
FEHB Program Carrier Letter

All Carriers

U.S. Office of Personnel Management
Insurance Services Programs

Letter No. 2006-26

Date: October 26, 2006

Fee-for-service [22] Experience-rated HMO [23] Community-rated HMO [21]

SUBJECT: Federal Employees Dental and Vision Insurance Program (FEDVIP) and Non-FEHB Supplementary Dental and Vision Coverage under the Federal Employees Health Benefits (FEHB) Program

The U.S. Office of Personnel Management (OPM) has awarded contracts to specific insurance carriers to offer dental and vision benefits under the new Federal Employees Dental and Vision Insurance Program (FEDVIP). FEDVIP is not part of the FEHB program, and it is different from any supplementary dental and vision product you may offer as an FEHB Plan.

To assist our enrollees in previous years, OPM has allowed FEHB plans to include a non-FEHB page in their FEHB plan brochures, which describes their non-FEHB supplementary dental and vision products. These supplemental dental and vision products your Plan offers are not part of FEDVIP. Thus, waiting periods and deductibles satisfied under the supplemental Plans are not applicable to the FEDVIP Plans. Only those specific carriers OPM has awarded contracts under FEDVIP are part of FEDVIP.

We have been informed some customer service representatives of FEHB plans have misinformed Federal employees and annuitants by stating their non-FEHB supplementary dental and vision products are part of FEDVIP and the premiums for these products will be pre-taxed. Please make it clear to your customer service representatives that FEDVIP is separate and distinct from these products, and premiums for these products cannot be deducted on a pre-tax basis.

We appreciate your cooperation in this matter.

Sincerely,

Robert F. Danbeck
Associate Director
for Human Resources Products and Services