

2025 FEHB & PSHB BENEFIT SUMMARY

Blue Cross and Blue Shield Federal Employee Program



**The health plan
that's always by your side
That's the Benefit of Blue.®**

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

fepblue.org

Quality coverage for federal employees, USPS employees and their families

Nothing is more important than your health. That's why you need a health plan you can count on today and tomorrow.

Since 1960, the Blue Cross and Blue Shield Federal Employee Program (FEP) has been proud to provide 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. You'll find more information on PSHB on the following page.

No matter which benefits program you're part of, FEP is committed to delivering the quality coverage you and your family need, including free preventive care and rewarding incentives, plus a network that includes over 2 million doctors and hospitals in the U.S.—more than any other insurer.

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

The Postal Service Health Benefits (PSHB) Program

Here's what you need to know



What is the PSHB Program?

PSHB is a health benefits program exclusively for USPS employees, retirees and their families.

PSHB coverage begins January 1, 2025.

What makes PSHB different from FEHB?

For 2025, health benefits for active employees and their families in FEHB and PSHB will be the same. However, there are new dedicated PSHB plan brochures for FEP that will be available in November 2024:

Blue Cross and Blue Shield
Service Benefit Plan brochure
FEP Blue Basic™ and FEP Blue Standard™
(RI 71-020)

Blue Cross and Blue Shield
Service Benefit Plan brochure
FEP Blue Focus® (RI 71-025)

What about retired USPS employees and spouses?

The other key change is that there are different requirements for Medicare Part B and Part D coverage if you are retired and eligible for Medicare. If you are retired or close to retirement, we recommend reviewing our Medicare information at fepblue.org/medicare.

How will enrollment work with PSHB?

Most enrollment services for PSHB will be handled directly by the U.S. Office of Personnel Management (OPM). This means that you will have a new system hosted by OPM to enroll in coverage and make changes to your contact information, such as changing your address if you move. You can learn more about PSHB enrollment on [page 19](#).



Please note

As you read through this booklet, you will see benefits and programs for both FEHB and PSHB. While most will be the same across programs, if there are differences, we will highlight those for you.

We have plans designed to support every need and budget:



FEP Blue Focus[®]



FEP Blue Basic[™]



FEP Blue Standard[™]

We'll use these icons for each of our plans throughout this booklet.

You can choose to cover:



Yourself with Self Only



You and one other person with Self + 1



You and multiple dependents with Self & Family

With each of our plans, you'll receive:



Free preventive care from in-network (Preferred) providers



Worldwide coverage






Referral-free care from specialists



Wellness rewards and discounts

Let's compare coverage

			
No Deductible	X	✓	X
Pay Mostly Copays	X	✓	X
In-Network Care	✓	✓	✓
Out-of-Network Care	X	X	✓
Preferred Drug Coverage	✓	✓	✓
Non-preferred Drug Coverage	X	✓	✓
Medicare Part B Reimbursement – \$800	X	✓	X

New FEP benefits for 2025

Changes to all of our plans



Telehealth visits

- We will cover all of your telehealth visits from Teladoc Health® at **no out-of-pocket cost** to you.



Weight management resources

- We will offer a new Weight Management Program by Livongo® to members 13 and over who meet specific criteria.



Family planning and maternity updates

- We increased the options of free breast pump kits available to members who are pregnant or nursing. To order your free kit, call **1-800-411-BLUE (2583)**.
- We added fallopian tube removal (salpingectomy) to our list of fully covered family planning services.



Preventive care updates

- We cover adult RSV vaccines.
- We cover the monkeypox (Mpox) vaccine for members at high risk for monkeypox infection.



Overseas benefits

- We will waive the cost share for primary care, specialists and outpatient emergency room (ER) services for members overseas.

Changes to FEP Blue Basic only

- We increased the copays for specialist visits, inpatient admissions, outpatient visits and services, urgent care visits and services, emergency room (ER) visits, Preferred brand name (Tier 2) drugs and specialty (Tier 4 and 5) drugs.
- We increased the out-of-pocket maximum to \$7,500 for Self Only and to \$15,000 for Self + One and Self & Family.



This is not a full list of changes. For the full list, see section 2 of the Blue Cross and Blue Shield Service Benefit Plan brochures for FEHB and PSHB at fepblue.org/brochure.

