



The **2013**

Guide To Federal Benefits

For Federal Civilian Employees

- Federal Employees Health Benefits (FEHB) Program p.10
- Federal Employees Dental and Vision Insurance Program (FEDVIP) p.14
- Federal Flexible Spending Account Program (FSAFEDS) p.18
- Federal Employees' Group Life Insurance (FEGLI) Program p.22
- Federal Long Term Care Insurance Program (FLTCIP) p.24

The information contained in this *Guide to Federal Benefits* is only a summary of the benefits available under each plan. Before you select a plan or option, please read the Plan's Federal brochure as it is the official statement of benefits.

All benefits are subject to the definitions, limitations, and exclusions set forth in the Plan's Federal brochure.

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Guide To Federal Benefits 24

Mike Jess

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