

BENEFIT SUMMARY BOOK

2020 Blue Cross and Blue Shield
Service Benefit Plan

A plan to help you do more.



**BlueCross.
BlueShield.**

Federal Employee Program.

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

DID YOU KNOW?

OVER 99% of our members choose to stay with us each year. We hope this book will help to show you why.

The Blue Cross and Blue Shield Service Benefit Plan is the number one health insurance choice for federal employees, retirees and their families. For nearly 60 years, we've been committed to offering individuals like you the best healthcare coverage in the U.S.

WE HAVE PLANS DESIGNED TO FIT EVERY NEED AND BUDGET.



Standard
Option



Basic
Option



FEP Blue
Focus

We'll use these icons for each of our Plans throughout this booklet.

WITH EACH OF OUR PLANS, YOU'LL RECEIVE:



Free preventive care from
Preferred providers



Worldwide coverage



Referral-free care
from specialists



Wellness rewards
and discounts

YOU CAN CHOOSE TO COVER:



Yourself with
Self Only



You and one other
eligible family member
with Self + One



You and multiple
eligible family members
with Self & Family

UNDERSTANDING KEY ITEMS IN THIS BOOK

We know health insurance can be confusing at times, so we want to help you along the way. We're going to define some terms for you up front before you begin reading through this book.

What do we mean when we say "of our allowance"?

"Of our allowance" is our way of saying coinsurance. **Coinsurance** is a percentage of our payment to a provider for a service. So when we say, "15% of our allowance," it means you'll pay 15% of our negotiated rate with your provider.

If you pay a coinsurance, you usually have to meet a deductible first. The **deductible** is an annual amount you have to pay for services before we'll pay our portion.

What is the negotiated rate you pay my provider?

The **negotiated rate** we pay your provider varies by service and provider.

What do we mean when we say "copay"?

A **copay** is a set amount you pay your provider for a service. So when we say, "\$30 copay," you pay \$30 regardless of what our negotiated rate is.

What do we mean when we say "Preferred"?

We are a **Preferred Provider Organization or PPO**. That means we have a network of providers who accept our negotiated rate (allowance) as payment in full for their services. We call these our Preferred providers, facilities and/or pharmacies. You usually pay less if you go to one of these providers.

- S** **Standard Option members** can visit Preferred and Non-preferred providers. You'll pay a greater percentage of our rate if you go to a Non-preferred provider (e.g., instead of 15% of our allowance, you pay 30% of the allowance. You may also need to pay the difference between what we pay and what the provider charges).
- B** **Basic Option and FEP Blue Focus members** can only use Preferred providers. If you go to a Non-preferred provider, you'll pay the full cost of your care. We do have a few exceptions
- F** (e.g., if you go to a Non-preferred ER in an emergency, we provide coverage).

We'll define other key terms as they come up throughout this booklet. You can also watch our Health Insurance 101 video at [youtube.com/fepblue](https://www.youtube.com/fepblue).

LET'S COMPARE

	S	B	F
In-Network Care	✓	✓	✓
Out-of-Network Care	✓	✗	✗
Preferred Drug Coverage	✓	✓	✓
Non-preferred Drug Coverage	✓	✓	✗
Access to Mail Service Pharmacy	✓	✗*	✗
Medicare Part B Reimbursement - \$800	✗	✓	✗

*Available if you have Medicare Part B primary.

WHAT YOU'LL PAY IN PREMIUMS

Standard Option			
	Self Only (104)	Self + One (106)	Self & Family (105)
Non-Postal Premium (Bi-weekly)	\$116.91	\$267.15	\$286.74
Non-Postal Premium (Monthly)	\$253.30	\$578.83	\$621.27
Postal Premium (Bi-weekly Category 1)	\$113.63	\$260.15	\$279.15
Postal Premium (Bi-weekly Category 2)	\$103.81	\$239.14	\$256.39

