



West Virginia National Guard Human Resources Office Bulletin



Bulletin Number: 12-04

Date: 13 November 2012

Applicability: National Guard (NG) Technicians

2012 Federal Benefits Open Season

Subject: Open Season Announcement

References: OPM Benefits Administration Letter Number 12-401

Effective Date: 1 January 2013

Use: This year's Federal Employee's Open Season begins on Monday, November 12, 2012 and runs through Monday, December 10, 2012. This is the time for Federal employees to think about their health, dental, vision, and tax-saving needs, and to make changes to or enroll in one of the available programs.

During the annual Open Season, employees may take the actions listed below for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and the Federal Employees Health Benefits (FEHB) Program.

- Enroll in a **flexible spending account** – a health care and/or dependent care account, under the FSAFEDS Program. Unlike with other programs, employees **MUST** reenroll in FSAFEDS each year to participate. Enrollments **DO NOT** carry over from year to year.

NOTE:

- The maximum annual election for a Health Care Flexible Spending Account and the Limited Expense Health Care Flexible Spending Account will change from \$5,000 to \$2,500 for the 2013 Benefit Period.
- The maximum annual election for a Dependent Care Flexible Spending Account will remain \$5,000 for the 2013 Benefit Period.
- The minimum election for the flexible spending accounts will remain \$250.
- Enroll in, change, or cancel an existing enrollment in a **dental plan** under the FEDVIP Program.

- Enroll in, change, or cancel an existing enrollment in a **vision plan** under the FEDVIP Program.
- Enroll in, change, or cancel an existing enrollment in a **health plan** under the FEHB Program.

All open Season enrollment changes are prospective and, therefore, will take effect 1 January 2013. Changes and/or enrollments beyond the 10 December 2012 cutoff date will require a Qualifying Life Event (QLE), such as birth of a child, marriage, or divorce.

FEHB

FEHB offers three plan types, Nationwide Fee-for-Service Plans, Health Maintenance Organizations (HMOs), and High Deductible & Consumer-Driven Health Plans. The two types of enrollments offered by FEHB are self only and self and family. If you require no changes to your current plan, no action is required. The current enrollment will automatically continue.

In an effort to Go Green, OPM is encouraging all Federal employees to utilize electronic health plan brochures versus the paper brochures. Copies of all plan brochures are available on OPM's website at www.opm.gov/FEHBbrochures. More information regarding FEHB can also be found at www.opm.gov/insure/health. The following link is the plan comparison tool, allowing comparison of up to four plans per snap shot.

<http://www.opm.gov/insure/health/search/PlanSearch.aspx>

To make open season changes for FEHB, please remember all WV National Guard Federal Technicians will need to utilize either the Employee Benefits Information System (EBIS) available at www.abc.army.mil, or call ABC-C at 1-877-276-9287.

FEDVIP

FEDVIP works similar to FEHB, but is a separate plan offering 7 dental and 3 vision plans. FEDVIP allows self only and self and family enrollment. Unlike FEHB, FEDVIP allows self plus one enrollment. There are no pre-existing condition limitations, and FEDVIP is not intended to replace any existing coverage. Dental and vision services offered by your FEHB plan (if enrolled) are paid as primary services, and FEDVIP coverage is paid secondarily. As with FEHB, if you do not wish to make any changes in your current plan, the existing enrollment will automatically continue. For additional information regarding FEDVIP and to enroll, visit www.benefeds.com.

FSA

FSAFEDS allows employees to contribute pre-tax dollars, and to receive reimbursement for out-of-pocket dependent and health care expenses. The three types of enrollments allowed are: Dependent Care, Health Care, and Limited Expense. A dependent care FSA may be used for reimbursement of eligible expenses such as child care, before and/or after school programs, adult day care, etc. A health care FSA can be used for reimbursement for eligible expenses such as co-pays, coinsurance, deductibles, chiropractic services, contacts, dental, vision, eyeglasses, over-the-counter medicines, etc. A Limited Expense FSA is limited to dental and vision expenses, and

is designed for employees with a High Deductible Health Plan. For additional information, to enroll in or change, and for a comprehensive list of eligible expenses, visit www.fsafeds.com.

