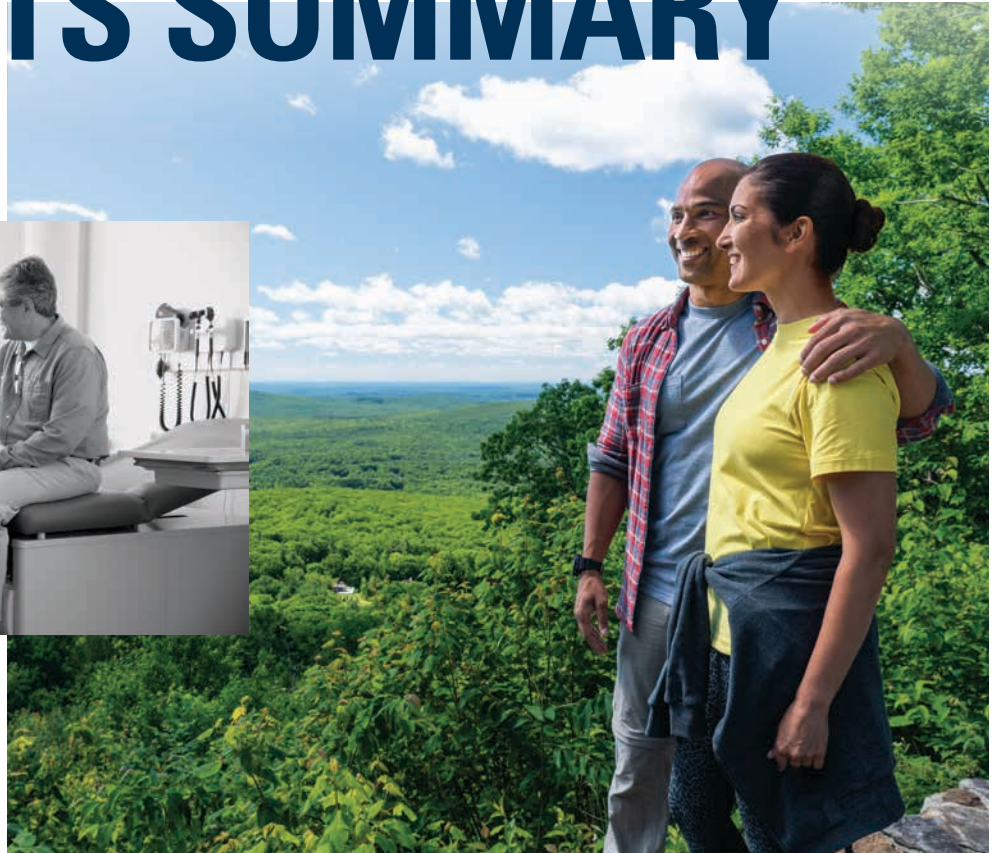


FEDERAL EMPLOYEES HEALTH BENEFITS

BLUE CROSS AND BLUE SHIELD FEDERAL EMPLOYEE PROGRAM

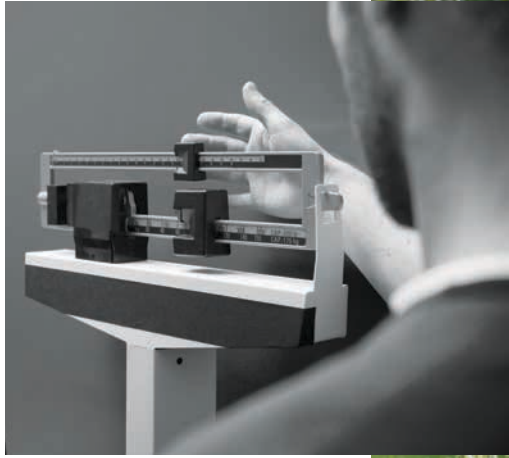
2026 OVERSEAS BENEFITS SUMMARY



**Wherever you go,
your coverage goes, too.
HERE FOR YOU.**

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

fepblue.org



OVERSEAS COVERAGE FOR FEDERAL EMPLOYEES AND THEIR FAMILIES

Whether you're traveling for work, on vacation, or living overseas, your benefits travel with you.

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.

2026 Overseas Benefit Summary

The Blue Cross and Blue Shield Service Benefit Plan has been serving federal 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 2026 FEP benefits for federal employees

Changes to all of our plans



Simpler access to genetic testing and hospice care

- You do not need to request prior approval for genetic testing in most cases. We only require prior approval if 1) you don't show signs/symptoms of a condition, or 2) you request testing to see if you could pass a genetic condition to your child.
- You do not need to request prior approval for outpatient hospice care.