Basic Option			
	Self Only (111)	Self + One (113)	Self & Family (112)
Non-Postal Premium (Bi-weekly)	\$75.94	\$178.61	\$191.22
Non-Postal Premium (Monthly)	\$164.55	\$386.99	\$414.31
Postal Premium (Bi-weekly Category 1)	\$72.91	\$171.61	\$183.63
Postal Premium (Bi-weekly Category 2)	\$63.03	\$150.60	\$160.87

FEP Blue Focus			
	Self Only (131)	Self + One (133)	Self & Family (132)
Non-Postal Premium (Bi-weekly)	\$53.14	\$114.25	\$125.67
Non-Postal Premium (Monthly)	\$115.15	\$247.55	\$272.29
Postal Premium (Bi-weekly Category 1)	\$51.02	\$109.68	\$120.65
Postal Premium (Bi-weekly Category 2)	\$44.11	\$94.83	\$104.31

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.

WHAT YOU'LL PAY FOR COMMON SERVICES AT PREFERRED PROVIDERS

Benefit	Standard Option	Basic Option	FEP Blue Focus
Primary care doctor	\$25 copay	\$30 copay	\$10 per visit for your first 10 primary and/or specialty care visits
Specialists	\$35 copay	\$40 copay	
Virtual doctor visits by Teladoc®	\$0 first 2 visits \$10 all additional visits	\$0 first 2 visits \$15 all additional visits	\$0 first 2 visits \$10 all additional visits
Urgent care centers	\$30 copay	\$35 copay	\$25 copay
Maternity	\$0 copay	\$175 inpatient \$0 outpatient	\$0 for doctor's visits \$1,500 for facility care
Inpatient hospital	\$350 copay	\$175 per day; up to \$875 per admission	30% of our allowance*
Outpatient hospital	15% of our allowance*	\$100 per day per facility ¹	30% of our allowance [†]
Surgery	15% of our allowance*	\$150 in an office ¹ \$200 in a non-office setting ¹	30% of our allowance [†]
ER (accidental injury)	\$0 within 72 hours	\$125 per day per facility	\$0 within 72 hours
ER (medical emergency)	15% of our allowance*	\$125 per day per facility	30% of our allowance*
Lab work (such as blood tests)	15% of our allowance*	\$0 copay ¹	\$0 for first 10 specific lab tests**
Diagnostic services (such as sleep studies, X-rays, CT scans)	15% of our allowance*	Up to \$100 in an office ¹ Up to \$150 in a hospital ¹	30% of our allowance [†]
Chiropractic care	\$25 for up to 12 visits a year	\$30 for up to 20 visits a year	\$25 for up to 10 visits a year ²
Deductible	\$350 for Self Only \$700 for Self + One and Self & Family	No deductible	\$500 for Self Only \$1,000 for Self + One and Self & Family
Out-of-Pocket maximum (Preferred providers)	\$5,000 for Self Only \$10,000 for Self + One and Self & Family	\$5,500 for Self Only \$11,000 for Self + One and Self & Family	\$6,500 for Self Only \$13,000 for Self + One and Self & Family

If you have Medicare primary, different cost share amounts may apply.

*Deductible applies.

[†]You 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.

**Please see brochure for covered lab services.

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

WHAT'S NEW IN 2020 S B

STANDARD AND BASIC OPTION CHANGES

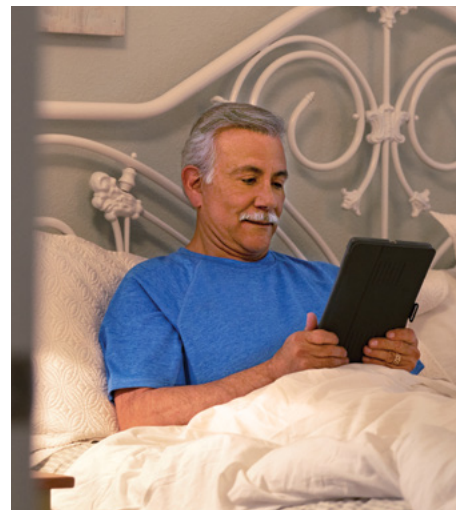


VIRTUAL DOCTOR'S VISITS BY TELADOC®

Beginning in 2020, **ALL** Service Benefit Plan members will receive their first two telehealth visits free. Previously, this was just offered to FEP Blue Focus members.