Medical out-of-pocket costs

What you'll pay for common services at in-network providers

Benefit	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Virtual doctor visits through Teladoc Health®	You pay nothing	You pay nothing	You pay nothing
Primary care doctor	\$10 per visit for your first 10 primary and/or specialty care visits ¹	\$35 copay ¹	\$30 copay
Specialists		\$50 copay ¹	\$40 copay
Mental health visits		\$35 copay ¹	\$30 copay
Urgent care centers	\$25 copay	\$50 copay	\$30 copay
Chiropractic care	\$25 for up to 10 visits per year ²	\$35 for up to 20 visits per year	\$30 for up to 12 visits per year
Maternity	\$0 for doctor's visits \$1,500 for facility care	\$350 inpatient \$0 outpatient	\$0 copay
Inpatient hospital	30% of our allowance*	\$350 per day; up to \$1,750 per admission	\$350 copay
Outpatient hospital	30% of our allowance [†]	\$250 per day per facility ¹	15% of our allowance*
Surgery	30% of our allowance [†]	\$150 per surgeon in an office ¹ \$200 per surgeon in other settings ¹	15% of our allowance*
ER (accidental injury)	\$0 within 72 hours	\$350 per day per facility	\$0 within 72 hours
ER (medical emergency)	30% of our allowance*	\$350 per day per facility	15% of our allowance*
Lab work (such as blood tests)	\$0 for first 10 specific lab tests**	15% of our allowance ¹	15% of our allowance*
Diagnostic services (such as sleep studies, X-rays, CT scans)	30% of our allowance*	Up to \$100 in an office ¹ Up to \$250 in a hospital ¹	15% of our allowance*

If you have Medicare primary or receive care overseas, different cost share amounts may apply.

*Deductible applies.

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

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

**Please see brochure for covered lab services.

²Up to 10 visits combined for chiropractic care and acupuncture.

Deductibles and out-of-pocket maximums

Benefit	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Deductible	\$500 for Self Only \$1,000 for Self + One and Self & Family	No deductible	\$350 for Self Only \$700 for Self + One and Self & Family
Out-of-Pocket maximum (Preferred providers)	\$9,000 for Self Only \$18,000 for Self + One and Self & Family	\$7,500 for Self Only \$15,000 for Self + One and Self & Family	\$6,000 for Self Only \$12,000 for Self + One and Self & Family

Federal Employees Health Benefits (FEHB) Program Premiums

	Bi-weekly			Monthly		
	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Self Only	\$59.17	\$113.16	\$174.81	\$128.21	\$245.18	\$378.76
Enrollment Code	131	111	104	131	111	104
Self + One	\$127.21	\$274.14	\$384.14	\$275.63	\$593.97	\$832.31
Enrollment Code	133	113	106	133	113	106
Self & Family	\$139.92	\$303.61	\$424.65	\$303.17	\$657.82	\$920.07
Enrollment Code	132	112	105	132	112	105

Postal Service Health Benefits (PSHB) Program Premiums

	Bi-weekly			Monthly		
	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Self Only	\$59.17	\$114.12	\$174.13	\$128.21	\$247.26	\$377.28
Enrollment Code	35A	33A	33D	35A	33A	33D
Self + One	\$127.21	\$280.99	\$388.04	\$275.63	\$608.81	\$840.75
Enrollment Code	35C	33C	33F	35C	33C	33F
Self & Family	\$139.92	\$317.62	\$435.43	\$303.17	\$688.18	\$943.43
Enrollment Code	35B	33B	33E	35B	33B	33E

These rates don't apply to all enrollees. If you are in a specific enrollment category, please contact the agency or Tribal employer that maintains your health benefits enrollment.

Pharmacy benefits

We want to make sure you and your family have access to the prescription drugs you need.

We designed our pharmacy program so that you can get your prescriptions conveniently and affordably. That's why we have a variety of coverage options you can count on.

