Helping you stay healthy with rewards and savings

As your health insurer, our #1 goal is to support your health and wellness during all phases of your life. FEP offers a variety of wellness programs, incentives and discounts that support your overall health.



Get up to \$800 back with the Medicare **Reimbursement Account**

When you combine Original Medicare coverage with FEP Blue Basic, we reimburse you up to \$800 per year for paying Medicare Part B premiums. If your spouse also has Medicare, you can receive up to \$1,600 together. You can use this benefit even if Medicare isn't your primary coverage.



Get up to \$170 back annually for completing healthy activities

The Blue Health Assessment is a 10-12 minute guiz that gives you a snapshot of your health. Take it and earn \$50. Then, complete healthy activities that support your wellbeing with Daily Habits. You'll earn \$40 for each goal you complete up to three — or \$120 in total. It's designed to help you reach your health goals and get rewarded for it.



100+ exclusive discounts to help you thrive 365

FEP members enjoy access to **Blue365**, an exclusive discount program that offers hundreds of ways to save on everything, from hearing aids and fresh meal kits to travel.



How the pharmacy out-of-pocket maximum helps you

When you combine your FEP coverage with Medicare, typically your only out-of-pocket cost is for prescription drugs. With MPDP, we cap the amount you pay for prescriptions at \$2,100 for all members. This is the most you'll pay for your prescriptions annually.

2026 FEHB Program monthly premiums

	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
SELF ONLY	\$144.76	\$289.83	\$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





Explore the interactive version of this booklet and others online at fepblue.org/flipbooks.









fepblue.org

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

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FEDERAL EMPLOYEES HEALTH BENEFITS

BLUE CROSS AND BLUE SHIELD FEDERAL EMPLOYEE PROGRAM



Helping you get more out of Medicare. **HERE FOR YOU.**



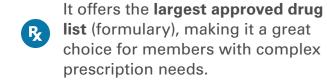
fepblue.org

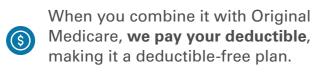
Choose the right FEP plan for you

Since all our plans provide excellent coverage, you may be wondering which is right for you now that you're eligible for Medicare. We'll break down the benefits of each:

FEP Blue Standard®

This plan is best for people with Medicare Parts A and B who want high-value benefits.







FEP Blue Basic®

This plan is great for people with Medicare Parts A and B who want a flexible plan with broad coverage across many types of care.







FEP Blue Focus®

This plan has more limited benefits when paired with Medicare Parts A and B, and does not include the FEP Medicare Prescription Drug Program (MPDP). We don't recommend this plan if you expect to need more care beyond preventive checkups and generic drugs.

Keep in mind that if your needs change, you'll be able to switch plans annually during Open Season. The 2025 Open Season begins November 10 and ends December 8, 2025.

You'll also have the opportunity to make changes if you have a qualifying life event (QLE), such as marriage or divorce.

Get help finding the right plan

Use our interactive quiz online to receive a recommendation based on your needs. **Try it today at askblue.fepblue.org**.

FE	P Blue Standard Medical Benef	its
Benefit	What you pay without Medicare	What you save with Original Medicare
Virtual doctor visits through Teladoc Health®	You pay nothing	You pay nothing
Primary care doctor	\$30 copay	You pay nothing
Specialists	\$40 copay	You pay nothing
Mental health visits	\$30 copay	You pay nothing
Urgent care centers	\$30 copay	You pay nothing
Chiropractic care	\$30 for up to 12 visits per year	Nothing for up to 12 visits per year
Inpatient hospital	\$350 copay	You pay nothing
Outpatient hospital	15% coinsurance*	You pay nothing
Surgery	15% coinsurance*	You pay nothing
ER (Accidental injury)	\$0 within 72 hours	You pay nothing
ER (Medical emergency)	15% coinsurance*	You pay nothing
Lab work (Such as blood tests)	15% coinsurance*	You pay nothing
Diagnostic services (Such as sleep studies, X-rays, CT scans)	15% coinsurance*	You pay nothing

FEP Blue Standard Pharmacy Benefits				
Benefit	What you pay without Medicare	What you save with FEP Medicare Prescription Drug Program		
In-network Retail Pharmacy (For a 30-day supply)	Tier 1: \$7.50 copay Tier 2: 30% coinsurance Tier 3: 50% coinsurance Tier 4: 30% coinsurance Tier 5: 30% coinsurance	Tier 1: \$5 copay Tier 2: \$35 copay Tier 3: 50% coinsurance Tier 4: \$60 copay		
FEP Mail Service Pharmacy (For a 90-day supply)	Tier 1: \$15 copay Tier 2: 15% coinsurance (\$150 max) Tier 3: 20% coinsurance (\$250 max)	Tier 1: \$5 copay Tier 2: \$85 copay Tier 3: \$125 copay Tier 4: \$150 copay		
FEP Specialty Pharmacy (For a 30-day supply)	Tier 4: \$100 copay Tier 5: \$150 copay	Your specialty drug benefits are in Tier 4 (see above)		
Annual pharmacy out-of-pocket maximum	Not a benefit	\$2,100 per member		

le applies.

FEP Blue Basic Medical Benefits			
Benefit	What you pay without Medicare	What you save with Original Medicare	
Virtual doctor visits through Teladoc Health®	You pay nothing	You pay nothing	
Primary care doctor	\$35 copay ¹	You pay nothing	
Specialists	\$50 copay ¹	You pay nothing	
Mental health visits	\$35 copay	You pay nothing	
Urgent care centers	\$50 copay	You pay nothing	
Chiropractic care	\$35 for up to 20 visits per year	Nothing for up to 20 visits per year	
Inpatient hospital	\$425 per day; up to \$2,975 per admission	You pay nothing	
Outpatient hospital	\$250 per day per facility ¹	You pay nothing	
Surgery	\$150 per surgeon in an office ¹ \$200 per surgeon in other settings ¹	You pay nothing	
ER (Accidental injury)	\$425 per day per facility	You pay nothing	
ER (Medical emergency)	\$425 per day per facility	You pay nothing	
Lab work (Such as blood tests)	20% coinsurance ¹	You pay nothing	
Diagnostic services (Such as sleep studies, X-rays, CT scans)	Up to \$100 in an office ¹ Up to \$250 in a hospital ¹	You pay nothing	

What you pay without Medicare	What you save with FEP Medicare Prescription Drug Program
Tier 1: \$15 copay Tier 2: 35% coinsurance (\$150 max) Tier 3: 60% coinsurance Tier 4: 35% coinsurance (\$250 max) Tier 5: 35% coinsurance (\$500 max)	Tier 1: \$10 copay Tier 2: \$45 copay Tier 3: 50% coinsurance Tier 4: \$75 copay
Not a benefit	Tier 1: \$15 copay Tier 2: \$95 copay Tier 3: \$125 copay Tier 4: \$150 copay
Tier 4: 35% coinsurance (\$250 max) Tier 5: 35% coinsurance (\$500 max)	Your specialty drug benefits are in Tier 4 (see above)
Not a benefit	\$2,100 per member
	Tier 1: \$15 copay Tier 2: 35% coinsurance (\$150 max) Tier 3: 60% coinsurance Tier 4: 35% coinsurance (\$250 max) Tier 5: 35% coinsurance (\$500 max) Not a benefit Tier 4: 35% coinsurance (\$250 max) Tier 5: 35% coinsurance (\$250 max)