In addition, we're adding nutritional counseling to the covered services you can receive through your telehealth benefit. We will cover **ALL** nutritional counseling visits in full for all members.

Learn more about Teladoc and your telehealth benefit on **page 8** or at fepblue.org/telehealth.



MEDICARE REIMBURSEMENT ACCOUNT

- We're *increasing* the reimbursement amount for Basic Option members who pay Medicare Part B premiums to **\$800**. You must provide proof that you paid 2020 Medicare Part B premiums to receive this benefit.

Learn more about Medicare and Blue at fepblue.org/medicare.



WELLNESS INCENTIVES

- You will no longer need to complete the Blue Health Assessment (BHA) to participate in the Diabetes Management Incentive Program, Hypertension Management Program, Tobacco Cessation Incentive Program and Pregnancy Care Incentive Program. These programs will be open to all members 18 and older.*
- We're adding Hypertension Management to our incentivized Online Health Coach goals! The reward will be open to the contract holder and spouse on your plan.

Learn more about the Wellness Incentive Program on **page 18**.

OVERSEAS BENEFITS



- Standard Option members will have **no** deductible for all overseas services.
- Standard Option members can receive inpatient care at no out-of-pocket cost at **all** overseas facilities.

Learn more about overseas benefits on **page 9**.

*The Tobacco Cessation Incentive Program is open to members under 18 who meet the age requirements for prescribed tobacco cessation drugs.



INTRODUCING THE DIABETES MANAGEMENT PROGRAM BY LIVONGO®



We're excited to offer Standard and Basic Option members with diabetes a new program that can help you manage your condition. Our comprehensive, no-cost diabetes program offers you:

- **A digital glucose meter that can send you personalized messages to help you stay on track**
- **Unlimited test strips and lancets**
- **One-on-one coaching and support from a diabetes coach**

The program begins January 1, 2020. Visit fepblue.org/diabetes to learn more.

WHAT'S NEW IN 2020 F

FEP BLUE FOCUS CHANGES



LAB AND DIAGNOSTIC SERVICES

- Members will receive their first 10 lab tests, such as general health panels and urinalysis, free each calendar year. These are tests not related to pregnancy, preventive care or accidental injury.



MATERNITY CARE

- We'll cover up to four visits in full for pregnancy-related depression. Additional visits will be covered under your mental health benefit.

Learn more about FEP Blue Focus at fepblue.org/focus.

This is not a full list of benefit changes. To see a full list, download a copy of the Standard and Basic Option and/or the FEP Blue Focus brochures at fepblue.org/brochure.

USING YOUR BENEFITS

1

CHOOSE YOUR PROVIDERS

More doctors and hospitals are in Blue Cross Blue Shield's Preferred network than any other insurer. Nationwide, our network has more than:



96% of hospitals



95% of doctors



64,000 retail pharmacies

Members of all three of our plans have access to the same network of Preferred providers.

You can find a Preferred provider three different ways:



Online at
provider.fepblue.org.



Via the **fepblue** mobile app.
Learn more on **page 15**.



By calling the customer service number on your member ID card.

DID YOU KNOW?

One of the things that makes the Service Benefit Plan unique is that we're a national plan that provides local service. We have dedicated customer service units in every state to provide you with personalized service.

You can locate all of the national customer service numbers at fepblue.org/contact.

2

GET CARE ON YOUR SCHEDULE

With telehealth services provided by Teladoc, you can meet with a doctor 24/7 for minor illnesses and injuries by phone, video chat or via the Teladoc app. The average wait time is just 10 minutes.

Your telehealth benefit also offers appointment-based access to:



Mental (Behavioral) health and substance use disorder consults



Dermatology services



Nutritional counseling

Learn more at fepblue.org/telehealth or call **1-855-636-1579**.



3

SUBMIT YOUR CLAIMS

When you visit Preferred providers in the U.S., you don't need to submit a claim for your service. Your provider will submit it on your behalf.

