

## Federal Benefits Working Together

Federal employees have access to these benefits programs:

### Federal Employees Health Benefits (FEHB)

Comprehensive medical insurance. Choose from many plans. Dental and vision benefits may be included.

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

A separate comprehensive insurance program for dental care, vision care, or both.

### Federal Flexible Spending Account (FSAFEDS)

Flexible savings accounts that let you put aside pre-tax dollars each year to pay for eligible health care services and products not covered by your health, dental, or vision insurance. \*Information on a Dependent Care FSA is at [FSAFEDS.com](https://www.fsa-feds.com).

### Benefits Programs Working Together

You can select whatever combination of federal benefits programs that best serves your needs. Enroll in one, two, three, or none. It's your choice!

If you enroll in:	Here's how it works:
<b>FEHB + FEDVIP</b>	<ul style="list-style-type: none"> <li>FEHB plan is billed first for eligible expenses</li> <li>FEDVIP is comprehensive insurance that lowers out-of-pocket costs</li> </ul>
<b>FEHB + FSA</b>	<p>Use your FSA to pay for</p> <ul style="list-style-type: none"> <li>eligible FEHB out-of-pocket expenses like copays</li> <li>qualifying medical expenses your FEHB plan may not cover, like hearing aids or chiropractic exams</li> </ul>
<b>FEHB + FEDVIP + FSA</b>	<ul style="list-style-type: none"> <li>FEHB plan is billed first for eligible expenses</li> <li>FEDVIP is second payer for dental/vision costs</li> <li>Use your FSA to pay for eligible out-of-pocket expenses not covered by FEHB or FEDVIP</li> </ul>
<b>FEDVIP + FSA</b>	<ul style="list-style-type: none"> <li>FEDVIP pays for eligible dental/vision expenses</li> <li>Use your FSA to pay for out-of-pocket FEDVIP costs like copays or eligible expenses FEDVIP may not cover</li> </ul>