

2023 BENEFITS SUMMARY

Blue Cross and Blue Shield
Service Benefit Plan



BlueCross.
BlueShield.

Federal Employee Program.



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WHO WE ARE

Blue Cross and Blue Shield
Service Benefit Plan



BlueCross.
BlueShield.

Federal Employee Program.



Get to know FEP

For over **60 years**, FEP has provided health insurance to the federal workforce.

Today, FEP covers over **5.5 million** members, including:

✓ Federal employees ✓ USPS employees ✓ Federal retirees

✓ Families across the U.S. and overseas

 **99%** of our members choose to stay with us year after year.



OUR COVERAGE

Blue Cross and Blue Shield
Service Benefit Plan



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Our plans

We have plans designed to fit every need and budget.



F
FEP
Blue Focus



B
Basic
Option



S
Standard
Option



You can choose to cover:



Youself
with Self Only



You and one other
eligible family member
with Self + One



You and multiple
eligible family members
with Self & Family



Our network

With a large nationwide network of doctors and hospitals, in-network care is never far away.



96%
of hospitals



95%
of doctors



55,000
retail pharmacies

Members of all three of our plans have access to the same network of Preferred doctors and hospitals.

With each of our plans, you'll receive:



Free preventive care from Preferred providers



Referral-free care from specialists



Worldwide coverage



Wellness rewards and discounts



FEP Blue Focus



FEP Blue Focus gives you quality in-network coverage designed for your needs and budget, including:



Preferred drug coverage only



A reward for getting your annual physical



Lower premiums



Your first 10 primary care and specialist visits for just \$10 each

Basic Option



Basic Option gives you access to great in-network care.
That includes:



Preferred and Non-preferred drug coverage



Medicare Part B reimbursement



No deductible



Out-of-pocket costs that are mostly copays



Standard Option



Standard Option gives you flexible coverage, which includes:



Preferred and Non-preferred drug coverage



Access to the Mail Service Pharmacy



In- and out-of-network care



Standard Option Generic Incentive Program



2023 BENEFITS

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2023 Benefit highlights

What you pay at in-network providers

Benefit	FEP Blue Focus	Basic Option	Standard Option
Primary care doctor	\$10 per visit for your first 10 primary and/or specialty care visits ¹	\$30 copay ¹	\$25 copay
Specialists		\$40 copay ¹	\$35 copay
Mental health visits		\$30 copay ¹	\$25 copay
Virtual doctor visits through Teladoc [®]	\$0 first 2 visits and all nutrition visits \$10 all additional visits	\$0 first 2 visits and all nutrition visits \$15 all additional visits	\$0 first 2 visits and all nutrition visits \$10 all additional visits
Urgent care centers	\$25 copay	\$35 copay	\$30 copay

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

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



2023 Benefit highlights

What you pay at in-network providers

Benefit	FEP Blue Focus	Basic Option	Standard Option
Maternity	\$0 for doctor's visits \$1,500 for facility care	\$250 inpatient \$0 outpatient	\$0 copay
Inpatient hospital	30% of our allowance*	\$250 per day; up to \$1,500 per admission	\$350 copay
Outpatient hospital	30% of our allowance*	\$150 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	\$250 per day per facility	\$0 within 72 hours

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

**Deductible applies.*

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

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



2023 Benefit highlights

What you pay at in-network providers

Benefit	FEP Blue Focus	Basic Option	Standard Option
ER (medical emergency)	30% of our allowance*	\$250 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 and CT scans)	30% of our allowance [†]	Up to \$100 in an office ¹ Up to \$200 in a hospital ¹	15% of our allowance*
Chiropractic care	\$25 for up to 10 visits a year ²	\$30 for up to 20 visits a year	\$25 for up to 12 visits a year

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

*Deductible applies.

**Please see brochure for covered lab services.

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

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

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



Deductibles



FEP Blue Focus

Self Only: **\$500**

Self + One/Self & Family: **\$1,000**



Basic Option

No Deductible



Standard Option

Self Only: **\$350**

Self + One/Self & Family: **\$700**

Deductibles only apply to certain services.



Out-of-pocket maximum

In-network providers



FEP Blue Focus

Self Only: **\$8,500**

Self + One/Self & Family: **\$17,000**



Basic Option

Self Only: **\$6,500**

Self + One/Self & Family: **\$13,000**



Standard Option

Self Only: **\$6,000**

Self + One/Self & Family: **\$12,000**



PREMIUMS



Bi-weekly premiums



FEP Blue Focus

Self Only (131): **\$54.21**

Self + One (133): **\$116.54**

Self & Family (132): **\$128.19**



Basic Option

Self Only (111): **\$86.67**

Self + One (113): **\$217.90**

Self & Family (112): **\$237.91**



Standard Option

Self Only (104): **\$142.40**

Self + One (106): **\$318.85**

Self & Family (105): **\$347.89**

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.



Monthly premiums



FEP Blue Focus

Self Only (131): **\$117.46**
Self + One (133): **\$252.51**
Self & Family (132): **\$277.75**



Basic Option

Self Only (111): **\$187.78**
Self + One (113): **\$472.12**
Self & Family (112): **\$515.48**



Standard Option

Self Only (104): **\$308.53**
Self + One (106): **\$690.84**
Self & Family (105): **\$753.77**

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.





Learn more about your benefits and compare plans at fepblue.org/compare.



