

**Blue Cross Blue Shield FEP Vision  
FEDVIP Program Highlights**

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**Pre-Tax Salary Deduction for Employees**

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Employees automatically pay premiums through payroll deductions using pre-tax dollars. Annuitants automatically pay premiums through annuity deductions using post-tax dollars. TRICARE enrollees automatically pay premiums through payroll deduction or automatic bank withdrawal (ABW) using post-tax dollars.