Self Only - covers only the enrolled employee (or annuitant).
- Self plus One - covers the enrolled employee (or annuitant) plus one eligible family member specified by the enrollee.
- Self plus Family - covers the enrolled employee (or annuitant) and all eligible family members.

Eligible family members include your spouse, unmarried dependent children under age 22, and unmarried dependent children age 22 or over incapable of self-support because of a mental or physical disability that existed before age 22.

Note: You can elect to participate in the dental and vision programs, neither of the programs or one of the programs - they are entirely separate programs. If you elect to enroll in both programs, you can choose different enrollment coverage for each plan. You can also enroll in Self plus One enrollment even though you have more than one eligible family member, however, your additional family members will not be covered.

Biweekly employees who are enrolled in dental and/or vision and who subsequently retire on an immediate annuity or disability under the Federal Employees Retirement System may continue their dental and/or vision enrollment into retirement. There is NO five (5) year rule for continuing coverage into retirement as there is with the health insurance program.

Premiums: Premiums for the Dental Plans vary by plan, enrollment type and where the enrollee resides - based on zip code. To determine the rating area for each of the Dental Plans, take the first three digits of your zip code and locate it on the Dental Rating Chart. These charts can be found on the Web Page. If your zip code is not listed, use the “rest of state” category. Then, take these codes and locate them on the Dental Premium Chart.

Premiums for the Vision Plans are nationwide. They do not have separate rating areas. The vision premium information can be found is also available on the Web Page.

Please take a moment to review all of the information so that you can make an informed decision. If you have any questions on the dental and/or vision insurance, please contact the Human Resources Office at (570) 207-5670. Thank you.