Retail Pharmacy Program	F	B	S
FEP Mail Service Pharmacy Program	X	X*	S
FEP Specialty Pharmacy Program	F	B	S

**Available if you have Medicare Part B primary.*

Our drug tiers

The tiers your prescription drugs fall in can vary between our coverage options. **FEP Blue Focus** only has two drug tiers. They are:

<p>Tier 1 Preferred Generics</p>	<p>Tier 2 Preferred Brand Name, Preferred Specialty and Preferred Brand Name Specialty</p>
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FEP Blue Basic and **FEP Blue Standard** each have five drug tiers. They are:

<p>Tier 1 Generics</p>	<p>Tier 2 Preferred Brand Name</p>	<p>Tier 3 Non-preferred Brand Name</p>	<p>Tier 4 Preferred Specialty</p>	<p>Tier 5 Non-preferred Specialty</p>
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Know if your drug is covered and what it costs

Visit fepblue.org/rx to look up your specific drug(s) and how much it will cost at local pharmacies and through Mail Service.

NEW

New for Open Season: If you're already a member, you can log in to your MyBlue® account to access a personalized prescription drug cost tool that shows the cost of the prescriptions for your current plan.

Retail Pharmacy Program

Pick up your prescriptions conveniently at one of our **more than 55,000 in-network pharmacies**. Find an in-network pharmacy near you at fepblue.org/provider.

What you'll pay for up to a 30-day supply at an in-network pharmacy

FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Tier 1: \$5 copay Tier 2: 40% of our allowance (\$350 maximum)	Tier 1: \$15 copay Tier 2: \$75 copay Tier 3: 60% of our allowance (\$90 minimum) Tier 4: \$120 copay Tier 5: \$200 copay	Tier 1: \$7.50 copay Tier 2: 30% of our allowance Tier 3: 50% of our allowance Tier 4: 30% of our allowance Tier 5: 30% of our allowance

If you have Medicare or receive care overseas, different cost share amounts may apply. Tier 4 and 5 drugs are limited to one 30-day fill through the Retail Pharmacy Program. All additional fills must be placed through the Specialty Pharmacy Program.

FEP Mail Service Pharmacy Program

Get your prescriptions delivered directly to your door.

What you'll pay for up to a 90-day supply through this program

FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Not a benefit	Available to members with Medicare Part B only Visit fepblue.org for more information	Tier 1: \$15 copay Tier 2: \$90 copay Tier 3: \$125 copay

If you have Medicare or receive care overseas, different cost share amounts may apply.

FEP Specialty Pharmacy Program

This program is for members who are prescribed specialty drugs. It allows members who need these medications to get them at a reasonable cost.

What you'll pay for up to a 30-day supply through this program

FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Tier 2: 40% of our allowance (\$350 maximum)	Tier 4: \$120 copay Tier 5: \$200 copay	Tier 4: \$65 copay Tier 5: \$85 copay

If you have Medicare primary or receive care overseas, different cost share amounts may apply.

Coverage wherever you go

You're covered

Blue Cross Blue Shield has one of the largest provider networks in the U.S. Your member ID card works in every ZIP Code and beyond. And you never need a referral to see a specialist with any of our plans.



Find a provider

Finding an in-network provider is easy. Use our **fepblue** app or go to our website, [fepblue.org/provider](https://www.fepblue.org/provider). You can also call us at the customer service number on the back of your member ID card.

Travel confidently

If you're away from home for work or play, your benefits will travel with you. Just make sure to take your member ID card with you wherever you go—which is easy if you download our **fepblue** app.



Traveling or moving overseas?

Your benefits work there, too—all at the in-network level, no matter which providers you visit.

We encourage you to visit [fepblue.org/overseas](https://www.fepblue.org/overseas) to see how your benefits will work outside the U.S. You can also call our Overseas Assistance Center at **1-804-673-1678** for FEHB and **1-484-776-1200** for PSHB.

Get answers to your health questions

Through our Nurse Line, you have 24/7 access to qualified registered nurses at no cost if you have a health question or need guidance on where to go for care. Call **1-888-258-3432** or chat with them via your **fepblue** app or MyBlue account.

Register for telehealth services

With telehealth services provided by Teladoc Health, you can get virtual doctor visits via phone, video chat or the Teladoc app.

NEW New for 2025: All telehealth visits provided by Teladoc Health will be free for all members.

