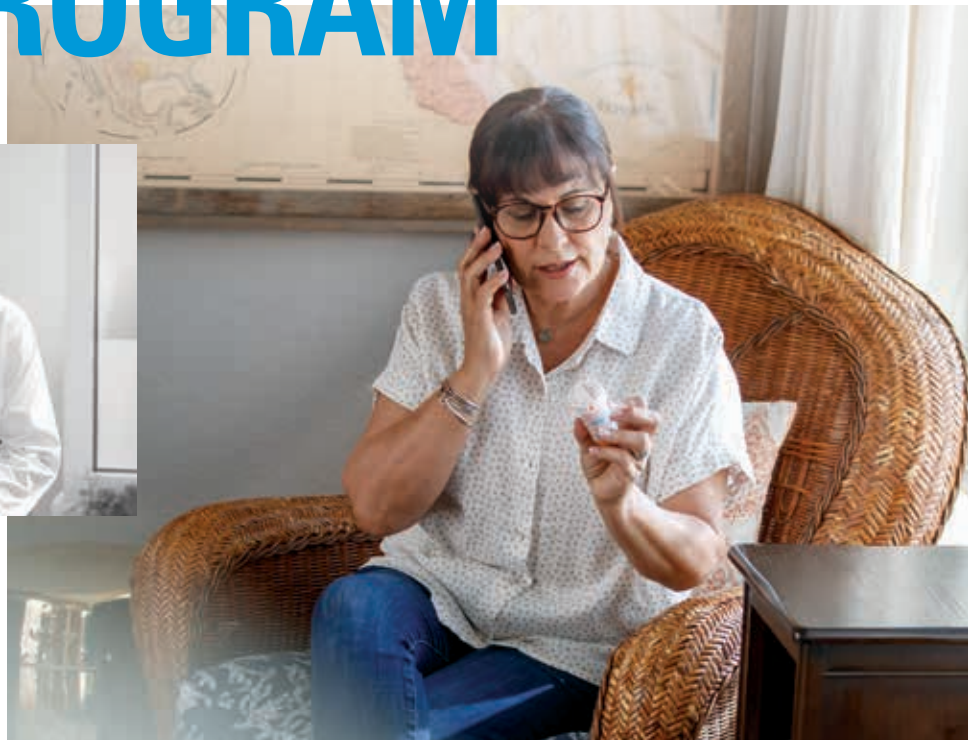


FEDERAL EMPLOYEES HEALTH BENEFITS

BLUE CROSS AND BLUE SHIELD FEDERAL EMPLOYEE PROGRAM

# GET TO KNOW THE FEP MEDICARE PRESCRIPTION DRUG PROGRAM



Helping you save on the  
prescriptions you need.  
**HERE FOR YOU.**

  **BlueCross.  
BlueShield.**  
Federal Employee Program.  
[fepblue.org](http://fepblue.org)



# WHAT IS THE FEP MEDICARE PRESCRIPTION DRUG PROGRAM?

The FEP Medicare Prescription Drug Program, or MPDP, is a prescription drug benefit exclusively for Blue Cross and Blue Shield Federal Employee Program (FEP) members eligible for Medicare. It's part of your Blue Cross and Blue Shield Service Benefit Plan coverage.

# Who can enroll in MPDP

You are eligible for MPDP if you are:



An FEP member








Eligible for Medicare Part A and/or B Primary



A resident of the U.S. or a U.S. territory

## How MPDP works for you

MPDP helps you get the prescription drugs you need while keeping costs within your budget:

-  You'll enjoy the **same FEP health plan benefits** you know and trust.
-  You'll have **more access to approved prescription drugs** than the traditional prescription drug benefit.
-  You'll **pay less out of pocket** for higher-cost drugs.
-  You'll have peace of mind with a **\$2,100 annual cap** on your prescription costs.
-  You'll pay **no extra FEP premium cost** if you're eligible for Medicare.  
*Depending on your income level, you may need to pay an Income-Related Monthly Adjustment Amount (IRMAA) to Social Security. Learn more on [page 10](#).*

Part D helps you pay for prescription drugs. **FEP offers the Medicare Prescription Drug Program (MPDP) exclusively for members at no extra premium cost.** If you're an FEHB member eligible for Medicare, enrollment in MPDP is strongly recommended.