Expanded preventive care coverage

- We cover PrEP (pre-exposure prophylaxis) drugs for HIV prevention.
- We cover an osteoporosis screening starting at age 40.



New support for weight management resources

- We will offer a Weight Management Program to eligible members 13 and over.

This is not a full list of changes. For the full list and details, including the sex trait modification change, see Section 2 of the Blue Cross and Blue Shield Service Benefit Plan brochures for the FEHB Program at fepblue.org/brochure.

Your coverage overseas

All three of our plans offer coverage overseas. Depending on your needs, you can choose the best fit for you and your family.

FEP Blue Focus®

This plan is ideal for individuals and families who mainly use their benefits for checkups, screenings and immunizations and have minimal prescription needs.

- **Lowest premium**

FEP Blue Basic®

This plan is a great choice for families who want a flexible plan and are okay with paying a bit more monthly.

- **Flat copays for many medical services**

FEP Blue Standard®

This plan is for people who want a plan that offers the highest-value benefits with broader coverage.

- **FEP Mail Service Pharmacy and largest approved drug list**

You can cover:



Yourself
with Self Only



**You and one
family member**
with Self + One



**You and multiple
family members**
with 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 FEP.

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)**.

Get care overseas without paying upfront

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.** Save time. Skip the reimbursements.



Skip the claim. Use a guarantee of benefits.

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

Where to find providers who accept direct billing.

GeoBlue has over 10,800 providers with direct billing arrangements. All of these providers are listed in our overseas provider directory available at fepblue.org/overseas. You can also call **1-804-673-1678**.

We can work with providers not 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** or email fepoverseas@geo-blue.com.

How to handle overseas care without 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 and itemized bills 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

Get free help with translations and currency conversion

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.

2026 Overseas medical premiums

FEHB Program bi-weekly premiums

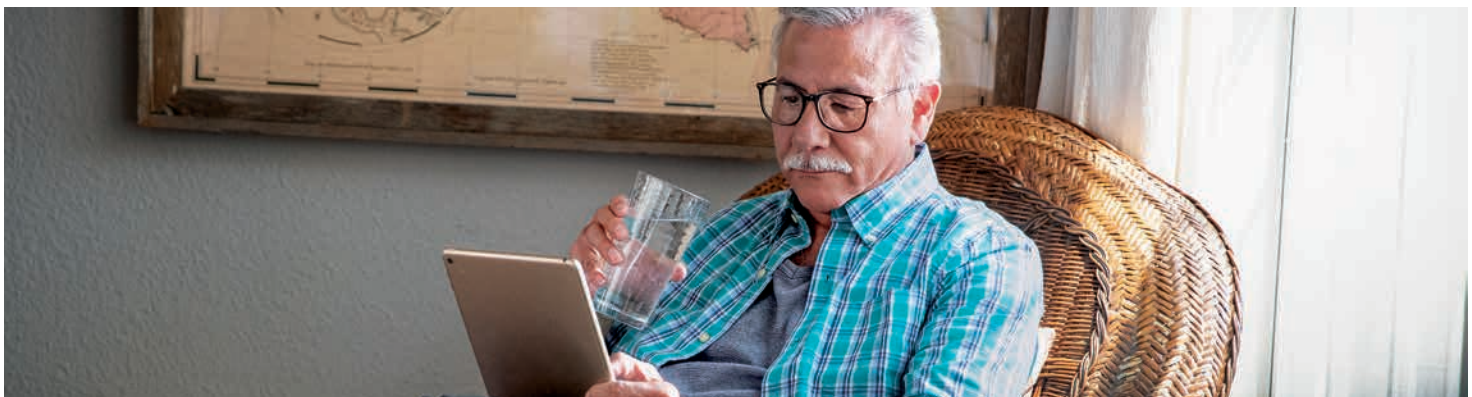
	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
SELF ONLY	\$66.81	\$133.77	\$188.32
Enrollment Code	131	111	104
SELF + ONE	\$143.63	\$319.25	\$410.88
Enrollment Code	133	113	106
SELF & FAMILY	\$157.97	\$356.86	\$457.66
Enrollment Code	132	112	105

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.

FEHB Program monthly premiums

	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
SELF ONLY	\$144.76	\$289.93	\$408.02
Enrollment Code	131	111	104
SELF + ONE	\$311.21	\$691.71	\$890.24
Enrollment Code	133	113	106
SELF & FAMILY	\$342.28	\$773.20	\$991.60
Enrollment Code	132	112	105

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.