WHAT'S NEW FOR 2023

Blue Cross and Blue Shield
Service Benefit Plan



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Health and wellness



FEP Blue Focus members can receive a **\$150 MyBlue[®] Wellness Card** when they complete their annual physical. Use the card for qualified medical expenses or at select Blue365[®] retailers.



We will now make real-time updates, rather than annual updates, to your preventive care benefits. See the list of covered preventive care services at fepblue.org/preventivecare.





Maternity and reproductive care

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

We will cover **egg or sperm storage for members facing infertility** due to a medical procedure or treatment once per lifetime.



Medical benefits

1

Basic Option members can get up to 12 rather than 10 covered acupuncture visits a year.

2

We lowered the age we will begin covering weight loss (bariatric) surgery for members to age 16.

3

We removed the limit on covered non-sibling donors for transplant services.

4

We increased the Basic Option cost share for diagnostic tests, inpatient visits, outpatient visits and emergency visits.

Pharmacy benefits



We added four new drug classes related to mental health to the Standard Option Generic Incentive Program.



Standard Option members get Preferred insulins for \$35 for a 30-day supply and \$65 for a 90-day supply.



We now cover approved weight loss drugs to treat obesity through the Pharmacy Program.



We increased the tier 1, 2 and 3 Basic Option cost share for covered drugs.



This is not a full list of benefit changes.
To view a full list, download the brochures
at fepblue.org/brochure.

PHARMACY BENEFITS

Blue Cross and Blue Shield
Service Benefit Plan












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Pharmacy programs

We have three pharmacy programs designed to get members the prescriptions they need conveniently and affordably.

Retail Pharmacy Program			
Mail Service Pharmacy Program			
Specialty Pharmacy Program			

-  FEP Blue Focus
-  Basic Option
-  Standard Option

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



OUR PRESCRIPTION DRUG TIERS (CATEGORIES)



FEP Blue Focus drug tiers

FEP Blue Focus only has two drug tiers.

Tier 1

Preferred generics

Most affordable drug type. Equal to brand name counterparts in quality, performance and intended use

Tier 2

Preferred brand name, Preferred generic specialty and Preferred brand name specialty

Preferred brand name: Brand name drugs that are safe and effective
Specialty drugs: Drugs used to treat complex health conditions



Basic and Standard Option drug tiers



Standard and Basic Option have five drug tiers.



Formulary

We organize our list of covered drugs on an approved drug list. This list is called a formulary. In general, the lower the drug's tier in the formulary, the more cost-effective the drug.

See the full lists at fepblue.org/formulary.

You can also check drug costs using our Drug Cost Tool at fepblue.org/rx.



In-network Retail Pharmacy cost shares

What you pay for a 30-day supply

FEP Blue Focus

Tier 1: \$5 copay

Tier 2: 40% of our allowance
(\$350 max.)

Basic Option

Tier 1: \$15 copay

Tier 2: \$60 copay

Tier 3: 60% of our allowance
(\$90 min.)

Tier 4: \$85 copay

Tier 5: \$110 copay

Standard Option

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



Mail Service Pharmacy cost shares

What you pay for a 90-day supply

FEP Blue Focus

Not a benefit

Basic Option

Available to members with Medicare Part B primary only.

Visit fepblue.org/pharmacy for more information.

Standard Option

Tier 1: \$15 copay

Tier 2: \$90 copay

Tier 3: \$125 copay



Specialty Pharmacy cost shares

What you pay for a 30-day supply

FEP Blue Focus

Tier 2: 40% of our allowance
(\$350 max.)

Basic Option

Tier 4: \$85 copay
Tier 5: \$110 copay

Standard Option

Tier 4: \$65 copay
Tier 5: \$85 copay





Learn more about our pharmacy programs at fepblue.org/pharmacy.



WELLNESS PROGRAMS

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Service Benefit Plan



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The Service Benefit Plan offers programs and resources designed to help you take charge of your health.





Getting started with MyBlue[®]

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 one.
3. Log in with your new username and password.





Blue Health Assessment

Answer simple questions and get a personalized action plan for a healthier you in just 10 minutes. Standard and Basic Option members can earn **\$50** the first time they take the BHA annually.*

**You must be the contract holder or spouse, 18 or older, and on a Standard or Basic Option Plan to earn incentive rewards.*





Online Health Coach

From reducing stress to exercising more, get help reaching your health goals and tracking your progress.

Standard and Basic Option members can earn **\$40** for each eligible goal completed, up to three, for **\$120** total.*

**You must be the contract holder or spouse, 18 or older, and on a Standard or Basic Option Plan to earn incentive rewards.*



Online Health Coach goals

Earn rewards for the following goals:



Reducing stress



Exercising more



Eating better



Losing weight



Feeling happier

Online Health Coach goals

You can also earn incentives when you complete goals related to managing the following conditions:



Asthma



Heart failure



**Chronic Obstructive
Pulmonary Disease (COPD)**



Heart disease



Hypertension



Routine Annual Physical Incentive Program



FEP Blue Focus members can earn a reward for getting an annual physical. Choose from rewards, such as a personalized nutrition plan or a \$150 MyBlue Wellness Card.*

**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.*



**What can you do with your
rewards dollars?**





We load reward funds onto your MyBlue[®] Wellness Card.



