



Dental and Vision Plan Options

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a voluntary, enrollee-pay-all dental and vision program available to Federal employees and annuitants and their family members. FEDVIP plans are voluntary and employees pay the full cost, with premiums being paid on a pre-tax basis.

FEDVIP’s Comprehensive Dental and Vision Plans Include:

Dental	Vision
<ul style="list-style-type: none"> • Preventive services covered at 100%. • There are no deductibles when using in-network dentists. • No waiting period for major services such as crowns, bridges, dentures, and implants. • Under most plans, there is no 12-month waiting period or age limit for orthodontic coverage. • A choice of 7 National and 5 Regional plan options. 	<ul style="list-style-type: none"> • Routine eye exams and vision correction without a referral. • Includes eyeglass frames and lenses or contact lenses instead of glasses. • Lens options such as shatter-resistant polycarbonate, scratch-resistant, anti-reflective, UV coatings, and tinted and progressive lenses. • Discounts on laser eye surgery. • A choice of 5 National plan options.

The decision to purchase one or both plans comes with pluses and minuses. For some, these plans are an unnecessary expense, and for others, they are valuable in managing these services. The key is to evaluate the options to determine what is best for you including:

- Understanding all the options available to you including Flexible Spending Accounts (FSA).
- Determining the premium costs versus the out-of-pocket expense for the plans.
- Evaluating the types of services and cost you normally use.

Looking for assistance? We can help.

**The FJA Pay & Benefits Committee offers our members a valuable benefit.
A *Complimentary* Dental/Vision Plan Consultation.**

Get the information you need to make the best decisions for you and your family.

Learn more: Visit the member benefits section at www.federaljudgesassoc.org or email our insurance consultant Jim De La Torre at jdelatorre@fedadvantage.com or call 415.202.6370

*This service is brought to you by the Pay & Benefits Committee as a supplement to any service provided by the Administrative Office. You may wish to confer with your personal financial consultant for additional advice.