A SNAPSHOT of Insurance Benefits for New/Newly Eligible Federal Employees

As a new/newly eligible Federal employee, you may be able to enroll in health insurance, dental insurance, vision insurance, flexible spending accounts, life insurance, and/or apply for long term care insurance. Here's some basic information about each program. You can find more comprehensive information at www.opm.gov/insure, in the *Guide to Federal Benefits* at www.opm.gov/insure/health/planinfo/guides/08guides.asp or by contacting your agency's human resources office.

Program	Program Description
Federal Employees Health Benefits (FEHB) Program www.opm.gov/insure/health	FEHB provides comprehensive health insurance. You can choose from fee-for-service plans, health maintenance organizations, consumer-driven plans and high deductible health plans. Generally, premiums for your enrollment are shared by you and your Federal agency.
Federal Employees Dental and Vision Insurance Program (FEDVIP) https:/www.benefeds.com/	FEDVIP provides comprehensive dental insurance and vision insurance. FEDVIP features nationwide, regional, and international plans. You pay the entire premium.
Federal Flexible Spending Account Program (known as FSAFEDS) www.fsafeds.com	FSAFEDS allows you to set aside money from your paycheck, before taxes are deducted. You incur eligible health care and/or child care/elder care expenses and then receive reimbursement from that pre-tax money. Enrolling in FSAFEDS will lower the amount of income tax you pay because the amount you allot to your FSAFEDS account(s) is not taxed. You can end up saving anywhere from 20% to 40% on eligible products and services.
Federal Employees' Group Life Insurance Program (FEGLI) www.opm.gov/insure/life	FEGLI provides group term life insurance. If you are in a FEGLI-eligible position, you are automatically covered under Basic life insurance, unless you choose to waive that coverage. Generally, premiums for Basic insurance are shared by you and your Federal agency. You can also elect Optional insurance for you, and/or your eligible family members, and pay the entire premium for that coverage.
Federal Long Term Care Insurance Program (FLTCIP) www.ltcfeds.com	FLTCIP offers insurance that helps cover the costs of certain long term care services. Long term care is the assistance you receive to perform activities of daily living or supervision you receive because of a severe cognitive impairment. Your premium is based on your age on the date you apply as well as the benefit options you select. The FLTCIP is medically underwritten. Certain medical conditions, or combinations of conditions, will prevent some people from qualifying for coverage.

A SNAPSHOT of Insurance Benefits for New/Newly Eligible Federal Employees (Continued)

The table below highlights some basic similarities and differences in the programs. You can find more comprehensive information at www.opm.gov/insure, in the *Guide to Federal Benefits* at www.opm.gov/insure/health/planinfo/guides/08guides.asp or by contacting your agency's human resources office.

	FEHB	FEDVIP	FSAFEDS	FEGLI	FLTCIP
What does the acronym stand for?	Federal Employees Health Benefits	Federal Employees Dental and Vision Insurance Program	Federal Flexible Spending Account Program	Federal Employees' Group Life Insurance Program	Federal Long Term Care Insurance Program
If I'm eligible, how long do I have to enroll in or apply for the Program?	You have **60 days from date of becoming eligible** to enroll in any or all of these three programs. Once you enroll, you may not change your enrollment (e.g. cancel, change plans, etc,) until the next annual open season or until you experience a qualifying life event.			You are automatically enrolled in Basic insurance and can waive it anytime. You have **31 days from date of becoming eligible** to enroll in Optional insurance. You can apply at any time if you provide satisfactory medical information on an SF 2822.	You have **60 days from date of becoming eligible** to apply with Abbreviated Underwriting. You can apply anytime with Full Underwriting.
How do I enroll as a new or newly eligible employee?	Complete and submit a standard form (SF) 2809; some agencies may have electronic enrollment.	Enroll at BENEFEDS.com or by calling 1-877-888-3337.	Enroll at www.FSAFEDS.com or by calling 1-877-372-3337.	Complete and submit an SF 2817; some agencies may have electronic enrollment.	Complete and submit an application at www.LTCFEDS.com or by calling 1-800-582-3337.
When does my coverage as a new or newly eligible employee become effective?	The first day of the first pay period that begins after your enrollment request is received and that follows a pay period during any part of which you are in pay status.	The first day of the first pay period that begins after your enrollment request is received.	The next day after you enroll.	Basic: The day you enter on duty in pay status. Optional: The first day you enter on duty in pay status on or after the day your agency receives your election.	If your application is approved, the first day of the month after approval. Certain medical conditions or combinations of conditions will prevent some people from being approved.
Which of my family members are eligible?	-Spouse, including a valid common law marriage (marriage means only a legal union between one man and one woman as husband and wife). -Unmarried dependent child under age 22, including adopted child, recognized natural child, stepchild/foster child (if living with employee/annuitant in regular parent-child relationship); and -Child age 22 or over incapable of self-support, if disabling condition happened before age 22.				Your spouse, adult children, parents, parents-in-law, and stepparents may apply (whether or not you apply).
Do I Have To Re-Enroll Each Year?	No.		Yes.	No.	No.
When can I make changes to my coverage?	During the annual open season (mid-November through mid-December) or if you experience a program-specific qualifying life event (QLEs differ for each program).			Provide satisfactory medical information on an SF 2822 or experience a FEGLI-specific QLE.	At any time, but changes to coverage may require additional underwriting.
Can I Continue Coverage if I Leave Federal Service	-31-day free extension of coverage; -Temporary Continuation of Coverage is available for separating employees for up to 18 months; and -Opportunity to convert to an individual policy	No.	No.	-31-day free extension of coverage; and -Opportunity to convert to an individual policy	Yes, as long as premiums are paid timely.
Can I Continue Coverage Into Retirement?	Yes, if you meet certain requirements.	Yes.	No.	Yes, if you meet certain requirements.	Yes.