

Health Insurance

The Federal Employees Health Benefits (FEHB) Program is one of the most valuable benefits of Federal employment, but coverage is not automatic — you must enroll in one of the more than 100 available health plans in order to be covered.

Brochures outlining the coverage for various health plans are available in the Human Resources Office or online at <http://www.opm.gov/insure/health/planinfo/index.asp>.

You have 60 days from your entry on duty date to sign-up for a health insurance plan. If you don't make an election, you are considered to have declined coverage and you must wait until the next Open Season to enroll.

Participation provides:

- a choice of plans and options;
- a government contribution toward the cost of premiums;
- payroll deductions for employee's share of the premium;
- immediate coverage from date of enrollment without a medical examination or restrictions because of age, current health or pre-existing medical conditions;
- guaranteed medical insurance protection for the employee and his or her family which cannot be canceled by the insurer;
- an annual opportunity (during open season) to enroll if not already enrolled or, if enrolled, to change to another plan or option;
- Catastrophic protection against unusually large medical bills.

Although you have 60 days to enroll, it is to your advantage to make this election soon in order to be covered in case of accident or illness. There is no retroactive coverage of your expenses prior to the effective date of your enrollment. The policy will begin coverage on the effective date, however, and will cover expenses that occur on or after that

date, even for conditions occurring before that date (pre-existing condition coverage). Detailed guidance for new employees is found in the Eligibility and Election and the Enrollment chapters of the FEHB Handbook.

Temporary employees who have completed one year of current continuous employment may enroll for health benefits coverage. These employees pay both the employee and government share of the premium.

Premium Conversion is a "pre-tax" arrangement that allows the part of your salary that goes for health insurance premiums to be non-taxable. This means you save on Federal income tax and FICA taxes (Social Security and Medicare taxes). In most cases, you'll also save on State income tax and local income tax. The payroll office will sign you up for Premium Conversion automatically. You don't need to fill out a form. You do have a choice, though, to waive premium conversion despite the savings.

More information regarding health insurance is available at www.opm.gov/insure/index.html. Contact your Human Resources Office (GP-1250) if you have any questions regarding your coverage.

Dental and Vision

The Federal Employees Dental and Vision Insurance Program (FEDVIP) are available to eligible Federal and Postal employees, retirees, and their eligible family members on an enrollee-pay-all basis. This Program allows dental and vision insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. Premiums for enrolled Federal and Postal employees are withheld from salary on a pre-tax basis. There are seven dental plans and three vision plans to choose from.

New and newly-eligible employees can enroll during the 60 days after they become eligible.

Eligible individuals can enroll in a dental plan and/or a vision plan. They may enroll in a plan for Self Only, Self plus one, or Self and family coverage.

Employees must be eligible for the FEHB Program in order to be eligible to enroll in FEDVIP. It does not matter if you are actually enrolled in FEHB - eligibility is the key.

You can enroll at <http://www.benefeds.com/> or by calling (877) 888-3337.