Spending your rewards dollars



Your MyBlue[®] Wellness Card is a debit card that you can use to pay for qualified medical expenses. You'll receive your card the first time you complete an eligible activity.

Extra rewards dollars you earn will be automatically added to your card. They don't expire as long as you stay a member of the Service Benefit Plan.



Use on qualified medical expenses



**Prescription
drugs**



Acupuncture



**Eye exams
and eyewear**



**Doctor's
office copays**



Lab fees



**Dental
treatments**

And more. Visit [irs.gov/publications/p502](https://www.irs.gov/publications/p502) to see a full list.





Reimburse Me

You can request reimbursements for qualified medical expenses purchased on a payment method that's not your MyBlue Wellness Card.

To get started, just log in to MyBlue, click 'Card Activity' and select 'Reimburse Me.' Once your request is approved, the funds will automatically be deposited into your bank account.





FEP Blue Focus Reward Dollars

NEW

FEP Blue Members who earn rewards dollars through the Routine Annual Physical Incentive Program can use these funds for the following:

- Qualified medical expenses
- Select items available through the Blue365 Discount Program

**Earn rewards for managing
long-term conditions.**





Pregnancy Care Incentive Program

S

B

After a first trimester prenatal checkup, pregnant members can earn **\$75** and a **Pregnancy Care Box** filled with items that you can use during and after pregnancy.*

**You must be 18 or older on a Standard or Basic Option plan to earn this reward.*



Additional pregnancy resources

F

B

S

Members who are pregnant or nursing can receive a free breast pump kit and a supply of milk storage bags. You have a selection of electric or manual pumps.

You can also receive a no cost blood pressure monitor if you are pregnant. Learn more at fepblue.org/maternity.

NEW

**You must be the contract holder or spouse, age 18 or older, to receive this benefit.*

Hypertension Management Program

F

B

S

If you have hypertension, you can get help monitoring your blood pressure at home with a no-cost blood pressure monitor.*

**You must be the contract holder or spouse, age 18 or older, to receive this benefit.*





Tobacco Cessation Incentive Program



Quitting is hard. We're here to help you quit for good with free tobacco cessation drugs, tools and resources.*

**You must meet age requirements for prescribed tobacco cessation drugs to receive this benefit.*



Covered drugs

The following tobacco cessation drugs are covered through this program when you use a Preferred retail pharmacy:

Generic drugs:

- Bupropion ER 150 mg tablet
- Bupropion SR 150 mg tablet

Brand-name drugs:

- Nicotrol cartridge inhaler
- Nicotrol NS Spray 10 mg/ml

Over-the-counter drugs

- Nicorette Gum
- Nicoderm CQ Patch
- Commit Lozenges





Diabetes Management Program

S

B

This no-cost diabetes program by Livongo[®] provides members with an advanced blood glucose meter, unlimited test strips and lancets and one-on-one coaching from a diabetes coach.*

**You must be the contract holder or spouse, age 18 or older, to receive this benefit.*



Diabetes Management Incentive Program

S

B

Members with diabetes can earn up to **\$25** for submitting their A1c results in the first half of the year.

You can earn an additional **\$75** by submitting an A1c result less than 8% in the second half of the year OR by attending three free nutritional counseling sessions.*

**You must be 18 or older on a Standard or Basic Option plan to earn this reward.*



Learn more about our wellness incentive programs at fepblue.org/incentives.



We also have a variety of programs and resources that help promote healthier living.





With telehealth services from Teladoc, you can get care when you need it most—right from your phone or computer.

In an emergency, always call 911 or go to your local emergency services immediately.



What you'll pay for Teladoc

F

FEP Blue Focus

First two visits free, then

\$10 copay

per visit

B

Basic Option

First two visits free, then

\$15 copay

per visit

S

Standard Option

First two visits free, then

\$10 copay

per visit

Nutritional counseling sessions are covered in full for all members.





Blue365: because your health is a big deal

Blue365 gives members access to exclusive deals on health and wellness products and services, from personal care to travel. Plus, joining is easy and completely free. All you need to do is log in to your MyBlue account.



With Blue365, you get:

- ✓ Handpicked discounts from brands you love
- ✓ Deeper discounts than other health savings programs
- ✓ No limits on how many deals you can redeem
- ✓ Always-available deals and new ones constantly being added
- ✓ Exclusive offers only available for Blue365 members





Care Management Programs



Members can get support and help managing their complex health issues from a local professional care manager at no cost.





24/7 Nurse Line



If you have questions or concerns about your health, call our registered nurses for free health advice, day or night, at **1-888-258-3432**. You can also chat with a nurse via the **fepblue** app or **MyBlue**.



Discount Drug Program



Members can save an average of 24% on prescription drugs not covered by your pharmacy benefits. You'll pay the lower cost between the discount price offered through this program and the pharmacy's regular retail price.



Generic Incentive Program



Standard Option members can get their first four generic prescription fills at no cost.

To earn the incentive, you must purchase a brand name drug and then change to a corresponding generic replacement on the Generic Incentive Program drug list.





Generic Incentive Program (cont.)

NEW



NEW for 2023: We added additional mental health-related drugs to the Generic Incentive Program list.





Connect your fitness tracker



Members can connect their wearable activity trackers or mobile fitness app to their MyBlue account to track progress toward their health goals in one centralized, secure place.



Learn more about our health and wellness programs at fepblue.org/healthwellness.