Your telehealth benefit includes:



24/7 General Medical Care



Mental Health Consults



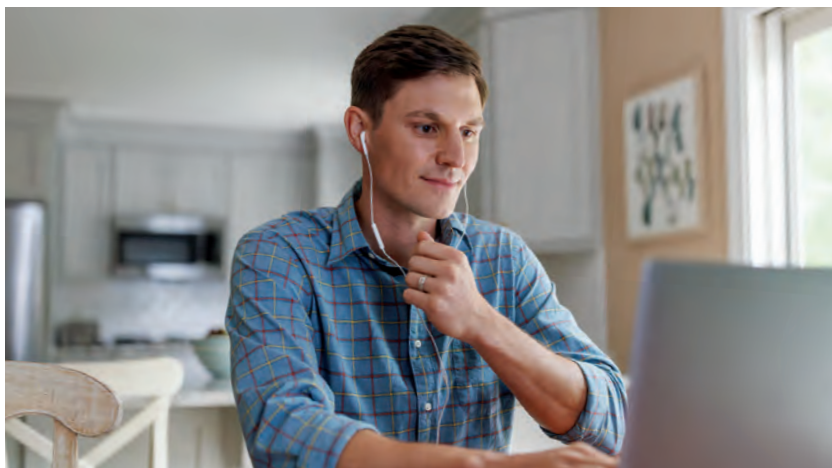
Dermatology Services



Nutritional Counseling



Global Care
(for Overseas Members)



Does your doctor offer telemedicine services?

If your in-network doctors offer phone or video visits, we'll cover them. You'll pay the same cost share as an in-person visit.



Learn more or register for Teladoc Health today at fepblue.org/telehealth or call **1-855-636-1579**.

Access all your health care information in one place with MyBlue®



All members, 18 and older, have access to our online member-only website, MyBlue. The site is personalized to you and is the gateway to managing your information, earning rewards and using many of our helpful tools and resources.

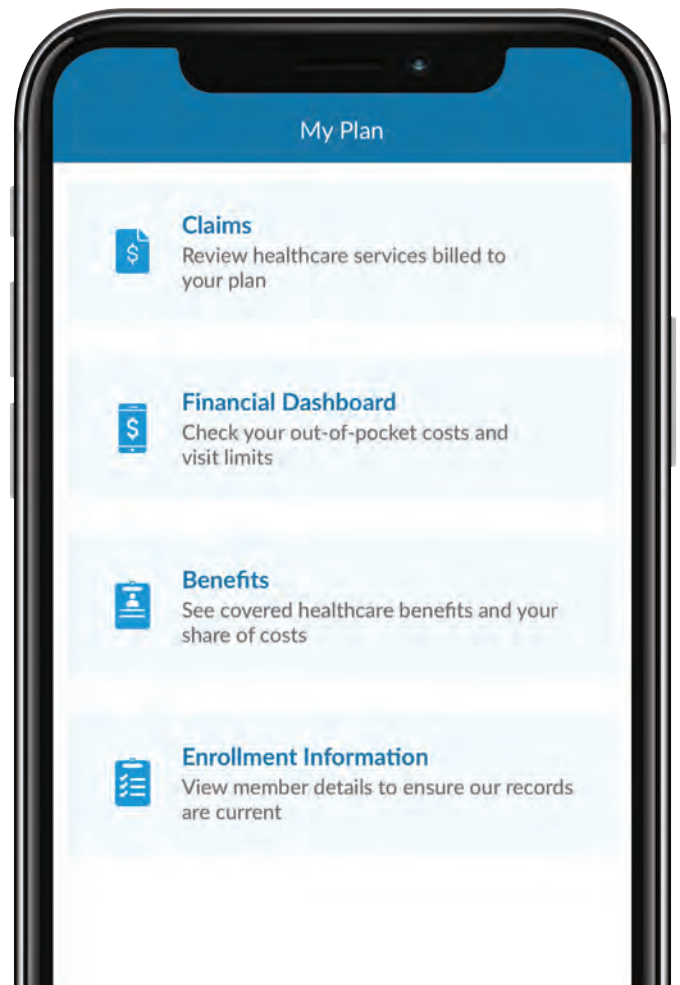
To register for an account:

- 1 Visit fepblue.org/signup.
- 2 Complete the registration fields. You'll need your member ID card and a unique PIN. Follow the instructions to get your PIN.
- 3 Confirm your registration and begin using MyBlue. Once you have an account, you can access MyBlue 24/7 at fepblue.org/myblue.

