

2024 OVERSEAS PROGRAM
Blue Cross and Blue Shield Service Benefit Plan



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

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

fepblue.org

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2024 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 **New for 2024: GeoBlue[®], our new overseas benefits partner!**

Starting January 1, 2024, **GeoBlue** will replace GMMI as our overseas benefits provider. We're excited to partner with GeoBlue—another Blue Cross and Blue Shield brand—to offer you new services overseas. Learn more about what this change means for you throughout this booklet.

GeoBlue

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



Basic Option



Standard Option

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



Self Only



Self + 1



Self & Family

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 located by logging in to your MyBlue account. You can also call **1-804-673-1678**.

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** 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 claims 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 GeoBlue 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 Claim" under the Claims & Costs tab.



New for 2024: Submit via the GeoBlue app

Download the GeoBlue 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.

Please note: The mailing address below is the location to submit your medical claims starting January 1, 2024.

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.

2024 Overseas medical benefits

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	\$35 copay ¹	\$30 copay
Specialists		\$45 copay ¹	\$40 copay
Mental health visits		\$35 copay ¹	\$30 copay
Global care through Teladoc®	\$0 for first 2 visits \$10 all additional visits	\$0 for first 2 visits \$15 all additional visits	\$0 for first 2 visits \$10 all additional visits
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*	\$150 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)	\$0 within 72 hours	\$250 per day	\$0 within 72 hours
ER (medical emergency)	30% of our allowance	\$250 copay	15% of our allowance
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	Up to \$100 in an office ¹ Up to \$200 in a hospital ¹	15% of our allowance
Physical, Speech and/or Occupational Therapy	\$25 copay per visit Limited to 25 visits per person a year	\$35 at a primary care doctor \$45 at a specialist Limited to 50 visits per person a year	\$30 at a primary care doctor \$40 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: \$6,500 Self + One and Self & Family: \$13,000	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.

2024 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	Basic Option	Standard Option
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: \$85 Tier 5: \$110	Tier 4: \$65 Tier 5: \$85

Tier levels vary between FEP Blue Focus, Basic Option and Standard Option. 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), a new 2024 benefit for members with Medicare, is only available to residents of the U.S. or a U.S. territory.

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.

Inpatient care

We waive the cost of covered inpatient care overseas. For Standard Option, 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 Basic Option, 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.

Teladoc Health Global Care

Members living overseas can get 24/7 virtual care through Teladoc Health Global Care. 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 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** 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 at fepblue.org/signup today to get access to these programs and more.



Blue Health Assessment

Get a health action plan you can use to live healthier. **Basic Option** and **Standard Option** 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. **Basic Option** and **Standard Option** members may earn up to **\$120** for completing up to three eligible goals.



Routine Annual Physical Incentive Program

FEP Blue Focus members can get rewarded for getting their annual physical each year.



Pregnancy Care Incentive Program

Pregnant members can get support and incentives throughout their pregnancy. **Basic Option** and **Standard Option** 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, **Basic Option** and **Standard Option** 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.

NEW

New for 2024: GeoBlue mobile app

Use the GeoBlue mobile app to conveniently submit your overseas claims. Also, make sure you have the official **fepblue** app to keep up with everything else FEP has to offer. Download the apps today on the App Store® or Google Play™.

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

Overseas Pharmacy Questions

(available 24/7)

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



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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 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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