If you visit a Non-preferred provider or get care overseas, you'll need to submit a claim. To submit:



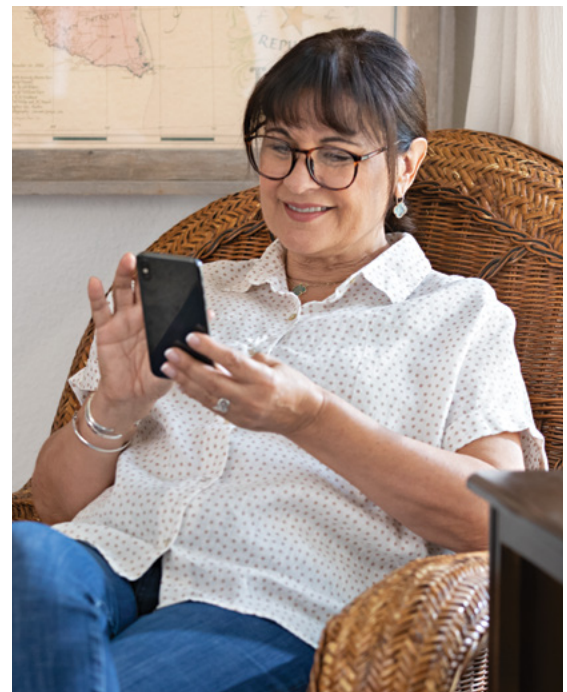
Download the correct claim form at fepblue.org/forms or call the customer service number on your member ID card to have one mailed to you.



Follow the instructions on the form and provide any necessary supporting documents.



Mail the claim to the address included on the form.



GETTING YOUR CARE APPROVED

In some situations, such as inpatient hospital stays, you need to get your care approved before you receive services. We review to ensure the services are medically necessary. This is called **prior approval** or **precertification**. You can see a full list of services that need to be approved in Section 3 of the Service Benefit Plan brochures.

THINGS TO KNOW ABOUT PRIOR APPROVAL AND PRECERTIFICATION:

- In most cases, your treating doctor or facility will submit approval requests for you.
- You should always ask your doctor to confirm they've submitted the request.
- If you're receiving multiple treatments at once (i.e., **concurrent care**), we'll review all the services as well as the amount of time you need for your care.
- If you need assistance submitting an approval request, you can call the precertification or customer service number on your member ID card.
- If we deny the service, you can ask us in writing to review the decision. We outline this process in Sections 3 and 8 of the brochures.



USING YOUR BENEFITS OUTSIDE OF THE U.S.

Through our partnership with GMMI, Inc., you can use your Service Benefit Plan coverage when you live or travel overseas. We have approximately 11,000 providers overseas who have a **direct billing arrangement** with GMMI. This means these providers will submit your claims for you. You can also receive inpatient care at these providers for no out-of-pocket cost.

If you visit a provider that doesn't have a direct billing arrangement, we will still cover your care at the Preferred level. You just need to submit a claim for reimbursement. You can submit the claim online, by mail or by fax.



Important change for overseas members in 2020: Members who use their pharmacy benefits overseas must submit their pharmacy claims by the end of the calendar year. Previously, you could submit them by the end of the following calendar year.

Learn more about overseas benefits at fepblue.org/overseas or call **1-804-673-1678**.

KEEPING YOUR INFORMATION PRIVATE

We're committed to keeping your information secure. You can download a copy of our current privacy notice at fepblue.org/privacy.

KNOW WHAT'S COVERED

Your official statements of benefits are the Blue Cross and Blue Shield Service Benefit Plan brochures. There is one brochure for Standard and Basic Option (RI 71-005) and another one for FEP Blue Focus (RI 71-017).

In addition to the PDF brochure, we have interactive versions of each brochure. These interactive brochures are easily searchable. You can download or view the brochures today at fepblue.org/brochure.

WHAT ISN'T COVERED

Your benefits provide coverage for **medically necessary** services. That means they're necessary to prevent or treat different conditions.

