

2025 FEHB & PSHB OVERSEAS PROGRAM

Blue Cross and Blue Shield Federal Employee Program



By your side wherever you go
That's the Benefit of Blue.®

  **BlueCross.
BlueShield.**
Federal Employee Program.®

fepblue.org

Overseas coverage for federal employees, USPS employees and their families

When you're working or traveling overseas, you want the same peace of mind you have when you're in the U.S.

The Blue Cross and Blue Shield Federal Employee Program (FEP) is proud to provide worldwide coverage to federal employees and their families in the **Federal Employees Health Benefits (FEHB) Program**. Starting in 2025 with the introduction of the **Postal Service Health Benefits (PSHB) Program**, we're excited to continue providing our coverage to USPS employees and their families.

No matter which benefits program you're part of, FEP is committed to delivering the quality coverage you and your family need overseas.

Now, we invite you to explore this booklet and discover the **Benefit of Blue.**[®]

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2025 Overseas Benefit Summary

The Blue Cross and Blue Shield Service Benefit Plan has been serving federal employees, USPS employees, retirees and their families for over 60 years. One of the things that sets our coverage apart is that you can use your benefits both in the U.S. and overseas.

Here's why federal employees choose Blue:



Your coverage works no matter where you live or travel



When you're overseas, we waive your copays for inpatient care



We waive your deductibles for overseas care



Similar to in the U.S., preventive care is always at no cost to you



We have dedicated 24-hour overseas assistance



You have access to a number of wellness programs and discounts

NEW

New for 2025

We're excited to enhance our overseas benefits for members.

- Starting January 1, 2025, all primary care, specialist care and emergency room (ER) services will have **no cost share** overseas.
- You can also use Teladoc Health® Global Care for **\$0**.

Learn more about what's new for 2025 at [fepblue.org/whatsnew](https://www.fepblue.org/whatsnew).



Your coverage overseas

As with all of our members, you'll have the option to enroll in one of our three plans:



FEP Blue Focus[®]



FEP Blue Basic[™]



FEP Blue Standard[™]

You'll also have three levels of coverage to select from:



Self Only



Self + 1



Self & Family



We partner with **GeoBlue[®]** as our Overseas Assistance Center to provide your overseas coverage. Backed by Blue Cross Blue Shield, GeoBlue provides you with the service you expect from Blue.

Throughout this booklet, we will showcase how our benefits work overseas. While many of our benefits are the same no matter where you are, we do offer some benefits exclusively for members who live or travel outside of the U.S.



For more information on using your benefits within the U.S., please visit fepblue.org or call **1-800-411-BLUE (2583)**.

Save time. Skip the reimbursements.

You can use any licensed provider overseas. However, before you get care, **we recommend that you arrange for a guarantee of benefits so you don't need to pay for services and then file a claim for reimbursement.**



What is a guarantee of benefits?

A guarantee of benefits, or GOB, allows your provider to bill our Overseas Assistance Center (managed by GeoBlue) directly for your covered services, meaning you don't need to submit a separate claim.

How can I find a provider who accepts direct billing?

GeoBlue has over 11,200 providers with direct billing arrangements. All of these providers are listed in our overseas provider directory available at [fepblue.org/overseas](https://www.fepblue.org/overseas). You can also call **1-804-673-1678** for FEHB members and **1-484-776-1200** for PSHB members.

What if my provider isn't listed in the directory?

Call or email our Overseas Assistance Center—they'll be happy to work with your provider to try to get a GOB in place. You can also complete a provider nomination form and send it to GeoBlue.



Setting up a GOB

To get started setting up a GOB, call our Overseas Assistance Center at **1-804-673-1678** for FEHB members and **1-484-776-1200** for PSHB members, or email fepoverseas@geo-blue.com.

What happens if my provider doesn't accept a GOB?

If your provider does not accept a GOB, we will still pay for your covered services at the in-network level. However, you'll need to pay for your care, and we'll reimburse you after you submit a claim and associated itemized bills. To help avoid any claim delays, you should ask your provider to give you the medical records for your care. You'll need these when it's time to submit your claim.

Once you have your medical records and itemized bills, you can submit your claim online, via the BCBS FEP Overseas mobile app, by fax or by mail.



Submit online

Log in or register for a **MyBlue®** account. Once you're logged in, click "Submit Overseas Claims" under the Claims & Costs tab.



Submit via the BCBS FEP Overseas app


Download the BCBS FEP Overseas app on the App Store® or Google Play™ to conveniently and securely submit your claims via your mobile device.



Submit by fax or mail


Download and complete your [medical claim form](#) or [pharmacy claim form](#). Send the completed form and itemized bills to the correct location noted below.

