

# Commonwealth of Virginia

## Miscellaneous Insurance

Miscellaneous Insurance products are supported through payroll deductions for State employees and are processed through the Commonwealth Integrated Payroll/Personnel System (CIPPS).

The Commonwealth does not sponsor the products offered under the Miscellaneous Insurance program. The program is intended to benefit employees by providing payroll deduction services for commercially available products among a “network” of independent vendors. The deductions for products offered under the Miscellaneous Insurance program are referred to as “miscellaneous insurances.”

Administrative fees are charged to fund the consolidated billing process, as the Commonwealth does not sponsor the voluntary products for which deductions take place. In many cases, the Provider pays the administrative fee on behalf of the employee. When the Provider does not pay the administrative fee, the fee is charged to the employee and is taken through payroll deduction. The Commonwealth charges a minimal fee for processing each pay period. This fee is currently fifteen cents.

### Commonwealth of Virginia Provider Network

In order to participate in payroll withholdings of insurance premiums, the insurance Provider must be an active vendor in the FBMC Provider Network. A list of eligible providers and contact information with a notation regarding the requirement of an employee-deducted fee can be found at the Virginia Provider Network website at [www.fbmc-benefits.com/vaproviders](http://www.fbmc-benefits.com/vaproviders)

### **As an eligible employee, you must:**

- 1.) Complete necessary paperwork required by the agent.
- 2.) You and the provider agent must complete the necessary salary deduction agreement form located at: [http://www.doa.virginia.gov/payroll/tpa/tpa\\_main.cfm](http://www.doa.virginia.gov/payroll/tpa/tpa_main.cfm).
- 3.) The provider agent will submit the completed salary deduction form to FBMC.
- 4.) FBMC will communicate to your employer to begin withholding deductions for your miscellaneous insurance product(s) through payroll. Your employing agency CANNOT establish a payroll deduction upon your direct request. The authorization must be provided by FBMC.
- 5.) ONE payroll deduction shall be provided for ALL miscellaneous insurance product(s) withholdings. Therefore, if you participate with more than one product/provider, the combined deductions amount will be shown on your pay stub as POST-TAX.



**If you have questions concerning Provider premium amounts or the timing of your payroll deduction, contact  
FBMC at 1-855-569-3262.**

**Questions related to your *policy* or *coverage* must be directed to the provider company.**