

## 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](http://www.opm.gov/insure), in the *Guide to Federal Benefits* at [www.opm.gov/insure/health/planinfo/guides/08guides.asp](http://www.opm.gov/insure/health/planinfo/guides/08guides.asp) or by contacting your agency's human resources office.

<b>Program</b>	<b>Program Description</b>
Federal Employees Health Benefits (FEHB) Program <a href="http://www.opm.gov/insure/health">www.opm.gov/insure/health</a>	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) <a href="http://www.dgpgbgu.eop/">www.dgpgbgu.eop/</a>	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) <a href="http://www.fsafeds.com">www.fsafeds.com</a>	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) <a href="http://www.opm.gov/insure/life">www.opm.gov/insure/life</a>	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) <a href="http://www.ltcfeds.com">www.ltcfeds.com</a>	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.