

First Payor Guidelines for Federal Employees

Coverage for members in the Federal Employees Health Benefits Program (FEHB) and the Federal Employees Dental and Vision Insurance Program (FEDVIP) is governed by the Office of Personnel Management (OPM). This agency requires the medical carrier to be the first payor when a member has a medical plan with embedded dental coverage. To help us process your claims quickly, please follow these steps:



1. Verify the enrollee's medical coverage. If the plan has an embedded dental benefit, submit the claim to the medical carrier first.



2. Apply payment from the medical carrier to the member's responsibility first.



3. After the adjustment is made, attach a copy of the medical explanation of benefits to the claim form for the secondary insurance and send it to:

Humana
P.O. Box 14287
Lexington, KY 40512-4287

The member is financially obligated to pay only his or her member responsibilities on the schedule of benefits. If you have questions, please call **877-692-2468**, 9 a.m. – 7 p.m., Eastern Time.