



**Department of the Navy
Civilian Benefits Center
Benefits Bulletin 2014-5**

**Federal Employees Dental and Vision
Insurance Open Season**

10 November – 8 December 2014

The Federal Benefits Open Season will run from 10 November through 8 December 2014. Open Season is the time for you to think about your health, dental, vision, and tax-savings needs. During Open Season you can make elections that you usually cannot make at any other time of the year. You can enroll or make changes to your Federal Employees Health Benefits (FEHB), Federal Employees Dental and Vision Insurance Program (FEDVIP), and Federal Flexible Spending Account Program (FSAFEDS) enrollment.

This bulletin discusses FEDVIP Open Season. Refer to Bulletin 2014-4 for information about FEHB Open Season and Bulletin 2014-6 for information about FSAFEDS Open Season.

Bulletin Highlights

- If you want to continue your current FEDVIP enrollment in 2015, no action is required.
- If you want to enroll in FEDVIP or change/cancel your current FEDVIP enrollment, you must make an election using the BENEFEDS Web site at <https://www.benefeds.com> or by calling 877-888-3337.
- FEDVIP Open Season elections are effective 1 January 2015 with premiums reflected on the 30 January 2015 pay date.
- Open Season information is available at <https://www.portal.navy.mil/donhr/Benefits/Pages/BenefitsOpenSeason.aspx>.

FEDVIP Program Overview

FEDVIP is supplemental insurance that covers a comprehensive range of dental and vision expenses. The enrollee pays the entire FEDVIP premium with no government contribution. If you are an active employee, premiums for FEDVIP are withheld before federal taxes are calculated so gross income for tax purposes is reduced. You must be eligible to participate in 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. Your FEDVIP enrollment automatically continues into retirement. There is no requirement to have the FEDVIP coverage for 5 years preceding retirement. Premiums are withheld on an after-tax basis from your retirement annuity.

Information about the dental and vision plans that are available in your area is available at <https://www.benefeds.com/Portal/PlanSearch?submit=planSearch&ctoken=CncVi40P>.

The Office of Personnel Management (OPM) plan comparison tool can help you compare costs, benefits, and features of different dental and vision insurance plans. The plan comparison tool is available at <http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/compare-plans/#url=Compare-Plans>.

Action Required During Open Season

If you want to continue your current FEDVIP enrollment. No action is required.

If you want to enroll in FEDVIP or change/cancel your current FEDVIP enrollment. You must make your election using the BENEFEDS Web site at <https://www.benefeds.com> or by calling 877-888-3337. You cannot

enroll or change your FEDVIP enrollment using the Employee Benefits Information System (EBIS) or with a paper SF 2809, Health Benefits Registration Form.

Enrolling online involves two steps:

1. Create a BENEFEDS.com account by providing demographic and employment information. This is a one-time action to create your account. If you are already enrolled in FEDVIP, you already have a BENEFEDS.com account.
2. Enroll. You may enroll in one dental plan and/or one vision plan. You must complete the enrollment section for each plan in which you want to enroll.

Effective Date of FEDVIP Open Season Elections

The effective date of new elections and changes to current FEDVIP enrollments is 1 January 2015.

If you cancel your FEDVIP enrollment during Open Season, the coverage end date is 31 December 2014.

The Leave and Earnings Statement (LES) you receive on 30 January 2015 will reflect the election you made during Open Season. It is your responsibility to review your LES carefully to ensure correct FEDVIP premiums are being deducted from your pay. Report any errors immediately by calling BENEFEDS.

Questions About FEDVIP

If you have questions about FEDVIP, call BENEFEDS at 877-888-3337 from 8:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday, including the day after Thanksgiving (Friday, 28 November). The Call Center is closed during weekends and on Thanksgiving Day. On 8 December (the last day of Open Season) the Call Center will be open 8:00 am – Midnight Eastern Time. The TTY number is 877-889-5680.

You may also email your questions to BENEFEDS through their Web site at <https://www.benefeds.com/Portal/ContactUs?Submit=ContactUs>.

Additional information about Benefits Open Season is available on the Office of Civilian Human Resources Web site at <https://www.portal.navy.mil/donhr/Benefits/Pages/BenefitsOpenSeason.aspx>. If prompted, select your email certificate. You must use a computer with a .mil, .edu or .gov environment and your Department of Defense (DoD) Common Access Card (CAC).