Guides and Resources

As an enclosure to this bulletin, you will find four guides to assist with your Open Season decisions. These guides will help you consider and assess the various options available to you during this year's Open Season.

Enclosure 1: The 2012 Open Season Checklist is a list of items to assist enrollees in preparing for Open Season.

Enclosure 2: The 2012 Open Season Resources guide is a list of resources to assist enrollees in locating specific benefits information.

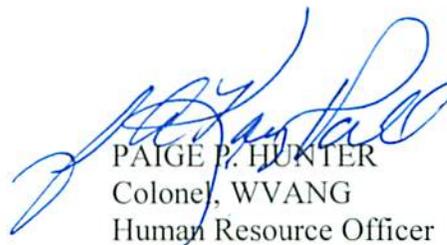
Enclosure 3: The Frequently Questioned Services is a list of services OPM often receives inquiries on as to how, or if, the items are covered under a benefit plan.

Enclosure 4: The 'Circle Round your Benefits' is a diagram to assist enrollees in understanding the processes of the three programs participating in Open Season (FSAFEDS, FEHB, and FEHB).

Please note 2013 Plan information and premiums are now available on the Office of Personnel Management's website. Click on the following links to view available plans and premiums:

- Available Plans:
<http://www.opm.gov/INSURE/HEALTH/PLANINFO/2012/states/wv.asp>
- Premiums:
<http://www.opm.gov/INSURE/HEALTH/PLANINFO/2012/states/wv.asp>

For more information, please call the Technician Hotline at 304-561-6749.



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2012 Open Season Checklist for 2013 Plan Year

	Federal Flexible Spending Account Program (FSAFEDS)	Federal Employees Dental and Vision Insurance Program (FEDVIP)	Federal Employees Health Benefits Program (FEHB)
Materials You May Need	<ul style="list-style-type: none"> ✓ Access to www.FSAFEDS.com ✓ Access to www.opm.gov/insure ✓ <i>Guide to Federal Benefits</i> www.opm.gov/insure/health/planinfo/guides/index.asp ✓ Want to read more about this Program? Go to www.opm.gov/insure and under "Quick Links" click on Federal Benefits <i>FastFacts</i>. 	<ul style="list-style-type: none"> ✓ Dental or vision plan brochure ✓ <i>Guide to Federal Benefits</i> www.opm.gov/insure/health/planinfo/guides/index.asp ✓ Access to www.opm.gov/insure ✓ Access to www.BENEFEDS.com and your password ✓ Want to read more about this Program? Go to www.opm.gov/insure and under "Quick Links" click on Federal Benefits <i>FastFacts</i>. 	<ul style="list-style-type: none"> ✓ Health plan brochure ✓ <i>Guide to Federal Benefits</i> www.opm.gov/insure/health/planinfo/guides/index.asp ✓ Access to www.opm.gov/insure ✓ Your password for electronic enrollment systems (if required by your agency) ✓ Want to read more about this Program? Go to www.opm.gov/insure and under "Quick Links" click on Federal Benefits <i>FastFacts</i>.
Getting Started	<ul style="list-style-type: none"> ✓ Estimate what your annual health/dependent care out-of-pocket expenses run each year. 	<ul style="list-style-type: none"> ✓ If you have predictable dental or vision expenses for you or your family, first see whether your health insurance plan covers them. 	<ul style="list-style-type: none"> ✓ Check to see if your current health plan is leaving the Program next year or if its service area is changing. ✓ Check the premium you will pay next year for your current health plan.

Open Season runs from November 12 through December 10, 2012.
 The 2013 premiums will be available at www.opm.gov/insure in early October.
 The 2013 Plan Information section at www.opm.gov/insure will be available in late October.