TOOLS AND RESOURCES

Blue Cross and Blue Shield
Service Benefit Plan



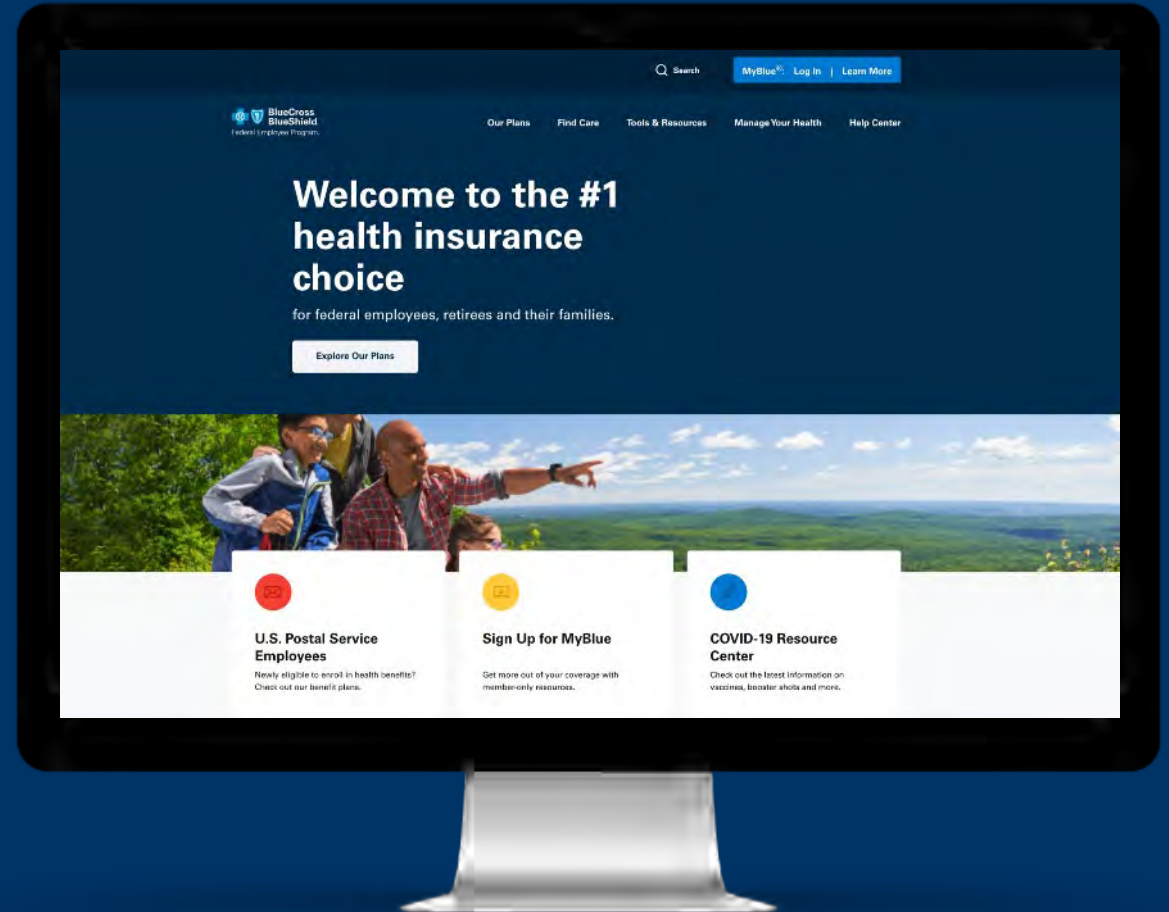
BlueCross.
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Visit fepblue.org

fepblue.org is our public website where you can learn about all the Service Benefit Plan has to offer.



Get more with MyBlue[®]

MyBlue is our member-only site that gives you access to helpful tools and resources, such as a financial dashboard, wellness incentives, new member ID cards and more.