We do not cover non-medically necessary or elective services. You can see a full list of non-covered services in Section 6 of the brochures.

STAY UP TO DATE WITH YOUR COVERAGE

Keeping up to date with your coverage is easy. We encourage you to:



Download the [fepblue](#) app. Learn more on [page 15](#).



Visit fepblue.org regularly.



Sign up for BlueNews emails at fepblue.org/news.



Follow us on social media [@fepblue](#).



PHARMACY BENEFITS

THE BASICS

We organize our covered drugs into **tiers**. The amount you pay for your drug depends on the tier it's in. In general, the lower the drug tier, the more cost effective the drug.

We list our covered drugs by tier in our approved drug list. This list is called a **formulary**. The formulary will also name any FDA-approved drugs our plans don't cover. If you purchase a non-covered drug, you pay the full cost of the medicine.

Each of our plans, Standard Option, Basic Option and FEP Blue Focus, have unique formularies. If you use prescriptions, we encourage you to check the formulary before you select a plan to make sure your drug is covered. You can access the formularies on our website at fepblue.org/pharmacy or by calling **1-800-624-5060**.

STANDARD AND BASIC OPTION DRUG TIERS S B

Standard and Basic Option have five drug tiers.

STANDARD & BASIC OPTION		
Tier	Drug Type	Characteristics
Tier 1	Generics	<ul style="list-style-type: none"> • Most affordable drug type • Equal to brand name counterparts in quality, performance and intended use
Tier 2	Preferred brand name	<ul style="list-style-type: none"> • Brand name drugs that are as safe and effective as Non-preferred brand name drugs • Cheaper than Non-preferred brands but more expensive than generics
Tier 3	Non-preferred brand name	<ul style="list-style-type: none"> • Safe and effective • Have a high cost because there's a generic or Preferred brand name alternative available
Tier 4	Preferred specialty	<ul style="list-style-type: none"> • Drugs used to treat complex health conditions (e.g., cancer treatment drugs) • These drugs usually have special shipping, storage or use instructions • You pay less for these drugs than for Non-preferred specialty drugs
Tier 5	Non-preferred specialty	<ul style="list-style-type: none"> • You'll pay more for these specialty drugs because there is a Preferred specialty available

FEP BLUE FOCUS DRUG TIERS F

FEP Blue Focus only has two drug tiers.

FEP BLUE FOCUS		
Tier	Drug Type	Characteristics
Tier 1	Preferred generics	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Preferred brand: Brand name drugs that are safe and effective • Specialty: Drugs used to treat complex health conditions (e.g., cancer treatment drugs)



PRESCRIPTION DRUG COST TOOL

Check drug costs 24/7 using our new Prescription Drug Cost Tool. You can see if your drug is covered under your selected plan. You can also compare the cost of covered drugs for all three plans. Use it today on fepblue.org.

DRUG SAFETY

Your safety is our number one priority. We have measures in place to ensure your drugs are used and prescribed properly.



For certain drugs, we will only cover up to a specific amount. This is known as a **quantity limit.**



We need to review and approve some drugs before you can buy them. We review to make sure your use of the drug is appropriate for your condition. This is called **prior approval.**

We indicate all drugs that have a quantity limit or require prior approval in our formularies.

PHARMACY PROGRAMS

RETAIL PHARMACY PROGRAM

All members—Standard Option, Basic Option and FEP Blue Focus—have access to over 64,000 Preferred (or in-network) retail pharmacies through the Retail Pharmacy Program.

Basic Option and FEP Blue Focus members must use Preferred pharmacies; otherwise, you will pay the full cost of the drug. Standard Option members have the option of visiting pharmacies outside the network. You will pay more for your drug using an out-of-network pharmacy.

