Stop Health Care Fraud!

Fraud increases the cost of health care for everyone and increases your Federal Employees Dental and Vision Insurance Program premium.

Protect Yourself From Fraud – Here are some things that you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except to your dentists, BCBS FEP Dental, BENEFEDS, or OPM.
- Let only the appropriate dentists review your clinical record or recommend services.
- Avoid using dentists who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review your explanation of benefits (EOBs) statements.
- Do not ask your dentist to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a dentist has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
    - Call the dentist and ask for an explanation. There may be an error.
    - If the dentist does not resolve the matter, call us at 1-855-504-BLUE (2583) and explain the situation, you will be required to state your complaint in writing to us.
- **Federal Civilians** - Do not maintain as a family member on your policy:
  your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  your child over age 22 (unless they are disabled and incapable of self-support).
- **TRICARE Eligibles** - Do not maintain as a family member on your policy:
  Your child over age 21 if they are not enrolled in school (unless they are disabled or incapable of self-support)
  Your child over age 23 if they are enrolled in school (unless they are disabled or incapable of self-support)

If you have any questions about the eligibility of a dependent, please contact BENEFEDS.

Be sure to review Section 1, Eligibility, of this brochure prior to submitting your enrollment or obtaining benefits.

Fraud or intentional misrepresentation of material fact is prohibited under the plan. You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to

obtain FEDVIP benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the plan, or enroll in the plan when you are no longer eligible.