Medical Claims

 **FEP Overseas**
PO Box 1568
Southeastern, PA 19399

 **001-610-293-3529**

Pharmacy Claims

 **Blue Cross and Blue Shield Service
Benefit Plan Retail Pharmacy Program**
PO Box 52057, Phoenix, AZ 85072-2057

 **001-480-614-7674**

Did you know?

We offer free translation services and currency conversion to members overseas. If you receive a bill or claim in a different language, our Overseas Assistance Center will translate it for you. You can also request to have your reimbursement paid in U.S. currency or local currency.

2025 Overseas medical benefits

What you'll pay for common services

Benefit	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Global Care through Teladoc Health®	Nothing	Nothing	Nothing
Primary care doctor	Waived overseas	Waived overseas	Waived overseas
Specialists	Waived overseas	Waived overseas	Waived overseas
Mental health visits	Waived overseas	Waived overseas	Waived overseas
Maternity	\$0 copay with GOB	\$0 copay with GOB	\$0 copay with GOB
Inpatient hospital	\$0 copay with GOB ¹	\$0 copay with GOB	\$0 copay with GOB
Outpatient hospital	30% of our allowance	\$250 per day per facility ¹	15% of our allowance
Surgery	30% of our allowance ¹	\$150 per surgeon in an office setting ¹ \$200 per surgeon in a non-office setting ¹	15% of our allowance
ER (accidental injury)	Waived overseas	Waived overseas	Waived overseas
ER (medical emergency)	Waived overseas	Waived overseas	Waived overseas
Lab work (such as blood tests)	\$0 for first 10 specific lab tests ²	15% of our allowance ¹	15% of our allowance
Diagnostic services (such as sleep studies, X-rays, CT scans)	30% of our allowance ¹	Up to \$100 in an office ¹ Up to \$200 in a hospital ¹	15% of our allowance
Physical, Speech and/or Occupational Therapy	\$0 copay per visit Limited to 25 visits per person a year	\$0 at a primary care doctor \$0 at a specialist Limited to 50 visits per person a year	\$0 at a primary care doctor \$0 at a specialist Limited to 75 visits per person a year
Deductible	Waived overseas	No deductible	Waived overseas
Out-of-Pocket maximum	Self Only: \$9,000 Self + One and Self & Family: \$18,000	Self Only: \$7,500 Self + One and Self & Family: \$15,000	Self Only: \$6,000 Self + One and Self & Family: \$12,000

¹You pay 30% of our allowance for agents, drugs and/or supplies you receive during your care.

²Please see the brochure for covered lab services.

2025 Overseas pharmacy benefits

You can use your pharmacy benefits overseas as well. Drugs purchased overseas must be equivalent to drugs that require a prescription by U.S. federal law. You can download our approved drug lists (formularies) at fepblue.org/pharmacy.

Get your prescriptions mailed to you

You can use the FEP Mail Service or FEP Specialty Pharmacy Programs overseas as long as:



You have a valid U.S. ZIP Code. This includes valid APO, DPO and FPO addresses



Your prescribing physician is licensed in the U.S., Puerto Rico or the U.S. Virgin Islands



The country you live in does not restrict the importation of drugs from other countries

What you pay for a 30-day supply of drugs overseas

	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Overseas Retail Pharmacy	Tier 1: \$5 copay Tier 2: 40% of our allowance (\$350 max)	30% of our allowance	15% of our allowance
FEP Mail Service Pharmacy	Not a benefit	Not a benefit unless you have Medicare Part B primary	Tier 1: \$15 Tier 2: \$90 Tier 3: \$125
FEP Specialty Pharmacy	40% of our allowance (\$350 max)	Tier 4: \$120 Tier 5: \$200	Tier 4: \$65 Tier 5: \$85

Tier levels vary between **FEP Blue Focus**, **FEP Blue Basic** and **FEP Blue Standard**.

Visit fepblue.org/pharmacy to learn more about our drug tiers.

Did you know?

If you take a maintenance medication and you are about to go overseas for an extended period of time, you can request up to a 12-month supply of your prescription before you leave the U.S. Contact our Pharmacy Program at **1-800-624-5060** to learn more.

Please note: The FEP Medicare Prescription Drug Program (MPDP) is only available to residents of the U.S. or a U.S. territory. If you are enrolled in MPDP and will be traveling overseas, please call **1-888-338-7737** (TTY: 711) for assistance.

Care overseas

Members overseas can visit with providers in person and, if applicable, virtually or on the phone. Call **1-804-673-1678** for FEHB members and **1-484-776-1200** for PSHB members to get assistance finding in-person care overseas.