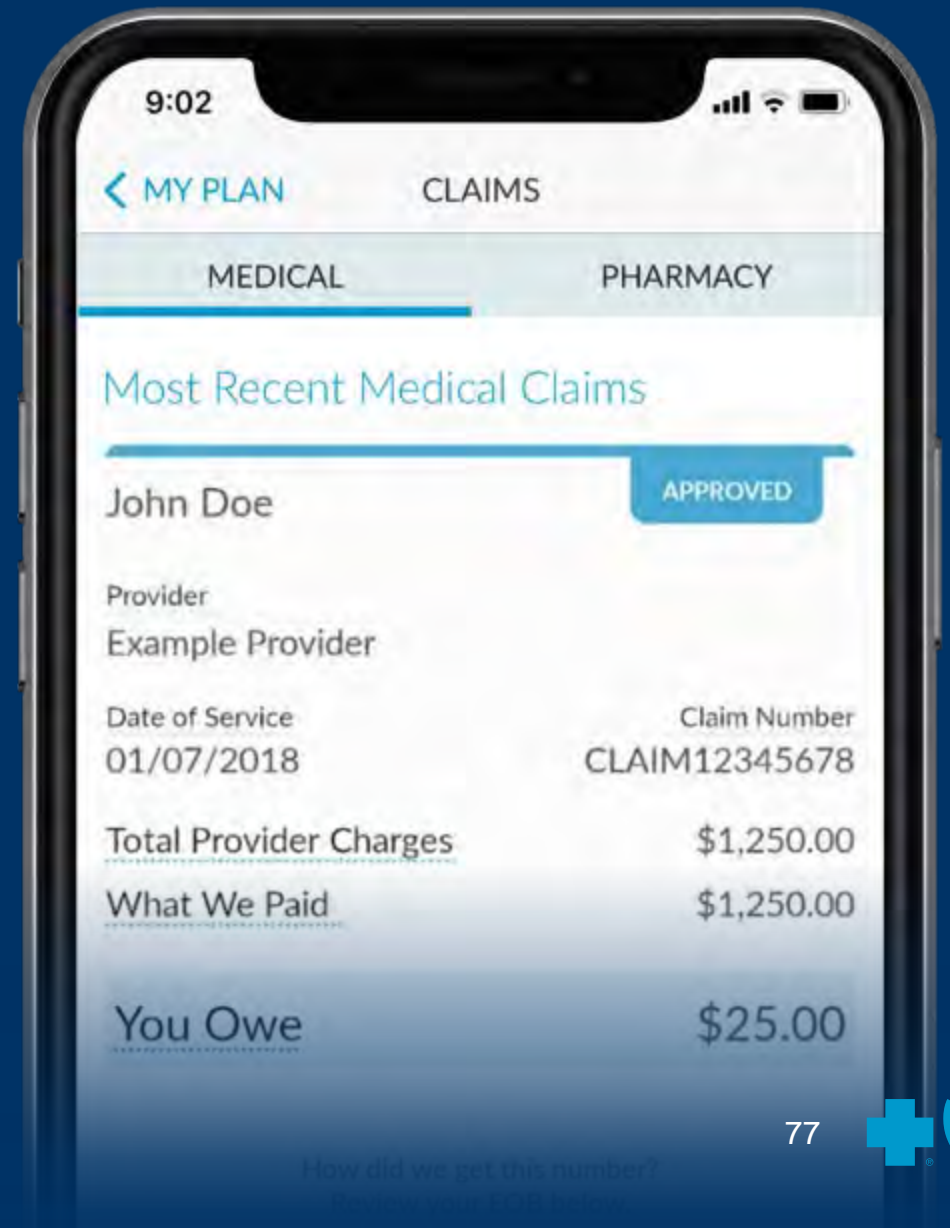


Keep up with your benefits on the go

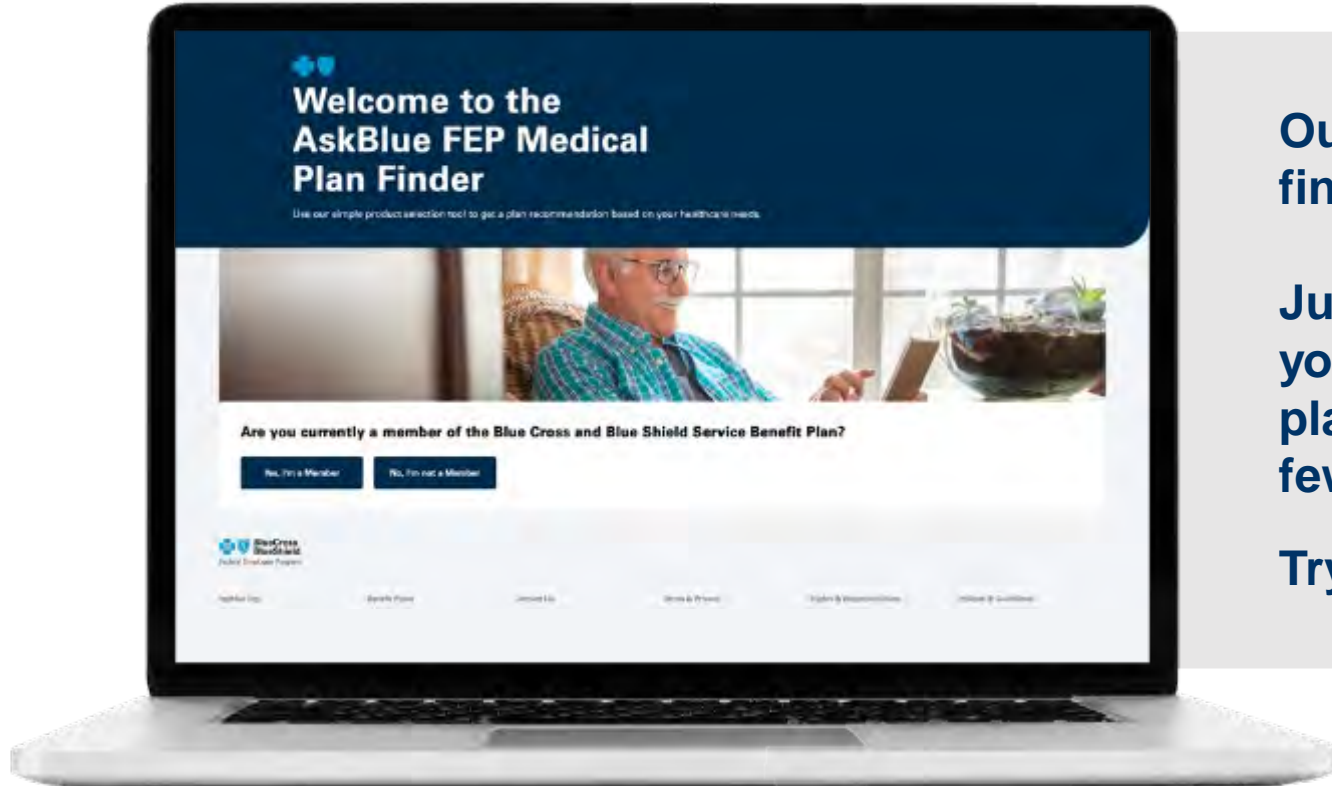
With the **fepblue** app, you have access to your benefits in the palm of your hand.