	FSAFEDS	FEDVIP	FEHB
Getting Started (Cont.)	<ul style="list-style-type: none"> ✓ Check if your health, dental, or vision insurance coverage will be different next year. 	<ul style="list-style-type: none"> ✓ If you are enrolled in a dental and/or vision plan, check the premium you will pay next year. 	<ul style="list-style-type: none"> ✓ Review your current health plan's benefit brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing.
	<ul style="list-style-type: none"> ✓ Review the FSAFEDS Juke Box at www.FSAFEDS.com for an extensive list of eligible expenses. ✓ Use the FSAFEDS calculator to help determine how much to set aside. 	<ul style="list-style-type: none"> ✓ If you are enrolled, review your current plan's benefit brochure to see what changes were made for covered services and supplies. See if your out-of-pocket costs are changing. 	<ul style="list-style-type: none"> ✓ Determine what is the best type of health plan for you – Fee-for-Service Plan, Health Maintenance Organization Plan, High Deductible Health Plan, or Consumer Driven Health Plan.
Reviewing Your Options	<ul style="list-style-type: none"> ✓ An FSAFEDS account will reimburse eligible health care expenses for you, your spouse, and your dependents that are not covered or reimbursed by FEHB, FEDVIP, or other insurance, including reimbursing FEHB and FEDVIP copayments and deductibles (but not premiums). 	<ul style="list-style-type: none"> ✓ You can quickly compare dental and vision plans by looking at Appendix I of the <i>2013 Guide to Federal Benefits</i>. For a more detailed review of different plans go to www.opm.gov/insure and use our "Compare Plans" tool or a tool provided by PlanSmartChoice. 	<ul style="list-style-type: none"> ✓ You can quickly compare health plans by looking at Appendix E of the <i>2013 Guide to Federal Benefits</i>. For a more detailed review of different health plans go to www.opm.gov/insure and use our "Compare Health Plans" tool or tools provided by PlanSmartChoice and Checkbook.

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	FSAFEDS	FEDVIP	FEHB
Reviewing Your Options (Cont.)	<ul style="list-style-type: none"> ✓ Dental and vision care are eligible expenses whether combined with FEDVIP coverage or not. ✓ The Dependent Care FSA reimburses eligible dependent care (non-medical) expenses, covering expenses such as child care, before and after school care, and adult daycare. 	<ul style="list-style-type: none"> ✓ Add up the premium and out-of-pocket costs for the plans that interest you. Determine whether this amount is more or less than what you expect to receive in benefits. Know the annual limits on what the plan will pay you. ✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket dental and vision costs. 	<ul style="list-style-type: none"> ✓ Consider enrolling in an FSAFEDS account to reimburse you for your out-of-pocket health costs.
If You Want to Make a Change	<ul style="list-style-type: none"> ✓ You must re-enroll during the Open Season – your FSA enrollment does not automatically carry over to the next year. Re-enroll at www.FSAFEDS.com or call 1-877-372-3337. 	<ul style="list-style-type: none"> ✓ You may enroll or make changes to your enrollment online at www.BENEFEDS.com. You cannot do this through your agency’s self-service system or with a registration form. You will need your user ID and password or create a new account. You may also call BENEFEDS at 1-877-888-3337. 	<ul style="list-style-type: none"> ✓ Most agencies offer two ways of making changes during Open Season: <ol style="list-style-type: none"> 1. Through the agency’s online self-service system. You will need your password to log in. 2. By submitting a Health Benefits Election Form, SF 2809. Make sure you know where to turn in this form. <p>Check with your agency to see what it requires.</p>

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	FSAFEDS	FEDVIP	FEHB
If You Do Not Want to Make a Change	<ul style="list-style-type: none"> ✓ You must re-enroll during the Open Season – your FSA enrollment does not automatically carry over to the next year. Re-enroll at www.FSAFEDS.com or call 1-877-372-3337. 	<ul style="list-style-type: none"> ✓ If you are satisfied with your dental or vision insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue. 	<ul style="list-style-type: none"> ✓ If you are satisfied with your health insurance benefits and the price you will pay next year, you do not have to do anything. Your enrollment will automatically continue.

