

The following chart highlights some of the differences between FEHB and FEDVIP

	<b>FEHB</b>	<b>FEDVIP</b>
<b>Types of Enrollment</b>	Self Self and Family	Self Self Plus One Self and Family
<b>Premium conversion (pre-tax payment of premiums)</b>	Optional for employees Not available for annuitants	Required for employees Not available for annuitants
<b>Qualifying Life Events</b>	Includes all events allowed by Internal Revenue Code Section 125	Limited. Go to <a href="http://www.opm.gov/insure/dentalvision">www.opm.gov/insure/dentalvision</a> for more information.
<b>Premium contributions</b>	Government contribution toward premiums	No Government contribution; enrollees pay 100% of premiums
<b>Enrollment</b>	Enroll through agency human resources office or retirement system, often via access to a self service system such as Employee Express, EBIS, MyPay, Annuitant Express, etc.	Enroll through <a href="http://www.BENEFEDS.com">www.BENEFEDS.com</a>
<b>Carrying coverage into retirement and enrolling as an annuitant</b>	Must meet “5-year rule” to carry into retirement and generally cannot enroll as an annuitant.	No 5-year rule. Can carry into retirement if retiring on an immediate annuity, including retiring on disability. Can enroll as an annuitant during any Open Season or because of a Qualifying Life Event.
<b>Disputed claims process</b>	Uniform claims review processes among plans.  If claim still denied after reconsideration by plan, enrollee may request OPM review	Claim review processes differ among plans. If plan still denies claim after completing all its review procedures, enrollee may request review by independent third party mutually agreed to by the plan and OPM.  No OPM review of disputed claims.

	<b>FEHB</b>	<b>FEDVIP</b>
<b>31-day extension of coverage</b>	Yes	No
<b>Temporary continuation of coverage (TCC)</b>	Yes	No
<b>Spouse equity coverage</b>	Yes	No
<b>Right to convert to an individual policy</b>	Yes	No
<b>Annuitant cancellation of coverage or suspension of enrollment</b>	Annuitants can cancel coverage at any time but cannot re-enroll. Annuitants can suspend coverage under certain circumstances.	Annuitants can only cancel coverage during Open Season. Annuitants can re-enroll during future Open Seasons. There is no suspension of coverage.