# MPDP has four drug tiers

Tier 1 Generics	Tier 2 Preferred Brand Name	Tier 3 Non-preferred Brand Name	Tier 4 Specialty Drugs
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What you'll save on pharmacy benefits with FEP Blue Standard®		
Benefit	Traditional FEP Pharmacy Benefits	With FEP Medicare Prescription Drug Program
<b>In-network Retail Pharmacy</b> <i>(For a 30-day supply)</i>	Tier 1: <b>\$7.50</b> copay Tier 2: <b>30%</b> coinsurance Tier 3: <b>50%</b> coinsurance Tier 4: <b>30%</b> coinsurance Tier 5: <b>30%</b> coinsurance	Tier 1: <b>\$5</b> copay Tier 2: <b>\$35</b> copay Tier 3: <b>50%</b> coinsurance Tier 4: <b>\$60</b> copay
<b>FEP Mail Service Pharmacy</b> <i>(For a 90-day supply)</i>	Tier 1: <b>\$15</b> copay Tier 2: <b>15%</b> coinsurance (\$150 maximum) Tier 3: <b>20%</b> coinsurance (\$250 maximum)	Tier 1: <b>\$5</b> copay Tier 2: <b>\$85</b> copay Tier 3: <b>\$125</b> copay Tier 4: <b>\$150</b> copay
<b>FEP Specialty Pharmacy</b> <i>(For a 30-day supply)</i>	Tier 4: <b>\$100</b> copay Tier 5: <b>\$150</b> copay	Your specialty drug benefits are in <b>Tier 4</b> (see above)
<b>Annual pharmacy out-of-pocket maximum</b>	<b>Not a benefit</b>	<b>\$2,100</b> per member

What you'll save on pharmacy benefits with FEP Blue Basic®		
Benefit	Traditional FEP Pharmacy Benefits	With FEP Medicare Prescription Drug Program
<b>In-network Retail Pharmacy</b> <i>(For a 30-day supply)</i>	Tier 1: <b>\$15</b> copay Tier 2: <b>35%</b> coinsurance (\$150 maximum) Tier 3: <b>60%</b> coinsurance Tier 4: <b>35%</b> coinsurance (\$250 maximum) Tier 5: <b>35%</b> coinsurance (\$500 maximum)	Tier 1: <b>\$10</b> copay Tier 2: <b>\$45</b> copay Tier 3: <b>50%</b> coinsurance Tier 4: <b>\$75</b> copay
<b>FEP Mail Service Pharmacy</b> <i>(For a 90-day supply)</i>	<b>Not a benefit</b>	Tier 1: <b>\$15</b> copay Tier 2: <b>\$95</b> copay Tier 3: <b>\$125</b> copay Tier 4: <b>\$150</b> copay
<b>FEP Specialty Pharmacy</b> <i>(For a 30-day supply)</i>	Tier 4: <b>35%</b> coinsurance (\$250 maximum) Tier 5: <b>35%</b> coinsurance (\$500 maximum)	Your specialty drug benefits are in <b>Tier 4</b> (see above)
<b>Annual pharmacy out-of-pocket maximum</b>	<b>Not a benefit</b>	<b>\$2,100</b> per member

# Choose the right FEP plan based on your prescription needs

You will be enrolled in the MPDP plan that matches the plan you're enrolled in for medical coverage.

## FEP Blue Standard

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



It offers the **largest approved drug list** (formulary), making it a great choice for members with complex prescription needs.

## 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.



Members with Medicare get **enhanced prescription drug coverage**, including access to Mail Service.

## FEP Blue Focus

This plan has more limited benefits when paired with Medicare A and B. We don't recommend this plan if you need care beyond preventive checkups and generic drugs.

## How the pharmacy out-of-pocket maximum helps you

A unique benefit of MPDP is that you have an annual pharmacy out-of-pocket maximum. An out-of-pocket maximum is a cap (or maximum) on the amount you'll pay in copays and coinsurance. In the case of MPDP, it's a cap on the amount you'll pay for prescription drugs for the year.

That means you will pay no more than **\$2,100** annually on prescriptions per member in MPDP. Once you reach the maximum for the year, you pay **nothing** for your prescriptions for the rest of the year.

You still have an overall medical out-of-pocket maximum. However, since your medical out-of-pocket costs are waived when you have Medicare and FEP, most members pay nothing for their medical services.

See a helpful example of how this benefit keeps your costs down **on the next page**.

# See how the out-of-pocket maximum can work for you



**Iwana B. Blue is an FEP Blue Basic member who currently does not have MPDP.**

They take three (3) generics, three (3) Preferred brand name drugs and two (2) Non-preferred specialty drugs that they refill monthly. **Their annual medical out-of-pocket maximum is \$7,500.**

Cost of generics for the year	$\$15 \times 3 \times 12 = \$540$
Cost of Preferred brand name drugs for the year	$\$75 \times 3 \times 12 = \$2,700$
Cost of specialty drugs for the year	$\$120 \times 2 \times 12 = \$2,880$
<b>Total out-of-pocket cost of prescriptions for the year</b>	<b>\$6,120</b>

Iwana pays the full \$6,120 because they haven't hit the \$7,500 medical out-of-pocket maximum.