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Helpful Resources for Open Season

FLEXIBLE SPENDING ACCOUNT – Federal Flexible Spending Account Program (FSAFEDS)		
What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and flexible spending accounts	Open Season and FEHB FastFacts	www.opm.gov/insure/fastfacts
Get information about the flexible spending account program	FSAFEDS website	www.FSAFEDS.com
	FSAFEDS brochure	www.FSAFEDS.com/forms/OPM-FSA-OVTF-10-031.pdf
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Talk to an FSAFEDS representative	Open Season benefits fair	Contact your agency HR staff
	Contact FSAFEDS	1-877-372-3337 (TTY Line: 1-800-952-0450) Email: fsafeds@shps.com
DENTAL INSURANCE – Federal Employees Dental and Vision Insurance Program (FEDVIP)		
What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and dental insurance	Open Season and Dental Insurance FastFacts	www.opm.gov/insure/fastfacts
Compare dental plans	2013 Compare Dental Plans tool	www.opm.gov/insure/dental/search/fedvipsearch.aspx
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Find 2013 premiums	2013 Dental Premiums	www.opm.gov/insure/dental/rates
	2013 Dental plan brochures (premiums on back page)	www.opm.gov/insure/dental/planinfo
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Determine how my dental plan changes for 2013	2013 Dental plan brochure: “How We Have Changed for 2013”	www.opm.gov/insure/dental/planinfo
Determine my out-of-pocket costs	2013 Dental plan brochure	www.opm.gov/insure/dental/planinfo
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers available in <i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides

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Helpful Resources for Open Season

VISION INSURANCE -- Federal Employees Dental and Vision Insurance Program (FEDVIP)		
What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and vision insurance	Open Season and Vision Insurance FastFacts	www.opm.gov/insure/fastfacts
Compare vision plans	2013 Compare Vision Plans tool	www.opm.gov/insure/dental/search/fedvipsearch.aspx
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Find 2013 premiums	2013 Vision Premiums	www.opm.gov/insure/vision/rates
	2013 Vision plan brochures (premiums on back page)	www.opm.gov/insure/vision/planinfo
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Determine how my vision plan changes for 2013	2013 Vision plan brochure: "How We Have Changed for 2013"	www.opm.gov/insure/vision/planinfo
Determine my out of pocket costs	2013 Vision plan brochure	www.opm.gov/insure/vision/planinfo
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers available in the <i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
HEALTH INSURANCE – Federal Employees Health Benefits (FEHB) Program		
What do I need to do?	What resources are available to me?	Where can I find these resources?
Get general information about Open Season and health insurance	Open Season and FEHB FastFacts	www.opm.gov/insure/fastfacts
Compare health plans	2013 Compare Health Plans tool	www.opm.gov/insure/health/search/planssearch.aspx
	PlanSmartChoice for 2013 (available to all Federal employees and annuitants)	www.plansmartchoice.com/registration.aspx
	Consumer's Checkbook for 2013 (if your agency has a subscription)	www.checkbook.org/newhig2/hig.cfm

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Helpful Resources for Open Season

HEALTH INSURANCE – Federal Employees Health Benefits (FEHB) Program) - CONTINUED		
What do I need to do?	What resources are available to me?	Where can I find these resources?
Find my 2013 premiums	2013 FEHB Premiums	www.opm.gov/insure/health/rates
	2013 Health plan brochures (premiums on the back page)	www.opm.gov/FEHBbrochures
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
Determine how my health plan changes for 2013	2013 Health plan brochure: Section 2. “Changes for 2013”	www.opm.gov/FEHBbrochures
Determine if my health plan is still participating in the FEHB Program or has changed service areas	2013 Compare Health Plan tool	www.opm.gov/insure/health/search/plansearch.aspx
	<i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides
	2013 Health plan brochure for service area changes	www.opm.gov/FEHBbrochures
Determine my out-of-pocket costs	2013 Health plan brochure	www.opm.gov/insure/health/search/plansearch.aspx
Find out what different types of plans are available to me (Fee-for-Service, Health Maintenance Organization, High Deductible Health Plan, Consumer-Driven Health Plan)	FEHB Handbook	www.opm.gov/insure/health/reference/handbook/fehb05.asp#top
	Glossary	www.opm.gov/insure/glossary/index.asp
	Types of Plans	www.opm.gov/insure/health/planinfo/types.asp
Talk to a plan representative	Open Season benefits fair	Contact your agency HR staff
	Plan phone numbers in the <i>2013 Guide to Federal Benefits</i>	www.opm.gov/insure/health/planinfo/guides

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FREQUENTLY QUESTIONED SERVICES

This chart lists items the Office of Personnel Management often receive inquiries on as to how, or if, the items are covered under our benefit Programs. Links to Program materials are on the last page of this document.