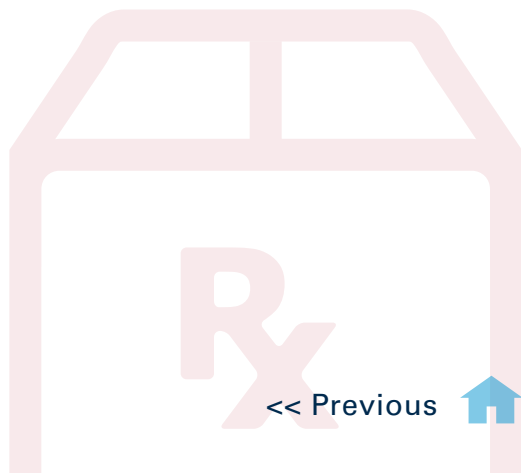
All cost shares in this section are for a 30-day supply. Members may pay more for larger supply quantities.

STANDARD AND BASIC OPTION RETAIL PHARMACY COST SHARES S B

Tier	Standard Option	Basic Option
Tier 1	\$7.50 copay	\$10 copay
Tier 2	30% of our allowance	\$55 copay
Tier 3	50% of our allowance	60% of our allowance (\$75 min.)
Tier 4	30% of our allowance	\$65 copay
Tier 5	30% of our allowance	\$90 copay

FEP BLUE FOCUS RETAIL PHARMACY COST SHARES F

Tier	FEP Blue Focus
Tier 1	\$5 copay
Tier 2	40% of our allowance (\$350 max.)



MAIL SERVICE PHARMACY PROGRAM

The Mail Service Pharmacy Program is available to all Standard Option members. It's also available to Basic Option members with Medicare Part B primary. It's not available to FEP Blue Focus members.

This program allows you to get up to a 90-day supply of your medicine sent directly to your home. It's a good option for people who take long-term maintenance drugs.

STANDARD AND BASIC OPTION MAIL SERVICE PHARMACY COST SHARES S B

Tier	Standard Option	Basic Option
Tier 1	\$15 copay	Available to members with Medicare Part B primary only. Visit fepblue.org for more information.
Tier 2	\$90 copay	
Tier 3	\$125 copay	

SPECIALTY PHARMACY PROGRAM

The Specialty Pharmacy is available to members of all three of our plans.

Specialty drugs are for people who have complex health conditions, such as cancer or multiple sclerosis. The Specialty Pharmacy Program lets you receive these medicines at a reasonable cost. You can also receive support from an on-call pharmacist as needed.

STANDARD AND BASIC OPTION SPECIALTY PHARMACY COST SHARES S B

Tier	Standard Option	Basic Option
Tier 4	\$50 copay	\$70 copay
Tier 5	\$70 copay	\$95 copay

FEP BLUE FOCUS SPECIALTY PHARMACY COST SHARE F

Tier	FEP Blue Focus
Tier 2	40% of our allowance (\$350 max.)

KEEP UP WITH YOUR BENEFITS ON THE GO

We have tools and resources to help you keep up with your benefits no matter where you are.



DOWNLOAD THE **fepblue** APP

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

- **Keep track of out-of-pocket costs**
- **View claims information**
- **Find Preferred providers**
- **Use your digital member ID card**
- **Access the Nurse Line and Teladoc**
- **Receive important notifications and alerts**
- **Use our Interactive Benefits Tool**

Visit the App Store or Google Play to download **fepblue** today.

You must have a MyBlue account to access most of the app's features.



GETTING STARTED WITH MYBLUE®

MyBlue is our members-only website. You'll need an account to access most of the **fepblue** app's features or to manage your benefits using a computer.

To register:



Visit fepblue.org/signup.



Call **1-800-411-BLUE (2583)** and select the prompt for assistance setting up a MyBlue account. A representative will provide you with a unique PIN number.



Complete the additional registration fields on the sign-up page.



Log in with your new username and password.



REWARD PROGRAMS

ROUTINE ANNUAL PHYSICAL INCENTIVE PROGRAM F

Visiting your doctor each year for an annual checkup is important. That's why we'll reward FEP Blue Focus members who get their annual physical.

To earn the reward:



Go to a Preferred provider for your annual checkup.



Your doctor will submit a claim for your visit.



Once we receive your claim, we'll send you an email or provide you with a message on your Explanation of Benefits (EOB). This message will provide instructions on how to receive your reward.



