

From the OPM Quick Reference Guide:

<http://www.opm.gov/insure/quickguide.pdf> you will see the limitations that OPM contracted for.

	Our FEDVP.COM Non OPM Plans	Government Plans OPM PLANS
Is there a government contribution?	NO	NO
Can a family member continue enrollment when they are no longer an eligible family member?	YES	NO
Domestic Partner Coverage?	YES	NO
Children covered to what age?	PPO to 24 DHMOs 23 except DHMO Texas to 25	22
Coverage for over age children, parents, grand kids, siblings?	YES	NO
Dental and Eye Care together?	YES	NO
Orthodontics- braces for children waiting period?	12 months PPO No Waiting DHMO	24 months
Orthodontics for adults?	YES with DHMO	NO
Orthodontics- braces for adults waiting period?	None with DHMO	NO Coverage
Disputes handled by OPM? Direct Quote: <i>“Can an employee appeal a plan’s denial to pay a claim?”</i>	You may go to the insurance commissioner in your state as all insured PPO benefits are licensed in all 50 states and D.C. There is no OPM REVIEW.	Yes, must go through plan’s appeal process. An independent third party review of a claim denial is available when the internal appeal process has been exhausted. There is no OPM REVIEW.
This website, www.fedvp.com and its representatives are not a part of the Federal Employees Dental and Vision Insurance Program and the Federal government does not endorse this site nor its contractors.	We elect to provide additional and more benefits than OPM has contracted for.	OPM Plans are limited in scope and benefits as described herein. .