If an item on this list is important to you:

- 1) Review your health insurance coverage under the Federal Employees Health Benefits (FEHB) Program to determine if it is sufficient. If your current health plan does not meet your needs, then you may want to consider another FEHB plan;
- 2) Consider dental or vision coverage under the Federal Employees Dental and Vision Insurance Program (FEDVIP) if your FEHB coverage does not meet your needs (if your current dental and/or vision plan does not meet your needs, then you may want to consider another FEDVIP plan); and
- 3) Consider a flexible spending account (FSAFEDS) to save money and pay for eligible health care expenses that are not covered or reimbursed under FEHB or FEDVIP. FSAFEDS allows you to contribute money from your salary before taxes are withheld, to an account that reimburses you after you incur eligible out-of-pocket dependent care and/or healthcare expenses.

If the following services are important to you and/or your family...	<i>review your health insurance coverage...</i>	<i>consider dental or vision coverage...</i>	<i>consider a flexible spending account.</i>
Alternative medicine such as chiropractic care, acupuncture, massage therapy	Some alternative medicine services may be covered by your FEHB plan. Review your plan's current brochure for the services that are covered.	N/A	Acupuncture and chiropractic expenses are eligible. Massage therapy expenses if prescribed by a physician for a specific illness, injury, trauma or condition are potentially eligible. A letter of medical necessity is required.
Artificial insemination or other infertility treatment	Artificial insemination is covered by FEHB Health Maintenance Organization (HMO) plans and may be covered by other types of FEHB plans. Review your plan's current brochure for limitations or exclusions (such as the cost of donor sperm).	N/A	Artificial insemination expenses are eligible.

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

If the following services are important to you and/or your family...	<i>review your health insurance coverage...</i>	<i>consider dental or vision coverage...</i>	<i>consider a flexible spending account.</i>
Assisted reproductive technology (ART) procedures such as in vitro fertilization	Assisted reproductive services may be covered by your FEHB plan. Review your plan's current brochure for services that are covered.	N/A	Assisted reproductive expenses are eligible.
Charges above the Plan's allowance	Charges above the plan's allowance will not be paid by the plan. If you use a plan's participating or preferred provider, you will not be responsible for these charges.	For in-network providers, charges above the plan's allowance will not be paid by the plan. In some plans, out-of-network provider payments are based on usual and customary fees, not the plan allowance.	Medical expenses in excess of your FEHB or FEDVIP plan's allowance may be eligible.
Dental services	Common services such as: diagnostic services, preventive services, exams, x-rays, cleanings, and care for accidental injury may be covered by your FEHB plan. Review your plan's current brochure for the dental services that are covered.	FEDVIP dental plans cover services that FEHB plans may cover plus: fillings, extractions, periodontal scaling, complete dentures and adjustments, root canals, crowns, oral surgery, and bridges. Orthodontic services for dependent children younger than 19 are also covered under the dental FEDVIP plans.	Non-cosmetic dental expenses are eligible.
Diabetic testing supplies	Diabetic testing supplies are covered. Review your plan's current brochure for the level of reimbursement.	N/A	Diabetic testing supplies are eligible.

