

Here is some of the information that may be helpful. Our website is www.fedvp.com Also we are more than happy to mail you both of our brochures. The Fusion attached is our insured plan with Free Choice of dental and vision provider with a huge PPO. In addition we have Dental HMO benefits with vision that is the lowest out of pocket at the dental office and the lowest in premium. Ortho under the DHMO is covered for adults and children, something the others do not have. We also cover children to age 23 with the dental HMO and to age 24 for the insured PPO Fusion Plan.

Our Advantages with our insured **Free Choice of Dental & Eye Care Offices + PPO** over others: Ameritas Group is a **\$ 25+ Billion Company** whose claim service is rated by Standard and Poor's for its claims quality.

For the first week days you may Expedite your enrollment and receive first of the month effective date

Domestic Partners and their children covered same as spouse and so are their children.. No other plan has this.

Why do I keep saying insured PPO?? Because this is NOT a self-insured trust, so if you think you are having a problem you may go the insurance commissioner for the state or DC where you live.

OPM has stated in their hand book that they "will not be involved in disputes between clients and plans"

We cover children to **age 24** (not 22 as others do)

We cover ortho for children after a 12 month wait (not 24-month wait)

(With the dental HMO, there is **no waiting** for orthodontics and adults and children are both covered) The Ortho panel may be used for those that are only enrolled in the Fusion PPO Plan.

If you are not satisfied with our plans, you may terminate at anytime. Re-Enrolling in the PPO will generate restrictions for the first year and no prior credit.

Review the vision which is attached is attached the vision benefits is more than just a discount... it includes reimbursement or payments to make your out of pocket on a \$400 pair of glasses only \$60.00 or \$120 is paid to you for contacts from day one per family member going to any eye care office.

No restrictions on the type or cost of frames and other services.

With our Dental Rewards program maximums may increase \$250 a year and if one visit is to a PPO provider then there is a PPO bonus which gives an extra \$100 a year making a \$ 350 increasing maximum per family member.

The Plans are portable if you leave government service or retire with no increase in premium or decrease in benefits.

Surveying Spouse and child or children benefit for the same plan.

RETIREING... no problem, same benefits, same premium. Snow Birds use a PPO Provider in the North for the summer and then when gone South for the winter uses a PPO provider or free provider choice anywhere!

We allow you to add over-age children, parents, grand kids, siblings they may be added to your payroll deduction OR because of your enrollment they may pay by automatic bank draft, credit card or direct quarterly bill.

The PPO offers 3 levels of benefits and so does the HMO.

It does not matter what health plan you have of do not have..

We are happy to mail you the number of brochures you will need for all of your employees of both the dental & vision insured free choice Fusion Plan with PPO and the Dental HMO with vision.

Hope this answers many of your questions... and we **will mail brochures** to you so individuals may enroll. Which they may do online, by fax, or mailing... no one will be refused.