- ✓ Keep track of out-of-pocket costs
- ✓ Find Preferred providers
- ✓ Use your digital member ID card
- ✓ Access the 24/7 Nurse Line and Teladoc

You must have a MyBlue® account to access most of the app's features. Visit the App Store® or Google Play™ to download the fepblue app today.



Find the Right Plan



Our product selection tool can help you find the plan that's right for you.

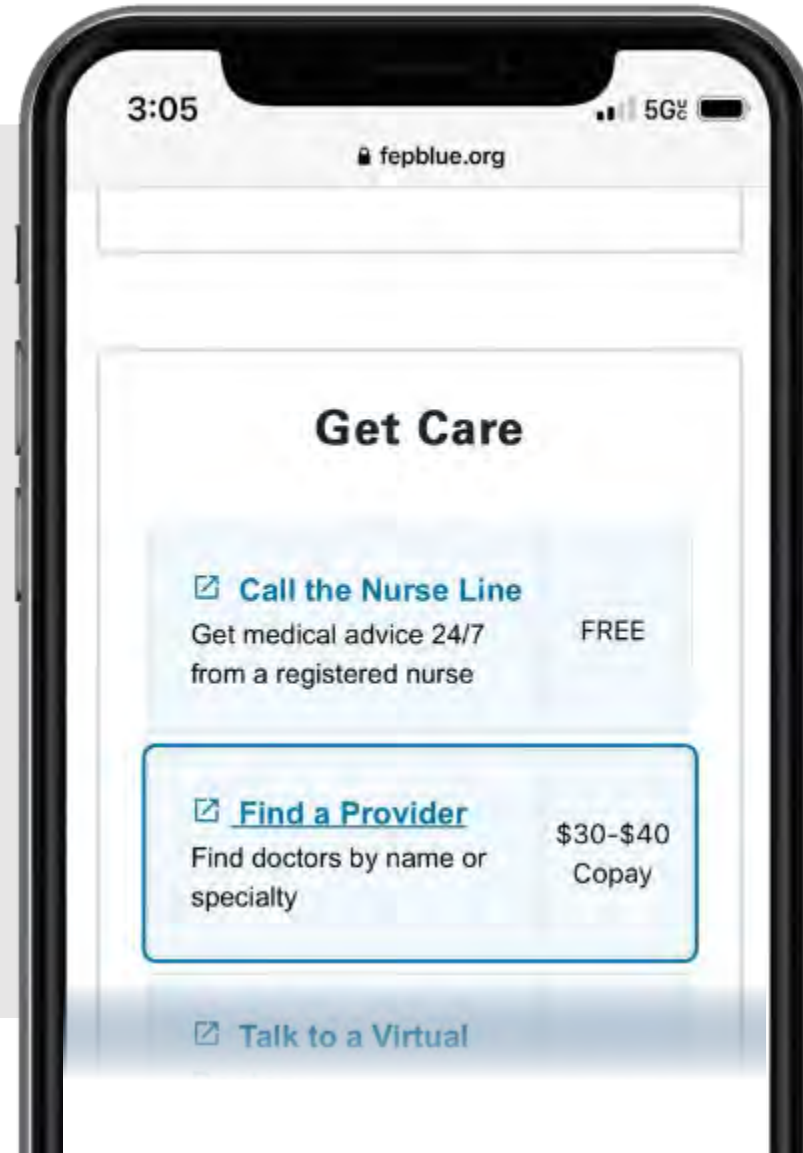
Just answer some simple questions and you'll automatically get a recommended plan based on your needs. It only takes a few minutes to complete.

Try it at askblue.fepblue.org.