Inpatient care

We waive the cost of covered inpatient care overseas. For **FEP Blue Standard**, you can go to any inpatient care provider (we still recommend you get a GOB first, so you don't have to submit a claim). For **FEP Blue Focus** and **FEP Blue Basic**, you **must** visit a Department of Defense facility or a provider that accepts a GOB arrangement to receive waived costs. Call **1-804-673-1678** for FEHB members and **1-484-776-1200** for PSHB members, or email fepoverseas@geo-blue.com to set up a GOB.

Teladoc Health Global Care

NEW Members living overseas can get 24/7 virtual care through Teladoc Health Global Care at no out-of-pocket cost.

Through this program, you can speak to experienced doctors by phone, tablet or computer—anytime, anywhere.

With this benefit, you can get care for non-emergency health issues like:

- Cold and flu symptoms
- Stomach ache
- Sore throat
- Allergies

Get started today by downloading the Teladoc Health Global Care app. You must have an international address to register.

Using telemedicine services through a local provider

All members, regardless of where you live, can receive virtual care from local providers outside of our Teladoc Health network. We cover online or phone telemedicine consults provided by primary care physicians and specialists. You'll pay the same copay for these visits that you would pay if you visited the provider in person (see our benefit chart on **page 5**).



Emergency evacuation services

We provide emergency evacuation services for members overseas. If there's an emergency, we'll transfer you to the nearest facility that can treat your condition. If you need these services, please call **1-804-673-1678** for FEHB members and **1-484-776-1200** for PSHB members **before** you receive services. This will help you to avoid being overcharged for transport.

Health and wellness programs

As a Service Benefit Plan member, you have access to a number of health and wellness programs. Learn more about our programs at fepblue.org/healthwellness. Sign up for a MyBlue account today at fepblue.org/signup to get access to these programs and more.



Blue Health Assessment

Get a health action plan you can use to live healthier. **FEP Blue Basic** and **FEP Blue Standard** members may also earn **\$50** for completing the BHA each year.



Daily Habits

Get support and actionable steps you can take to reach your health goals or manage certain chronic conditions. **FEP Blue Basic** and **FEP Blue Standard** members may earn up to **\$120** for completing up to three eligible goals.



Routine Annual Physical Incentive Program

FEP Blue Focus members can earn **\$150** for getting their annual physical each year.



Pregnancy Care Incentive Program

Pregnant members can get support and incentives throughout their pregnancy. **FEP Blue Basic** and **FEP Blue Standard** members can earn **\$75** for getting prenatal care in their first trimester. You can also earn a Pregnancy Care Box with items to support you during and after your pregnancy.



Diabetes Management Program by Livongo®

If you have diabetes, keeping it in check is important. Through this program, **FEP Blue Basic** and **FEP Blue Standard** members can receive a free digital glucose monitor and unlimited lancets.



Hypertension Management Program

Members with high blood pressure may be eligible to receive a **free blood pressure monitor** if you have a claim that supports you have high blood pressure.



Case Management

Members with certain conditions can choose to enroll in case management. Through this program, you will work with licensed health care professionals to help you navigate your health needs.

Get assistance before you move overseas

The GeoBlue Pre-Departure Program is designed to help you manage your transition to a new country with expert advice on how to navigate the local health care system and avoid any disruptions in care. To get started and fill out a pre-departure questionnaire, visit fepblue.org/overseas.

Please note: For certain programs, you need a valid APO, FPO or DPO address to participate or receive rewards. In addition, overseas members can use the MyBlue® Wellness Card to make qualified medical expense purchases outside the U.S. at approved health care merchants, but it is more likely that you will be asked to send in your receipts to authorize the use of funds on your card for those purchases.

We're here to assist you if you need help overseas.

Overseas Customer Service (weekdays from 5 a.m. to 6 p.m. Eastern Time)

Do you need help with things like claims filing, enrollment questions, obtaining a Certificate of Coverage and U.S. dollar check reimbursements? Call our dedicated Overseas Customer Service at **1-888-999-9862**.

Overseas Assistance Center (available 24/7)

Need help with finding a provider overseas, direct billing or guarantee of benefits arrangements, emergency medical evacuations, translation services and more? Call our Overseas Assistance Center at **1-804-673-1678** for FEHB members and **1-484-776-1200** for PSHB members, or email them at fepoverseas@geo-blue.com.

Overseas Pharmacy Questions (available 24/7)

Call **1-800-624-5060**.



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fepblue.org

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This is a summary of the features of the Blue Cross and Blue Shield Service Benefit Plan. Before making a final decision, please read the Plan's Federal Employees Health Benefits Program brochures (FEP Blue Standard and FEP Blue Basic: RI 71-005; FEP Blue Focus: RI 71-017) and the Postal Service Health Benefits Program brochures (FEP Blue Standard and FEP Blue Basic: RI 71-020; FEP Blue Focus: RI 71-025). All benefits are subject to the definitions, limitations and exclusions set forth in the brochures.

The Blue Cross Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield companies.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association.

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