Download the fepblue app to do more on the go

The **fepblue** app puts your health insurance benefits in the palm of your hand. Use it to quickly access the digital version of your member ID card, find in-network providers no matter where you are or connect to a virtual one through Teladoc Health, set up notifications to receive updates from us and more.

Download **fepblue** on the App Store® or Google Play™ today.



Helpful tools to get the most out of your benefits

Through a variety of online tools and resources, we can help you stay informed, manage your costs and more.

See your current prescription drug costs

If you're a member and logged in to MyBlue, you can access a personalized drug cost tool that shows you the cost of prescription drugs for your specific plan. Get started at fepblue.org/myblue.

Know your health care costs

See how close you are to meeting your annual deductible or visit limits as well as what you've paid in claims this year. See more at fepblue.org/myblue.

Manage your coverage

View your claims, Explanation of Benefits (EOBs) and all your medical records in one convenient place. Learn more at fepblue.org/myblue.

Get estimates for anticipated care and services

You can search for certain treatments and get estimates for how much they'll cost. Check it out at fepblue.org/provider.



Have questions about FEP?




Call **1-800-411-BLUE (2583)**. You can also call the number on the back of your member ID card.

Get rewarded for completing activities that support your health

Blue Health Assessment S B

Your health matters. With the Blue Health Assessment (BHA), you can address any health risks before they become issues and get rewarded. Plus, it takes no more than 20 minutes to complete.

Here's how it works:

 <p>Answer a questionnaire about your health.</p>	 <p>Receive a personalized score and plan to improve or maintain your health.</p>	 <p>Earn \$50 the first time you complete the BHA in 2025.</p>
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You must be the contract holder or spouse, 18 or older, on a FEP Blue Standard or FEP Blue Basic plan to earn incentive rewards.

Daily Habits S B

After you complete the BHA, you can participate in our online health coaching tool, Daily Habits. This program allows you to complete activities related to your well-being and earn rewards, up to **\$120**, for completing three activities.

You can complete activities related to:

 <p>Stress</p>	 <p>Weight loss</p>	 <p>Exercise</p>	 <p>Balanced living</p>	 <p>Nutrition</p>
 <p>Managing asthma</p>	 <p>Managing heart disease</p>	 <p>Managing hypertension</p>	 <p>Managing COPD</p>	 <p>Quitting tobacco</p>



Routine Annual Physical Incentive Program F

FEP Blue Focus members can earn a **\$150** MyBlue Wellness Card for getting their annual physical.

To earn your reward, get your checkup from an in-network provider. Once your doctor submits the claim, we'll send you an email and/or message on your EOB with instructions to receive your reward.

Location restrictions apply. You must be 18 or older and the contract holder or spouse on an FEP Blue Focus plan to earn this reward. We encourage you to consider possible tax implications of your rewards as part of this program and to consult your tax, legal or accounting advisors for additional information. Not all Blue365® vendors are included in this program.

Pregnancy Care Incentive Program S B

Pregnant 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.

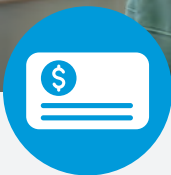
MyBlue Wellness Card

When you earn reward dollars through our incentive programs, we load the funds on to your MyBlue Wellness Card. This is a prepaid debit card that you can use to pay for qualified medical expenses and specific non-qualified medical expenses.

Qualified medical expenses you can pay for with your card:

- Doctor's office copays
- Prescription copays
- Contacts and glasses
- Over-the-counter medicines
- Menstrual products
- And more

For the full list of qualified medical expenses, visit www.irs.gov/publications/p502.



Use your card for non-qualified medical expenses

You can spend up to **\$150** annually on your card for specific products available through Blue365. See the current list of eligible products at blue365deals.com/fep and choose the wellness card dropdown.

Health and wellness programs



Weight Management Program by Livongo®

Members 13 and over who meet body mass index (BMI) criteria can get a digital scale and ongoing weight management support from Livongo.