**Iwana is enrolled in MPDP for 2026.**

This includes the **\$2,100 pharmacy out-of-pocket maximum**. Here's how their out-of-pocket costs change:

Cost of generics for the year	$\$10 \times 3 \times 12 = \$360$
Cost of Preferred brand name drugs for the year	$\$45 \times 3 \times 12 = \$1,620$
Cost of specialty drugs for the year	$\$75 \times 2 \times 12 = \$1,800$
<b>Total out-of-pocket cost of prescriptions for the year</b>	<b>\$2,100</b>

Even though Iwana's total is \$3,780 for the year, they will only pay \$2,100 due to the pharmacy out-of-pocket maximum.



This means Iwana will save over \$4,020 annually with the MPDP prescription benefit compared to what they pay without it.





## What to know about the Medicare Part D late enrollment penalty

If you decide not to enroll in MPDP, you need to enroll in a different plan that has **creditable coverage** to Part D coverage. This means that the coverage you receive is similar in value to the coverage you would receive from a Medicare Part D plan. You will pay a penalty if you decide to enroll in Part D later. **The penalty is 1% per month or 12% per year you don't have coverage.** CMS adds this to a national base premium amount, which changes each year. In 2025, the national base premium amount is \$36.78.

*Check in late 2025 or throughout 2026 for 2026 cost information.*

# Getting your prescriptions is easy

You can order prescription refills at one of our 65,000+ in-network (Preferred) retail pharmacies or through the FEP Mail Service Pharmacy.

**What about specialty?** Specialty drugs are tier 4 drugs with MPDP. Depending on how the drug is dispensed, you can buy specialty drugs via retail or mail.

## See what you'll pay with the FEP Prescription Drug Cost Tool

We have an easy-to-use tool where you can type in your specific prescription(s) and see what it will cost. You can also compare the cost to what you would pay under the traditional FEP pharmacy benefit. Use the tool at [fepblue.org/medicarerx](https://fepblue.org/medicarerx).



To download the full formulary for your plan, visit [fepblue.org/medicarerx](https://fepblue.org/medicarerx).



### Understanding your prescription drug coverage while overseas

Medicare is a health insurance program sponsored by the federal government for members in the U.S. **If you are enrolled in MPDP and you travel overseas, you will not be able to purchase medications outside of the U.S.**

If you travel outside of the U.S. for an extended period, we recommend you stock up on a large supply of your medicine before you leave. If you're going to be gone more than 90 days, call us at **1-888-338-7737** (TTY: 711) for assistance.

# Understanding the Medicare Prescription Payment Plan

If you have high prescription drug costs, you may benefit from the Medicare Prescription Payment Plan. This program may help better manage your Medicare Part D prescription drug costs by allowing you to spread your out-of-pocket costs across the calendar year (January-December). You'll get a monthly bill for your prescription drugs directly from FEP instead of paying at the pharmacy.

**Your monthly bill is based on:**

The prescription drugs filled that month



Your previous month's balance



The number of months left in the plan year



To learn more or sign up for the Medicare Prescription Payment Plan, visit [fepblue.org/medicarepayment](https://fepblue.org/medicarepayment) or call **1-888-338-7737**.

# Understanding the Medication Therapy Management Program

If you're eligible for MTM, a pharmacist will work with you to review the medicines you currently take. You can ask the pharmacist any questions you have about your prescriptions or discuss if you're having any problems with any of the medicines you're taking.

**After the review, the pharmacist will provide you with recommendations on how to get the best results from your medicines. You'll also get a medicine list so you can easily see:**



All the medicines you're taking



The proper amounts to take



When you should take your medicines



Proper disposal instructions

# Understanding IRMAA and how it affects your Medicare premium









MPDP is already included as part of your current FEP premium. If your income is above a certain level, you'll pay an Income-Related Monthly Adjustment Amount (IRMAA), which applies to any Medicare Part D program.

To learn more, visit [medicare.gov](https://www.medicare.gov).



## How to manage your prescription drug benefits with MyBlue®

If you have a MyBlue account, you can keep track of all your prescription drug benefits. Here are some of the things you can do with your account:

 <p>Get access to specially trained pharmacists and nurses 24/7</p>	 <p>Set up automatic refill reminders for all retail and mail prescriptions</p>	 <p>Set communication preferences (if you prefer email or text)</p>	 <p>Order refills online</p>
 <p>Check order status and track shipments</p>	 <p>View safety checks to help prevent interactions with other drugs and products</p>	 <p>View FEP Mail Order status and drug history</p>	 <p>View your claims information</p>



Visit [fepblue.org/myblue](https://www.fepblue.org/myblue) to sign in or to register for your account.

If you have questions about MPDP prescription drug coverage, call **1-888-338-7737 (TTY: 711)**.



**HERE FOR YOU**



Explore the interactive version of this booklet and others online at [fepblue.org/flipbooks](https://fepblue.org/flipbooks).

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[fepblue.org/medicarerx](https://fepblue.org/medicarerx)

*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.*

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*The FEP Medicare Prescription Drug Program is a prescription drug plan with a Medicare contract. Enrollment in MPDP depends on contract renewal.*

*The formulary and/or pharmacy network may change at any time.  
You will receive notice when necessary.*

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