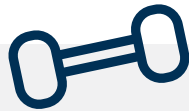
Follow the instructions to log in to your MyBlue account and select your reward.

Here are the rewards you can choose from:



Molecular Fitness

Get a personalized diet and exercise plan based on your genetics



Fitness Your Way by Tivity Health

Receive a four-month, no-cost gym membership



Sun Basket

Get a two-week meal kit delivery service



Fitbit

Choose from a variety of Fitbit devices

You must be the contract holder or spouse, 18 or older, on an FEP Blue Focus plan to earn this reward.

The rewards you can choose from vary by location. Some are limited to specific areas of the U.S. and none are available outside of the U.S.




We encourage you to consider the possible tax implications of your rewards as part of this program, and to consult your tax legal or accounting advisors for additional information.

WELLNESS INCENTIVE PROGRAM S B

We want to partner with you to help you reach your health and wellness goals. That's why we offer tools and incentives to help you along your journey.

Blue Health Assessment (BHA) – Earn \$50

The BHA is an online questionnaire that can help you set an action plan to reach your goals.






-  Answer simple questions about your health.
-  Receive a health score and personalized plan you can discuss with your doctor.
-  Earn **\$50** the first time you complete the BHA in 2020.

Online Health Coach – Earn \$120






The Online Health Coach encourages you to complete manageable activities each day to reach your health goals. You'll earn **\$40** for each goal you complete up to three. In total, that's **\$120**.

Goals you can complete to earn your reward:

Wellness goals

 Reducing stress	 Losing weight	 Exercising more	 Feeling happier	 Eating better
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Condition goals

 Asthma	 Heart disease	 Heart failure	 Hypertension	 Chronic obstructive pulmonary disease (COPD)
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You must be the contract holder or spouse, 18 or older, on a Standard or Basic Option plan to earn these rewards.



ADDITIONAL PROGRAMS S B



Pregnancy Care Incentive Program – Earn a Pregnancy Care Box and \$75

Pregnant members can earn rewards for early and ongoing prenatal care. Learn more at fepblue.org/maternity.



Breast Pump Kit Benefit

You can receive a free manual or electric Ameda breast pump kit each year through the Pharmacy Program. Each kit also includes a supply of milk storage bags. If you choose to buy your own pump, you can still receive the free supply of storage bags. Call **1-800-262-7890**.



Diabetes Management Incentive Program – Earn up to \$100

Earn up to **\$100** for taking steps to keep your A1c levels under control. Learn more at fepblue.org/diabetes.



Diabetes Management Program by Livongo

Members with diabetes can receive one-on-one support from a diabetes coach, as well as a glucose meter and free test strips through Livongo. Learn more at fepblue.org/diabetes.



Discount Drug Program

The Discount Drug Program gives you up to a **20% discount** on specific prescription drugs not covered by our Plan. To receive the discount, show your member ID card at a participating retail pharmacy. You'll pay the pharmacist the cost of the drug minus the discount. See a list of eligible drugs at fepblue.org/pharmacy.

SPENDING YOUR REWARD DOLLARS S B

MYBLUE WELLNESS CARD

When you participate in our incentive programs offered to Standard and Basic Option members, you'll receive your incentive rewards on your MyBlue Wellness Card. This 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. As you complete additional activities, such as your Online Health Coach goals, we'll add funds you earn to your existing Card. Make sure you hold on to your Card from year to year, because the funds don't expire as long as you stay a member of the Service Benefit Plan.



You can check the balance of your MyBlue Wellness Card at any time on MyBlue or the [fepblue](#) app.



WHAT IS A QUALIFIED MEDICAL EXPENSE?

Qualified medical expenses are items you can buy to help ease or prevent an illness or some other medical event. The Internal Revenue Service (IRS) determines what qualifies as a medical expense. Here are a few:

- Acupuncture
- Dental treatments
- Doctors' office copays
- Eye exams and eye wear
- Lab fees
- Physical exams
- Prescription drugs
- Weight loss programs
- Wheelchairs

Hold on to your receipts when you purchase an item with your MyBlue Wellness Card. We may ask you to send it to us. For some retailers, we need to verify that the expense is a qualified medical expense.