Diabetes Management Program by Livongo® S B

FEP Blue Basic and **FEP Blue Standard** members with diabetes can get an advanced digital glucose meter, free unlimited test strips and lancets, plus one-on-one support through Livongo.



Hypertension Management Program

Members with high blood pressure can receive a blood pressure monitor at no out-of-pocket cost every two years.



Additional Maternity Programs

Members who are pregnant or have recently given birth can receive a breast pump kit, up to 8 mental health visits and a blood pressure monitor. All at no out-of-pocket cost.



Tobacco Cessation Incentive Program

If you smoke or use other tobacco or vaping products and are ready to quit, we can help. Members can get support and free tobacco cessation drugs through this program.



Discount Drug Program

The Discount Drug Program gives you up to a 24% discount on specific drugs that are not covered under your regular pharmacy benefits.



Generic Incentive Program S

For **FEP Blue Standard** members who switch to an eligible generic medication, we'll waive your cost share for your first four prescription fills or refills.



Medicare Reimbursement Account B

FEP Blue Basic members enrolled in Medicare Part A and Part B can receive up to **\$800** if they pay Medicare Part B premiums. Each member on your plan enrolled in Medicare can receive this benefit.



Blue365 is a discount program offered exclusively to Blue Cross Blue Shield members. Sign up for discounts from **100+ national retailers and brands**, such as Fitbit, Philips Norelco, Reebok and TRX Fitness, plus many more.

Log in to your MyBlue account to access Blue365 conveniently or learn more at fepblue.org/blue365.

Note: Blue365 deals and discounts may change at any time.

Selecting the right FEP plan for your needs

Since all of our plans provide quality coverage, you may be wondering how to narrow down the right one for you and your family. We'll break down the benefits of each.

Keep in mind that if you start in one plan now and your needs change in a few years, you'll have the opportunity to switch plans annually during Open Season. This is typically the second Monday in November through the second Monday in December each year. You'll also have the opportunity to make a change if you have a qualifying life event (QLE), such as getting married or having a baby.



Need help choosing the right plan?

Use the AskBlueSM FEP Medical Plan Finder, our interactive online quiz, to receive a plan recommendation based on your health care needs. Try it today at askblue.fepblue.org.



Current FEP members

If you're an FEP member and happy with your coverage, **you do not need to do anything**—for both FEHB and PSHB coverage.

FEP Blue Focus

FEP Blue Focus is well suited for those who don't use their health care benefits often, only use in-network (Preferred) providers and don't have many prescription drug needs.



You pay the lowest premium for FEP Blue Focus.



FEP Blue Focus has the most limited prescription drug formulary.

FEHB Enrollment Codes			PSHB Enrollment Codes		
Self Only	Self + One	Self & Family	Self Only	Self + One	Self & Family
131	133	132	35A	35C	35B

FEP Blue Basic

For over 15 years, FEP Blue Basic has been the plan most federal employees choose within FEP.



You must see in-network (Preferred) providers to get care.



You don't have a deductible and you pay mostly copays.

FEHB Enrollment Codes			PSHB Enrollment Codes		
Self Only	Self + One	Self & Family	Self Only	Self + One	Self & Family
111	113	112	33A	33C	33B

FEP Blue Standard

FEP Blue Standard is our only plan that allows you to go in- and out-of-network for non-emergency care.



You pay the highest premium for FEP Blue Standard.



FEP Blue Standard has the largest approved drug list.

FEHB Enrollment Codes			PSHB Enrollment Codes		
Self Only	Self + One	Self & Family	Self Only	Self + One	Self & Family
104	106	105	33D	33F	33E

Enrolling as a USPS employee

PSHB

After you select the right FEP plan for your needs, it's time to enroll.

Automatic enrollment into PSHB

If you're a USPS employee, OPM will automatically transition you and any family members on your contract to the PSHB equivalent of your current FEP FEHB plan.

For example, if you're enrolled in FEP Blue Standard Self & Family, you'll move to the PSHB version of FEP Blue Standard Self & Family. This transition will happen prior to the 2024 Open Season for your coverage beginning January 1, 2025. **If you're happy with this change, there's nothing you need to do.**

Enrolling in a new plan option OR enrolling as a new member

To enroll in a new PSHB plan, you will need to use a system called the **Postal Service Health Benefits System (PSHBS)**. OPM manages this site.

