

Federal Employees Health Benefits (FEHB) Program

Unexpected accidents and illnesses can be expensive. Even routine doctor visits and prescriptions can add up. With FEHB, you have 15 or more health plan choices. Each plan provides comprehensive coverage for you, your spouse, and your children under age 26. It's competitive; **your agency contributes to the premium**. There are **no waiting periods** and no restrictions on pre-existing conditions. Cheers to health!

Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you want more dental coverage than what your health plan offers, FEDVIP's comprehensive **dental insurance can cover you, your spouse, and your unmarried dependent children under age 22** for cleanings, x-rays, cavities, orthodontics, and more. With 10 dental plans to choose from, it's easy to keep your family smiling.

Federal Employees Dental and Vision Insurance Program (FEDVIP)

If you want more vision coverage than what your health plan offers, FEDVIP's comprehensive vision insurance can cover you, your spouse, and your unmarried dependent children under age 22 for **eye exams, glasses, contact lenses, and discounts on laser eye surgery**. With **4 vision plans** to choose from and **premiums starting around \$3 biweekly**, you're looking well.

Federal Employees' Group Life Insurance Program (FEGLI)

With FEGLI, your family is protected from burdensome funeral costs and catastrophic income loss if you die unexpectedly. You can **get coverage from as little as one year's salary to more than six years' salary** and many options in between. You can also get coverage for your spouse and eligible children. Now that's peace of mind you can live with.

Federal Long Term Care Insurance Program (FLTCIP)

If you cannot perform everyday tasks such as eating, dressing, and bathing because of a chronic illness, injury, disability, or aging, long term care insurance can help you pay for the assistance you need. With FLTCIP, you and your eligible family members can be protected from this **financial burden that can cost an average of \$32,000 to \$91,000 a year**.

Federal Flexible Spending Account Program (FSAFEDS)

More than 420,000 Feds use pre-tax dollars to save on their health and dependent care expenses. It's like a **30% discount** for what your family spends on **prescriptions, doctor visits, glasses, orthodontics**, and **other health expenses**. It's also like a 30% discount on **daycare expenses** for your children under age 13 and on daycare for your adult dependents. When you're in FSAFEDS, you're in the money.

MORE INFO: www.opm.gov/insure

For complete information, including terms and conditions, please visit www.opm.gov/insure.