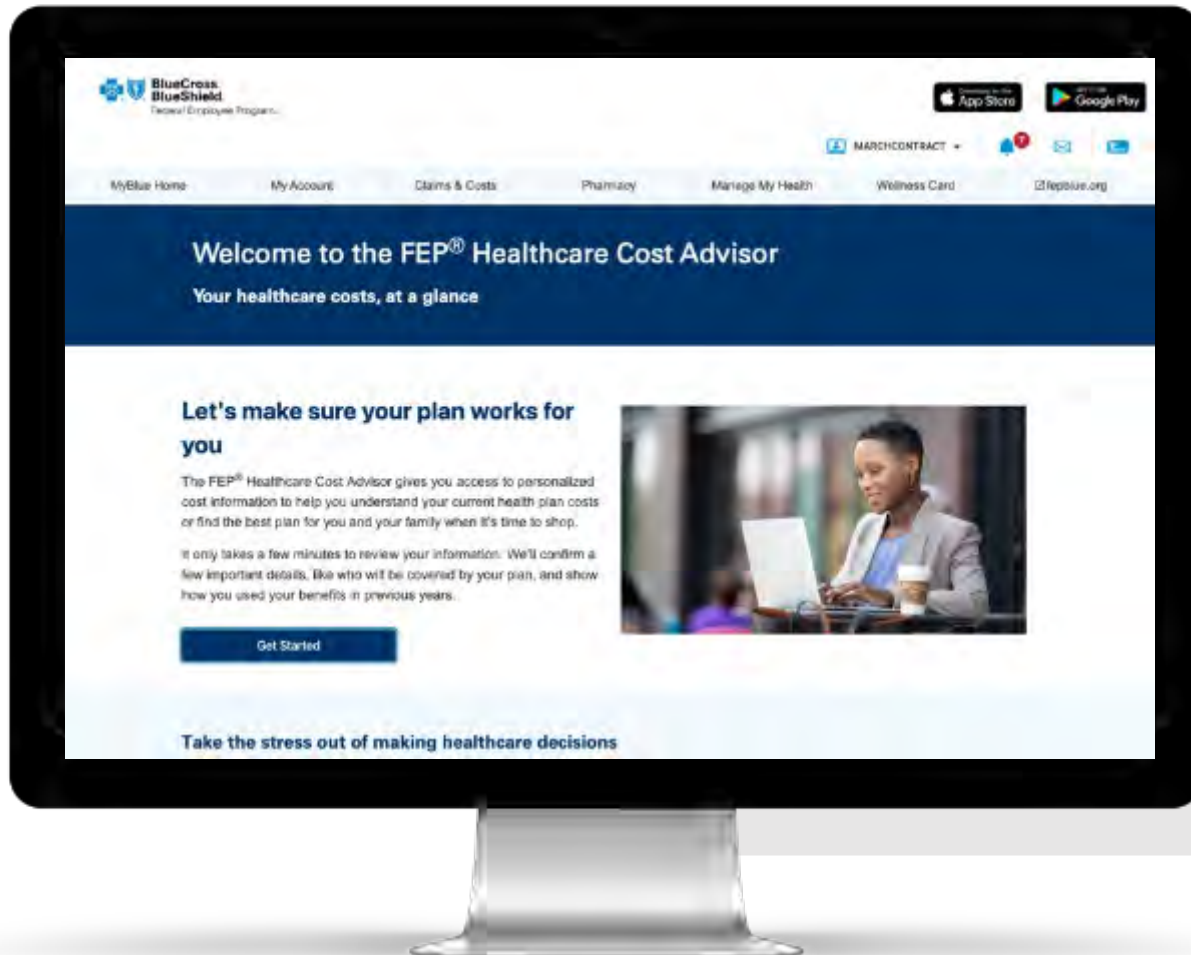
Find a Provider Tool

Find a trusted provider near you—no matter where you are.

- ✓ Easily search a network that includes 96% of hospitals, 95% of doctors and over 55,000 retail pharmacies in the U.S.
- ✓ Remember: you never need a referral to see a specialist
- ✓ Search for certain treatments and get estimates for how much they'll cost
- ✓ Visit fepblue.org/provider



Get Cost Information



Our cost tools give you access to personalized cost data. Use them to make the most informed health care decisions quickly and easily.

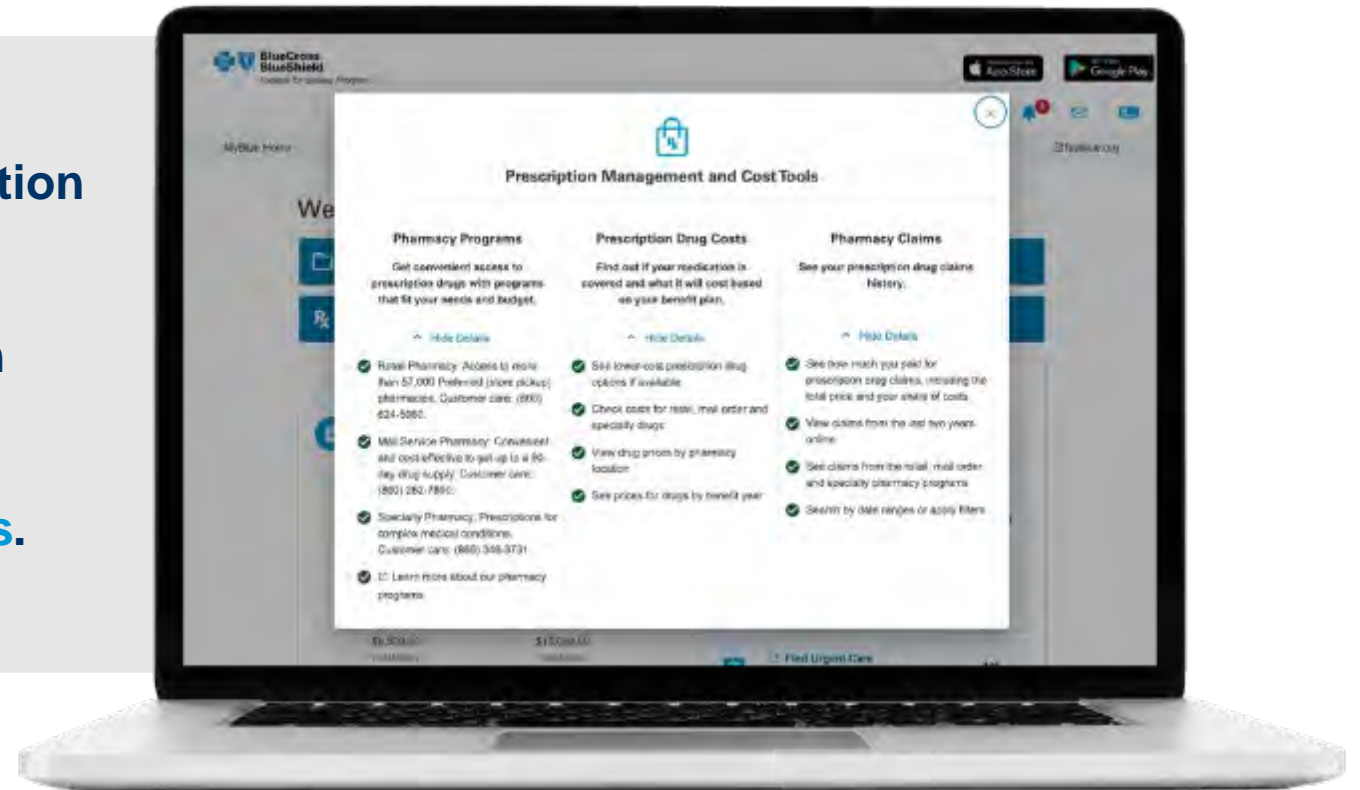
- Understand your current and past health care costs and out-of-pocket spending*
- Estimate potential out-of-pocket costs based on expected life changes or events
- Get help selecting the right health plan or figuring out your yearly health care budget
- Get started at fepblue.org/costadvisor