Before you access the PSHBS for the first time, you will need to create an account at login.gov. Once you have an account, you will use those credentials to access PSHBS. On PSHBS, you will need to provide the enrollment code (see **page 18**) for the PSHB plan you want to enroll in.



You will be able to enroll or make changes to your coverage during Open Season, which is November 11 – December 9, 2024. Outside of Open Season, you will only be able to enroll or make changes if you're a new hire to the USPS or if you have a qualifying life event (QLE).



Coverage effective date

All FEP members who enroll in PSHB during the transition period or Open Season will get a new member ID card after Open Season ends. PSHB coverage begins January 1, 2025.

Starting in 2025, if you enroll outside of Open Season as a new hire or due to a QLE, your coverage will be effective the first pay period after OPM processes your enrollment. We will send your member ID card within two weeks of receiving your enrollment information.

Enrolling as a federal employee

FEHB

If you're an actively working federal employee and want to become a member of the Blue Cross and Blue Shield Service Benefit Plan, there are two ways you can enroll:

Using your agency's preferred method

Contacting your agency's personnel office

You'll need the full name of the health plan and the enrollment code (see **page 18**) to enroll. Visit fepblue.org/enroll to learn more.



You will be able to enroll or make changes to your coverage during Open Season, which is November 11 – December 9, 2024. Outside of Open Season, you will only be able to enroll or make changes if you're a new hire to the federal government or if you have a qualifying life event (QLE).



Coverage effective date

For existing FEP members, your coverage continues uninterrupted if you don't make any changes.

If you are a new member or a member who decides to change to a different FEP plan, your effective date is the first Monday of the first pay period of the year if you enroll during Open Season.

If you enroll outside of Open Season, your coverage will be effective the first pay period after OPM processes your enrollment. We will send your member ID card within two weeks of receiving your enrollment information.

Health care glossary

We know health insurance can be confusing at times. Here are some helpful definitions you should know.

Coinsurance

The percentage you pay (e.g., 30%) of our payment to your provider—also known as our allowed amount (allowance) to your provider.

For example, say you saw an in-network provider and received a bill for medical services for \$1,200. If coinsurance was 30% of our allowance, you would be responsible for \$360 while FEP would pay the rest.

Copay

A set amount you pay for a service (e.g., \$30).

Cost share

Collectively, the copays, coinsurance and deductibles that you pay for the cost of a service.

Deductible

A set amount you need to pay before we'll begin paying for our portion of your service. Deductibles do not apply to all services. Additionally, only **FEP Blue Focus** and **FEP Blue Standard** have deductibles—**FEP Blue Basic** does not.

Formulary

The list of covered drugs for each plan. It will show which tier your drug falls in and that, combined with your pharmacy of choice, determines what your drug costs.

Out of Pocket Maximum

A cap (or maximum) on the amount you'll pay for your health care costs during the year—also sometimes called a catastrophic maximum. For example, if you have **FEP Blue Standard Self Only**, you'd pay no more than \$6,000 annually for medical services.

Preferred providers

These are our in-network providers. This means they have a contract with us to pay for your services.

Prior approval and precertification

The process to get specific medical services, inpatient care and/or prescription drugs reviewed to ensure they're medically necessary before you receive services. See the Blue Cross and Blue Shield Service Benefit Plan brochure for a list of services that require approval.



Check out our online resources

Want to learn more? You can view and download easy-to-read summary guides for more details on our coverage and benefits. Visit fepblue.org/plan-summaries or scan this code with your phone's camera.

Thank you for taking a closer look at what the Blue Cross and Blue Shield Federal Employee Program can offer you and your family. We're dedicated to your health and well-being and hope you choose us to be your trusted partner for years to come.



That's the Benefit of Blue.®

Looking for dental and vision coverage?

We also offer quality dental and vision plans to federal and USPS employees and their families through the Federal Employees Dental and Vision Insurance Program (FEDVIP).



FEP Dental®

bcbsfedental.com



FEP Vision®

bcbsfepvision.com

@fepblue



fepblue.org

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Google Play and the Google Play logo are trademarks of Google LLC.

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.

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