AAFMAAFMAA® COMPASSION • TRUST • PROTECTION

Are You Ready for FEDVIP Open Enrollment?

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Our Mission: to be the premier provider of financial solutions for the American Armed Forces community.

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www.aafmaa.com

memberbenefits@aafmaa.com



Focusing exclusively on the needs of the military family, we work to provide innovative, personalized, and lifestyle appropriate financial solutions.

American Armed Forces Mutual Aid Association

- Proudly serving America's Armed Forces since 1879!
- Non-profit, Member Owned Mutual Aid Association
- Open to all branches of the U.S. Armed Forces
- Life Insurance, Member and Survivor Benefits, Financial Planning, Investment Management and Trust Services, Mortgage Services
- Nearly 90,000 members

Today's Topics

- What is FEDVIP
- What is BENEFEDS
- Eligibility for FEDVIP
- Open Enrollment

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- FEDVIP Dental
- FEDVIP Vision
- Frequently Asked Questions
- Key Dates

What is FEDVIP?

Federal Employees Dental Vision Insurance Program
Administered by the U.S. Office of Personnel Management
Provides Dental and/or Vision insurance coverage to eligible plan participants
A voluntary program so you must enroll to participate the plan

What is **BENEFEDS**?

- BENEFEDS administers the enrollment, plans and premium payment process for FEDVIP
- Comprehensive Dental and Vision Carriers and Plans

○ 10 Dental Carriers

- 6 Vision Carriers
- You must enroll during an Open Enrollment Period
 - Qualified Life Event (QLE)
 - Within 60 days when you are newly eligible

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Current FEDVIP Participant

No action needed if:

• You are currently enrolled

You are statisfied with your carrier(s)

Want to change carriers?

 Changes can be made during open enrollment

Selections will carry over starting January 1, 2020

Who is Eligible for FEDVIP Vision?

Active Duty Family Members enrolled in a TRICARE health plan Retired Uniformed Service or Retired Reserve Member

- Enrolled in a TRICARE health plan (includes TRICARE for Life)
- Gray Area Reservists
- Eligible Family Members

Survivor of an Active Duty Service Member or Retiree

- Enrolled in a TRICARE health plan (includes TRICARE for Life)
- Un-remarried surviving spouse and eligible family members

Who is Eligible for FEDVIP Dental?

Active Duty Family Members enrolled in a TRICARE health plan Retired Uniformed Service or Retired Reserve Member

- Eligible Family Members
- Gray Area Reservists

Survivor of a Retiree

An un-remarried surviving spouse and eligible family members

To ensure you are eligible, visit the BENEFEDS.com website and go to the Education and Support at <u>Eligible Sponsors</u>

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What does FEDVIP Cover?

FEDVIP provides dental and vision insurance

Nationwide/international and regional dental networks:

- There is no waiting period for major dental services, except orthodontia.
- Some plans have no waiting period, even for orthodontia.

Nationwide/international vision networks:

Many plans have no allowance restriction on brand for frames or contacts.

Discounts on laser eye surgery when you use an in-network surgeon.

FEDVIP Dental Plan Features

10 Dental carrier plans • 2 levels of coverage: high and standard

CARRIERS: Aetna Dental[®], Delta Dental[®], Dominion Dental[®], EmblemHealth[®], FEP Blue Dental[®], GEHA, Humana, MetLife, Triple-S Salud[®], United Concordia Dental



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FEDVIP Vision Plan Features

- 4 vision carrier plans
- 2 levels of coverage: high and standard
- No copays for some vision plans except lens options
- Allowance for frames and no limit for frames or contacts for most plans
- Discounts on LASIK

CARRIERS: Aetna[®], United Healthcare[®], FEP Blue Vision[®], VSP Vision Care

What is Federal Benefits Open Season?

- The first opportunity to enroll in FEDVIP is November 11 through December 9, 2019
- Also your annual opportunity to enroll, change, or cancel a FEDVIP dental and/or vision plan
- If you are currently eligible and choose not to enroll, your next chance to sign up is in November 2020 for coverage effective January 1, 2021

TRICARE Qualifying Life Events

Enrollment changes can be made outside of the annual open enrollment period if certain life events occur:

- Marriage, divorce, or annulment
- Birth or adoption of a child
- Relocation to a new country, region or zip code
- Loss or gain of other health insurance
- Death of a sponsor or spouse

What You Can Do Now

- Sign up for updates and review plans for dental and vision at www.BENEFEDS.com
- Do your research on what plans fit your specific needs
- Compare Rates

- Call your Dentist and/or Optometrist to confirm they participate in the FEDVIP plan you favor
- Select your plan for Dental and/or Vision
- Create a www.BENEFEDS.com account

BENEFEDS Phone Number is 877-888-3337

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FEDVIP Plan Comparisons

Carriers and Plans Full list http://bit ly/fe

- Full list: <u>http://bit.ly/fedvipcarriers</u> Plan Comparison tool
- Find at: <u>http://bit.ly/fedvipcomparison</u>
- Research plans, premiums, and coverages based on area
- Compare up to 3 plans side by side



Open season is almost here!

