

## A MESSAGE FROM WILLIAM BRESKIN

### SENIOR VP OF GOVERNMENT PROGRAMS

Hi. I'm Bill Breskin, Senior Vice President of Government Programs with the Blue Cross and Blue Shield Association. I have the privilege and responsibility for all of the benefits and services we provide to federal employees, retirees and their families through our Federal Employee Program – FEP, more formally known as the Service Benefit Plan.

Every year brings its own unique set of challenges, but I think we can all agree that 2020 has been a year like no other. Keeping ourselves and our families safe, healthy and cared for have never been more important. For our part, FEP is working nationally and locally to make your healthcare experiences as easy as possible.

Whether you're beginning your first career, adding to your family or planning for retirement, FEP has you covered. Ninety-nine percent of our members choose to keep their Blue Cross and Blue Shield FEP coverage year over year, so by now, you've probably already come to know the value of having our ID card in your wallet or digitally on your phone.

The good news is, if you're happy with the benefits you receive and the access you have to your doctors, you don't have to do anything. Your coverage will carry over into 2021 automatically. If you are looking at FEP for the first time, our coverage is comprehensive and very affordable. More so, FEP gives you options that represent stability in a time of unprecedented uncertainty. It represents peace of mind over anxiety. It represents that together, WE CAN make whatever is storming around us easier and less complicated to manage.

Blue Cross and Blue Shield's Federal Employee Program is the number one choice of federal employees and retirees. Nationwide, we offer free preventive care, access to specialists without a referral and our provider network has over 95 percent of doctors and hospitals nationwide. FEP's telehealth benefits provide virtual access to primary care providers and specialists, and if you use our Teladoc network for 24/7 access, your first two visits are free.

Regardless of the medical health insurance choice you make, be sure to complete your coverage with Blue Cross Blue Shield FEP Dental and Blue Cross Blue Shield FEP Vision.

Under the current conditions, there may not be a traditional health fair for you to attend this year. We realize that not everybody has returned to their physical offices yet, and even those that have returned are likely following safety protocols to wear masks, avoid group gatherings and to social distance. Across the country our Blue Cross and Blue Shield teams are working with federal agencies and groups to provide whatever you need. They are participating in, and hosting a variety of, virtual webinar sessions.

Believe me, nobody is more disappointed with having fewer opportunities to see you face-to-face than our Blue Cross and Blue Shield associates. We are available online, by phone and in person, where possible, to answer your questions.

More than sixty-five percent of federal employees and retirees trust FEP with what I think is one of the most important things in life – health and wellness. If you are looking for coverage and have questions, our website, [www.fepblue.org](http://www.fepblue.org) has all of our Open Season materials available at your fingertips.

We look forward to serving you and your family in the coming year. Let's all do our part to continue to stay safe– and best wishes for a healthy rest of the year.

Thank you.