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

If the following services are important to you and/or your family...	<i>review your health insurance coverage...</i>	<i>consider dental or vision coverage...</i>	<i>consider a flexible spending account.</i>
First aid kits/supplies	<p>Dressings, antiseptics and other first aid supplies generally are not covered, but some plans may offer additional benefits that are not part of the FEHB contract.</p> <p>Check your FEHB plan's brochure for details on non-FEHB benefits.</p>	N/A	First aid kits/supplies are eligible.
Gym memberships	<p>Gym memberships generally are not covered under regular FEHB benefits, but some plans may offer additional benefits that are not part of the FEHB contract.</p> <p>Check your FEHB plan's brochure for details on non-FEHB benefits.</p>	N/A	Fees paid for a gym membership may be eligible expenses if prescribed by a physician and substantiated by his or her statement that membership is necessary to alleviate a medical condition. A letter of medical necessity is required.
Hearing aids	<p>Hearing aids may be covered by your FEHB plan.</p> <p>Review your plan's current brochure for services that are covered.</p>	N/A	Hearing aids and batteries are eligible expenses.
Lead based paint removal	Paint removal is not a covered service under FEHB plans.	N/A	Expenses for removing lead-based paint from surfaces in your home to prevent a child who has, has had, or is in danger of having lead poisoning from eating the paint are eligible. The surfaces must be in poor repair and within a child's reach.
Orthodontics	<p>Orthodontic services may be covered by your FEHB plan.</p> <p>Review your health plan's current brochure for the orthodontic services that are covered.</p>	<p>FEDVIP dental plans provide orthodontic care for dependent children younger than 19.</p> <p>Dental plans may have a waiting period and a lifetime maximum for orthodontic services.</p>	Orthodontic expenses are eligible.

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

If the following services are important to you and/or your family...	<i>review your health insurance coverage...</i>	<i>consider dental or vision coverage...</i>	<i>consider a flexible spending account.</i>
Over-the-counter (OTC) medicine and supplies	Drugs that do not require a prescription for their purchase are generally excluded from coverage.	N/A	Over-the-counter products that are medicines or drugs (acne treatments, allergy and cold medicines, antacids, etc.) are not eligible for reimbursement – unless you have a prescription for that item written by your physician.. Items that are not medicines or drugs do not require a prescription.
Prescription drugs (including maintenance medications)	Prescription drugs are covered. Review your plan’s current brochure for the level of reimbursement and any categories of drugs that are excluded from coverage.	Prescription drugs obtainable at a pharmacy are not covered.	Deductibles, copayments and coinsurance as well as costs for prescription drugs are eligible.
Speech generating devices	Speech generating devices may be covered by your FEHB plan. Review your plan’s current brochure for services that are covered.	N/A	Speech generating devices and other adaptive equipment used for a major disability and to assist with activities of daily living may be eligible. A letter of medical necessity is required.
Transportation for medical care	Ground transportation by ambulance is covered when medically appropriate. Air transportation by ambulance when required because of a medical emergency may also be covered. Transportation costs other than for ambulance services are generally not covered.	N/A	Costs of transportation to/from locations of medical care may be eligible for reimbursement provided certain requirements are met.

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

Vision services	<p>Diagnosis and treatment of medical conditions, such as glaucoma and cataracts, are covered.</p> <p>Common services such as: examinations, eyeglasses, contacts and replacement lenses may be covered by your FEHB plan.</p> <p>Review your plan's current brochure for the vision services that are covered.</p>	<p>FEDVIP vision plans cover services that FEHB plans may cover plus: frames, lenses (bifocal, trifocal, lenticular) and laser vision correction discounts.</p>	<p>Vision care expenses are eligible (i.e. eye exams, vision correction procedures, vision therapy, eyeglasses and contact lenses).</p>
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- Program information may be found on our website at www.opm.gov/insure
- Go to www.opm.gov/insure/fastfacts to read *FastFact* highlights on each of these benefit Programs
- Health insurance plan brochures are at www.opm.gov/FEHBbrochures
- Dental insurance plan brochures are at www.opm.gov/insure/dental/planinfo
- Vision insurance plan brochures are at www.opm.gov/insure/vision/planinfo
- For information on FSAFEDS, please visit the FSAFEDS website at www.fsafeds.com

Before making your final enrollment decisions, always refer to the individual FEHB and FEDVIP brochures and www.FSAFEDS.com.

The intent of this diagram is to provide you with a general understanding of how the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS) work together. For specific information on each Program, visit www.opm.gov/insure.

Circle 'Round Your Benefits How to Get the Most Value from the Programs