Prescription Drug Cost Tool

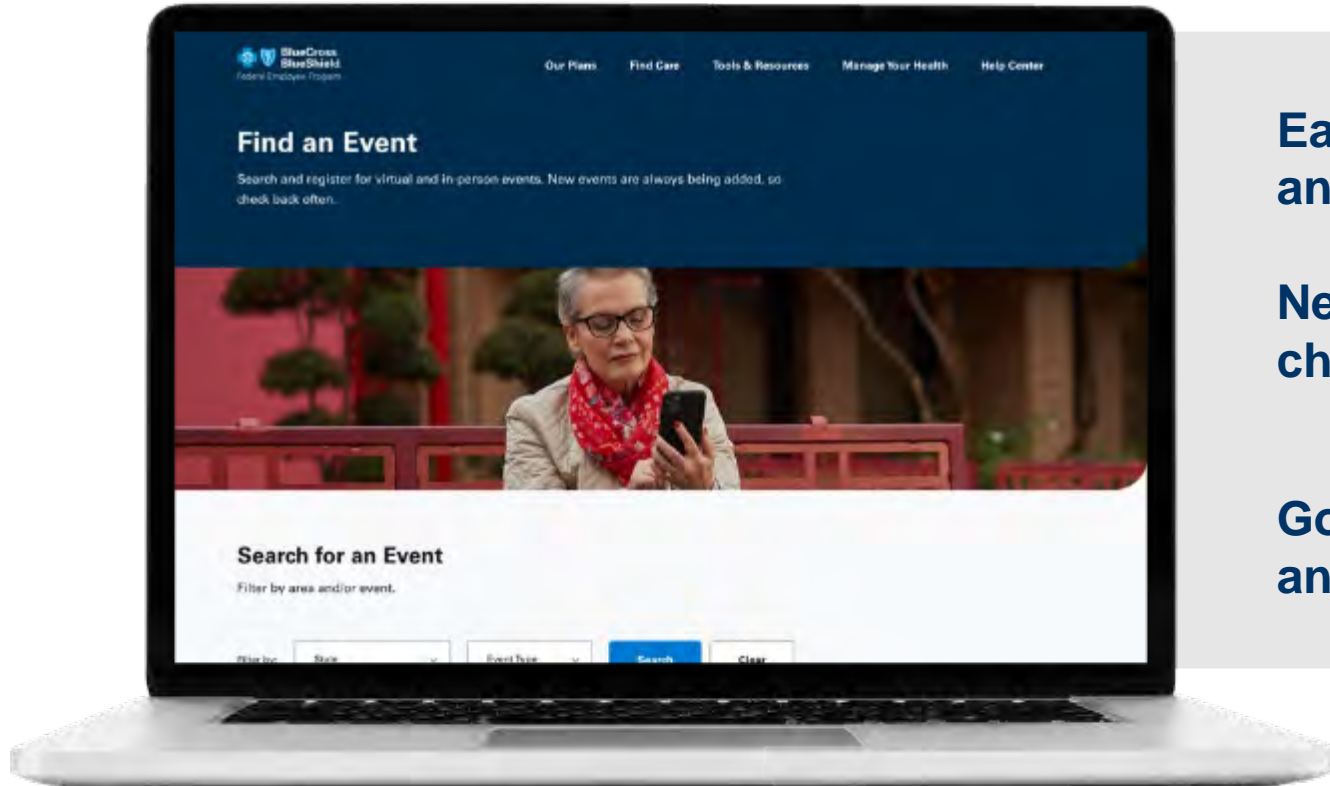
Access the complete list of prescription drugs covered by your plan.

You can also see how much you can expect to pay.

Learn more at fepblue.org/drugcosts.



Find an Event



Easily search and register for in-person and virtual events.

New events are added all the time, so check this page regularly.

Go to fepblue.org/events to search and register.



Thank you

