

**For Immediate Release**

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**New Plan Comparison Tool Available to Help  
Millions of Military Retirees Choose Best Federal Employee Dental  
and Vision Insurance Plans (FEDVIP)**

**Open Season for 2019 Plans Runs Nov. 12-Dec. 10**

**WASHINGTON**--Under their new access to FEDVIP dental and vision plans, military retirees and their families will face a bewildering array of options. For example, of 15 dental plan options, 11 are available to all military retirees no matter where they live in the United States or abroad. Premiums for these plans vary from about \$200 a year to over \$600 for a self only enrollment, and from about \$500 to almost \$2,000 a year for a family enrollment. Benefits for expensive dental procedures vary widely among these plan options and in many cases, enrollees will spend hundreds or thousands of dollars out-of-pocket despite insurance coverage.

With coverage starting January 1, 2019, military retirees and their families will be eligible to join the same FEDVIP dental and vision plans used by civilian employees and retirees and their families. Military retirees will use the same 2018 Open Season, from November 12 to December 10, to choose which of 15 dental plan options and 8 vision plan options to join for coverage in 2019. Previously, these retirees could join only a "one size fits all" dental plan and had no coverage for eyeglasses or contact lenses.

Nonprofit Consumers' Checkbook's online *Guide to Dental & Vision Plans for Military Retirees* ([checkbook.org/FEDVIP](http://checkbook.org/FEDVIP)) is a plan comparison tool that shows how much enrollees are likely to spend in each dental option in total, taking into account both premiums and estimated out-of-pocket costs. Checkbook's *Guide* shows that a family with high dental expenses could incur total costs ranging from about \$2,500 to about \$5,000 in 2019, depending on which plan the family chose.

The *Guide* compares all FEDVIP dental plans in detail, showing which plans save military retirees the most money. No other tool provides such comparisons. These are "insurance value" comparisons that account for the costs of low, average, or high cost dental usage. There are separate ratings for self only, self-plus-one, and families of three or more.

The *Guide* presents not just numeric comparisons, but also in-depth advice on which plan choice strategies are likely to work best for families in different situations or facing unique access problems. For example, the *Guide* emphasizes that for retirees with a dentist they want to keep, it is vital to not only check the plan's participating dentist directory, but to confirm with the dentist that he or she will be participating with that plan for the upcoming coverage year. Much of the savings under these plans is based on using network dentists who provide discounts to patients in particular plans. This is particularly important for specialized high-cost services such as orthodontics or dental surgery.

The *Guide* also compares vision plans, providing detailed summaries of the benefits of the eight plan options newly available to military retirees. In addition to retirees, these vision plans will also

become available to the families of active duty military, but not to uniformed service members themselves (active duty uniformed service members themselves will continue to get dental and vision coverage through TRICARE at military health care facilities, and their family members will remain eligible to enroll in the TRICARE Dental Program). In total, about 1.7 million retirees and family members will be newly eligible for both dental and vision plans, and more than 7 million people in households of active duty uniformed service members will be newly eligible for these vision plans.

These vision plans offer a wide range of participating optometrists and vision providers, including most large chains, as well as a broad range of eyewear lens and frame options. Like the dental plans, the vision plans vary widely in premiums, though benefits are very similar, and the *Guide* shows which options are better buys. Savings of hundreds of dollars are possible as shown in the *Guide*.

Federal civilian employees have relied on *Checkbook's Guide to Health Plans for Federal Employees* to make smart decisions about their health-care and dental coverage options for 40 years. That civilian *Guide*, available online at [GuideToHealthPlans.org](http://GuideToHealthPlans.org), and in print, is the only source of Open Season information that tells both employees and retirees, both with and without Medicare, how much money they can expect to save—considering both premiums and out-of-pocket costs—by choosing the most economical health-care and dental plans. Until now, Checkbook has focused only on health plans and only on civilian employees and retirees, but this new plan comparison shopping information is tailored to military retirees and FEDVIP plans.

#### **How to Access the *Guide to Dental & Vision Plans for Military Retirees***

Retirees and families of active duty uniformed service men and women can subscribe to the *Guide* online for \$5.00 at [checkbook.org/fedvip](http://checkbook.org/fedvip). Orders can also be placed by calling 800-213-SAVE. Members of the media can access the *Guide* free of charge by using these credentials: ([user: 2019FEHB](#); [password: healthplans](#))

#### **About the Authors of the *Guide to Dental & Vision Plans for Military Retirees***

*Checkbook's Guide to Dental & Vision Plans for Military Retirees* is written by Walton Francis and the editors of *Consumers' Checkbook* magazine and Checkbook.org. The *Guide* is published by Consumers' Checkbook, a nonprofit organization that also publishes *Checkbook* magazine and its online companion, Checkbook.org. Checkbook, which rates auto repair shops, hospitals, plumbers, veterinarians, banks, doctors, and many other services, has localized versions in seven metropolitan areas (Washington, D.C., San Francisco, Boston, Philadelphia, Chicago, Twin Cities, and Seattle-Tacoma).

#### **Interviews Available**

Authors of the *Guide* are available for interview at your request. Please contact Jamie Lettis, public relations director, at 202-454-3006, or [jlettis@checkbook.org](mailto:jlettis@checkbook.org), for more information.

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