WELLNESS PROGRAMS S B F



TOBACCO CESSATION INCENTIVE PROGRAM

EARN TOBACCO CESSATION DRUGS

If you're ready to quit, we can help. Learn more at [fepblue.org/tobacco](https://www.fepblue.org/tobacco).



HYPERTENSION MANAGEMENT PROGRAM

EARN A BLOOD PRESSURE MONITOR

If you have high blood pressure, it's important to know your blood pressure numbers. Get a blood pressure monitor to track your numbers at home. Learn more at [fepblue.org/highbloodpressure](https://www.fepblue.org/highbloodpressure).



CARE MANAGEMENT

Care management can help members with long-term, complex or life-threatening illnesses. There is no additional cost for care management, and you can choose to enroll or leave the program at any time.

Each local Blue Cross and Blue Shield company offers local care management services to members. When you enroll in the program, you'll work with a local healthcare professional who knows your benefits. Your care manager can help you identify resources that can help you manage your condition effectively. Learn more at [fepblue.org/caremanagement](https://www.fepblue.org/caremanagement).



BLUE365[®]

Blue365 is a discount program that's only available to BCBS members. Each month, you'll get access to exclusive health and wellness deals ranging from discounts that support financial health to nutrition. If you sign up to receive emails from Blue365, you'll get the deals sent directly to your inbox each month. Learn more at [fepblue.org/blue365](https://www.fepblue.org/blue365).



HEALTH CLUB DISCOUNTS

You can visit over **10,000** health clubs nationwide through our health club discount program. You can access the clubs as often as you want and are not limited to one location. You pay a one-time enrollment fee and a monthly membership fee to use this benefit. Learn more at [fepblue.org/healthclub](https://www.fepblue.org/healthclub).



24/7 NURSE LINE

If you want health advice, you can speak to a nurse for free 24/7 by calling **1-888-258-3432**. You can also chat with a nurse via the [fepblue](https://www.fepblue.org) app or MyBlue.



HELPFUL TOOLS AND RESOURCES



PROCEDURE COST ESTIMATES

Want to know how much a service is going to cost before you receive it? Using our Provider Finder on our app or website, you can search for certain treatments and get estimates for how much they'll cost. The tool currently lists the average for some treatments, and we continue to update it to add additional treatments.



FINANCIAL DASHBOARD

See how close you are to meeting your annual deductible or visit limits, as well as what you've paid in claims this year using the Financial Dashboard. You can use the tool by logging in to our app or website.



PERSONAL HEALTH RECORD

Your Personal Health Record gathers your health data from your claims, BHA and/or your personal entries. It makes it easy for you to keep track of all your medical records via your MyBlue account.



ASKBLUE FOR FEDERAL EMPLOYEES

Need help deciding which of our three plans is right for you? Use our product selection tool, AskBlue. The tool will ask you a series of questions and then provide a recommendation on which of our three plans best suits your needs. Get started at askblue.fepblue.org.



VISIT FEPBLUE.ORG

to discover everything Blue Cross and Blue Shield has to offer.



National Information Center

The National Information Center is available by phone to answer all of your benefit questions. Call **1-800-411-BLUE (2583)** from 8 a.m. to 8 p.m. Eastern time, Monday through Friday.

Telehealth Services

1-855-636-1579

24/7 Nurse Line

1-888-258-3432



SEE WHAT'S NEW FOR 2020

Staying up to date on the changes and updates to our coverage is the best way to make an informed decision about your healthcare. Visit [fepblue.org/whatsnew](https://www.fepblue.org/whatsnew) to see everything that's new for Blue.



Stay connected to [fepblue](https://www.fepblue.org)



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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 (Standard Option and Basic Option: 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 Blue Cross and Blue Shield Service Benefit Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Para obtener asistencia en español, llame al servicio de atención al cliente al número que aparece en su tarjeta de identificación.

請撥打您ID卡上的客服號碼以尋求中文協助。