2026 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®	You pay nothing	You pay nothing	You pay 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 ¹	\$0 copay with GOB ¹
Outpatient hospital	30% coinsurance	\$250 per day per facility ¹	15% coinsurance
Surgery	30% coinsurance ¹	\$150 per surgeon in an office setting ¹ \$200 per surgeon in a non-office setting ¹	15% coinsurance
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	20% coinsurance ¹	15% coinsurance
Diagnostic services (Such as sleep studies, X-rays, CT scans)	30% coinsurance ¹	Up to \$100 in an office ¹ Up to \$250 in a hospital ¹	15% coinsurance
Physical, Speech and/or Occupational Therapy	\$25 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: \$10,000 Self + One and Self & Family: \$20,000	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% coinsurance for agents, drugs and/or supplies you receive during your care.

²Please see the brochure for covered lab services.

2026 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

	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Overseas Retail Pharmacy <i>For up to a 30-day supply</i>	Tier 1: \$5 copay Tier 2: 40% coinsurance (\$500 maximum)	35% coinsurance	15% coinsurance
FEP Mail Service Pharmacy <i>For up to a 90-day supply</i>	Not a benefit	Available to members with Medicare Part B primary only - note Medicare does not work overseas <i>Visit fepblue.org for more information</i>	Tier 1: \$15 copay Tier 2: \$140 copay Tier 3: \$175 copay
FEP Specialty Pharmacy <i>For up to a 30-day supply</i>	40% coinsurance (\$500 maximum)	Tier 4: 35% coinsurance (\$250 maximum) Tier 5: 35% coinsurance (\$500 maximum)	Tier 4: \$100 copay Tier 5: \$150 copay

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.

Get up to a 12-month supply before going overseas

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.

How to get care overseas

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

Accessing 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** or email fepoverseas@geo-blue.com to set up a GOB.

Talk to doctors anytime through Teladoc Health

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

With this benefit, you can get care for non-emergency health issues like cold and flu symptoms, sore throat, stomach ache and allergies. You can speak to experienced doctors by phone, tablet or computer—anytime, anywhere.

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**).

Convenient access to 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**. Calling beforehand will help you avoid being overcharged.

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.

Complete wellness activities and get rewarded. Even from overseas.

Earn \$50 for taking the Blue Health Assessment

With the Blue Health Assessment (BHA), you can get a snapshot of your health and get rewarded. This simple online quiz takes only 20 minutes to complete and you'll get instant feedback on ways you can improve or maintain your health. **FEP Blue Basic** and **FEP Blue Standard** members can earn \$50 the first time they take the BHA in 2026.

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.

Earn \$120 for completing Daily Habits

Daily Habits helps you set and reach your health goals. Whether you want to eat better, stress less or get help managing a chronic condition, Daily Habits can help. **FEP Blue Basic** and **FEP Blue Standard** members can earn \$120 for completing three eligible goals in 2026.

Get a \$150 reward for completing your annual physical

With the Routine Annual Physical Incentive Program, **FEP Blue Focus** members can earn a \$150 MyBlue® Wellness Card just for getting their annual checkup.

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.

Earn \$75 plus more with our Pregnancy Care Incentive Program

FEP Blue Basic and **FEP Blue Standard** members can earn a \$75 reward and receive a free Pregnancy Care Box when they complete a prenatal checkup in their first trimester.

Spend rewards with the MyBlue® Wellness Card

When you earn reward dollars through our incentive programs, we load the funds onto your MyBlue Wellness Card. Use them for qualified medical expenses like copays, glasses, OTC medication and more.

Manage your health all in one place with Teladoc Health®

Get support for managing your weight, diabetes, and high blood pressure. Plus talk to a doctor 24/7 through your telehealth benefit.

Exclusive discounts with Blue365®

FEP members enjoy access to Blue365®, an exclusive discount program that offers hundreds of ways to save on everything from fitness trackers to rental cars.

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.

Have questions about your overseas coverage?

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** or email them at fepoverseas@geo-blue.com.

Overseas Pharmacy Questions (available 24/7)

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



HERE FOR YOU

@fepblue



fepblue.org/overseas

Looking for dental and vision coverage?

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



FEP Dental[®]
bcbsfepdental.com



FEP Vision[®]
bcbsfepvision.com

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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 brochures (FEP Blue Standard and FEP Blue Basic: RI 71-005; FEP Blue Focus: RI 71-017). All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal 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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