Eligibility for the Federal Employees Dental and Vision Insurance Program (FEDVIP), offered by the U.S. Office of Personnel Management (OPM), has expanded to include certain retired uniformed service members and active duty family members. The first opportunity for you to enroll is this year's Federal Benefits Open Season, which runs from November 12 through December 10, 2018, with coverage effective January 1, 2019

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FEDVIP Plan Comparison Tool



FEDVIP Plan Information

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is popular among Federal employees. The more than 3.3 million people already enrolled give the program high marks for quality and value. With 10 dental and four vision carriers to choose from, and some plans offering both high and standard options, FEDVIP offers great flexibility when selecting the right coverage for you and your family.

Use our plan comparison tool to view 2019 plans and premiums based on where you live. **Note**: Make sure to **check your eligibility** to determine if you're eligible for dental coverage, vision coverage, or both.

FEDVIP Plan Comparison Tool

Click on the links below to view plan brochures and provider networks for each carrier.

FEDVIP dental plans

National/international	Regional	
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Search for FEDVIP Plans

Enter your residential zip code to see what Federal Employees Dental and Vision Insurance Program (FEDVIP) plans and premiums are available in your area. Make sure to **check your eligibility**, to determine if you're eligible for dental coverage, vision coverage, or both.

Select Program Type

• Dental Vision

Enter your Zip Code

20165

Check if this zip code is outside the U.S.

Pay Frequency

Monthly

Plan Year

2019

Search Plans

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Available Plans for Zip Code 20165 UPDATE

Plan Search Criteria

Zip Code: 20165 | Pay Frequency: Monthly | Plan Year: 2019 | Change Criteria

13 plans found for Dental	Sort Ca	by: rrier Name 🗸
Aetna Dental, PPO - High National/International		Compare Details 🗲
Self Only	Self Plus One	Self and Family
\$35.88 Monthly	\$71.76 Monthly	\$107.62 Monthly
Delta Dental, PPO - Standard National/International		Compare Details 🕻
Self Only	Self Plus One	Self and Family
\$26.59 Monthly	\$53.17 Monthly	\$79.76 Monthly
Delta Dental, PPO - High National/International		Compare Details 🗲
Self Only	Self Plus One	Self and Family
\$53.95 Monthly	\$107.92 Monthly	\$161.87 Monthly

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Details on a Selected Plan



DELTA DENTAL

Since 1954, Delta Dental has focused on improving oral health and making dental coverage affordable, and since 1987, has had the honor and pleasure of working with active duty, Guard/Reserve and retired military families. We cover over 78 million smiles and are proud to support you through our Federal Employees Dental Program. 2019 highlights include:

- Choice of two quality, affordable plans
- NEW! Adult orthodontic coverage in the High Plan
- NEW! Additional cleaning for Type 1 or Type 2 Diabetics
- \$30,000 in-network annual max (High Plan)
- 100% coverage on cleanings, x-rays and exams in-network
- Large nationwide network of dentists

Provider Type: PPO (Preferred or Participating Provider Organization) -

Plan Coverage Type: National/International

Available Plan Types: Standard & High

Website: https://feds.deltadentalins.com/fedvip/tricare 🖸

Phone: (855) 410-3255

Official Statement of Benefits

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www.aafmaa.com

memberbenefits@aafmaa.com²²

When to Contact BENEFEDS

Contact BENEFEDS Customer Service if you have questions about:

- FEDVIP eligibility
- Enrolling in a FEDVIP plan
- Billing or premium payments
- Submitting a qualifying life event (QLE)
- Changes to your FEDVIP eligibility
- Your MyBENEFEDS account

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No Change to TRICARE For Life

- TRICARE For Life (Medicare wrap-around coverage)
- Must take Medicare Part B
- Part B premium is based on your previous year income
- Medicare is First Payer (80%)
- TRICARE for Life is secondary payer



Federal Benefits Open Season: November 11 to December 9, 2019



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FEDVIP Review

• What is FEDVIP?

- Where/how do I enroll?
- Where can I review the FEDVIP plans and rates?
- Who is eligible for FEDVIP?

www.BENEFEDS.com

Summary & Information









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Plan Information and Update

Visit www.benefeds.com

Sign up for updates and enroll during open season November 11 through December 9, 2019

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Today's Experts

Lyne Babin Manager, Member & Survivor Benefits

Jodee Neumann Team Leader, VA Claims Coordinator



800-522-5221 option 2

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