FEHB OVERSEAS MEDICAL COVERAGE
2027 BLUE CROSS AND BLUE SHIELD FEDERAL EMPLOYEE PROGRAM

FOR THE YOU BUILDING A LIFE ABROAD



Lucy, 42 | Facility Manager

BlueCross BlueShield FEP Medical

fepblue.org
BLUE FOR EVERY YOU

2027 BLUE CROSS AND BLUE SHIELD FEP MEDICAL

OVERSEAS BENEFITS FOR FEDERAL EMPLOYEES AND THEIR FAMILIES



Whether you're living overseas or traveling for work or leisure, your FEP benefits are there when you need them.

Enjoy the same trusted FEP coverage you count on in the U.S., plus added support designed for life overseas.

We partner with Blue Cross Blue Shield Global Solutions℠* as our Overseas Assistance Center, helping you access care and support while you're overseas.

To learn more about using your benefits in the U.S., visit fepblue.org or call 1-800-411-BLUE (2583).

Postal Service employees: Visit **fepblue.org** to learn more about your overseas benefits.

**Formerly known as GeoBlue®. During the transition, you may still see the GeoBlue name in some places through 2027.*
This guide focuses on using your FEP benefits while living or traveling overseas. Most of your benefits work the same wherever you are, with some additional benefits available when you're outside the U.S.

2027 Overseas Benefits Summary

For more than 60 years, the Blue Cross and Blue Shield Federal Employee Program (FEP) has supported federal employees, retirees and their families. **Your FEP coverage works in the U.S. and overseas,** with added benefits and support when you're abroad.

Choose any health plan to cover:

Yourself
with Self Only

You and one other person
with Self + One

You and multiple dependents
with Self & Family

All of our plans include:

Worldwide coverage
Use your benefits wherever you are.

No overseas deductibles
We waive your deductible for covered care outside the U.S.

Covered preventive care
Get care at no cost, similar to care in the U.S.

24/7 overseas support
Get help anytime through our Overseas Assistance Center.

Wellness programs and savings
Access programs, rewards and discounts for your well-being.

Predeparture Program
Get support managing your transition to healthcare in a new country before you leave.

Translation & currency conversion
Get help communicating with providers and understanding costs overseas.

Emergency evacuation services
Get support when unexpected emergencies happen.

Skip the paperwork with a Guarantee of Benefits

A **Guarantee of Benefits (GOB)** or direct billing lets your provider bill our Overseas Assistance Center directly for covered services. That means you won't have to pay the full cost upfront and then submit a claim for reimbursement.

If your plan includes a **cost share,** you'll simply pay your portion. We'll pay the covered balance directly to your provider.

Need a GOB?

Contact our Overseas Assistance Center at **1-804-673-1678** or email us at **fepoverseas@bcbsglobalsolutions.com** to get started.

Find the plan that fits your needs

Whether you're looking for lower monthly costs, broader coverage or added flexibility, FEP has a plan designed to fit your life.

Lowest Premium

FEP Blue Focus®

Essential coverage if you:

- ✓ Mainly use preventive care
- ✓ Want a lower premium
- ✓ Usually choose generic prescription drugs

More Coverage

FEP Blue Basic®

Broader coverage if you:

- ✓ Want everything included with FEP Blue Focus
- ✓ May need broader prescription drug coverage
- ✓ Expect to use care more regularly while overseas

Most Coverage

FEP Blue Standard®

Our most comprehensive option if you:

- ✓ Want everything included with FEP Blue Basic
- ✓ Need the greatest coverage when accessing care abroad
- ✓ Expect more complex or ongoing healthcare needs

FEHB Program bi-weekly premiums, deductibles and out-of-pocket maximums

	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
SELF ONLY	$74.16	$145.46	$204.65
Enrollment code	**131**	**111**	**104**
SELF + ONE	$159.43	$350.48	$449.89
Enrollment code	**133**	**113**	**106**
SELF & FAMILY	$175.35	$387.54	$496.90
Enrollment code	**132**	**112**	**105**
Deductible	**Waived** overseas	No **deductible**	**Waived** overseas
Out-of-Pocket maximum (In-network)	**$11,000** for Self Only **$22,000** for Self + One and Self & Family	**$8,500** for Self Only **$17,000** for Self + One and Self & Family	**$7,000** for Self Only **$14,000** for Self + One and Self & Family

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.

To see our monthly premiums, visit fepblue.org/premiums.

2027 Overseas medical benefits

Know what to expect before you get care. Compare your costs for common medical services across all three FEP plans.

Benefit	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Preventive care	**$0**	**$0**	**$0**
Global and preventive care through Teladoc Health®	**$0**	**$0**	**$0**
Primary care doctor & mental health visits	**Waived overseas**	**Waived overseas**	**Waived overseas**
Specialists	**Waived overseas**	**Waived overseas**	**Waived overseas**
Maternity care & family planning (You pay nothing for birth control; if you're growing your family, you have access to a WINFertility discount through Blue365®)	**$0** for inpatient maternity care with GOB	**$0** for inpatient maternity care with GOB	**$0**
Inpatient admission (Services where you stay overnight)	**$0** with GOB[1]	**$0** with GOB[1]	**$0** with GOB[1]
Outpatient care (Services done within a day)	**30%**	**$250** per day per facility[1]	**15%**
Surgeons	**30%**[1]	**$150** per surgeon in an office[1] **$200** per surgeon in other settings[1]	**15%**
ER (Accidental injury)	**Waived overseas**	**Waived overseas**	**Waived overseas**
ER (Medical emergency)	**Waived overseas**	**Waived overseas**	**Waived overseas**
Lab work (Such as blood tests)	**$0** for first 10 specific lab tests[2]	**15%**[1]	**15%**
Diagnostic services (Such as sleep studies, X-rays, CT scans)	**30%**[1]	**$100** in an office[1] **$250** in a hospital[1]	**15%**
Physical, Speech and/or Occupational Therapy	**$25** per visit Limited to 25 visits per person a year	**$0** at a primary care doctor **$0** at a specialist Limited to 50 visits per person a year	**$0** at a primary care doctor **$0** at a specialist Limited to 75 visits per person a year

[1]You pay 30% coinsurance for agents, drugs and/or supplies you receive during your care. [2]Please see the brochure for covered lab services.

Using your pharmacy benefits overseas

Your pharmacy benefits go with you when you're overseas. Here's what to know before you fill a prescription.

	Least Coverage FEP Blue Focus	**More Coverage** FEP Blue Basic	**Most Coverage** FEP Blue Standard
Overseas Retail Pharmacy For up to a 30-day supply	**Tier 1:$5** **Tier 2:40%,** up to **$500**	**35%**	**15%**
FEP Mail Service Pharmacy (For up to a 90-day supply)	Not a benefit	Available to members with Medicare Part B primary - note Medicare does not work overseas *Visit **fepblue.org** for more information*	**Tier 1:$15** **Tier 2:15%** up to **$150** **Tier 3:20%** up to **$250**
FEP Specialty Pharmacy (For up to a 30-day supply)	**Tier 2:40%**, up to **$500** **Tier 3:40%**, up to **$600**	**Tier 4:35%,** up to **$325** **Tier 5:35%,** up to **$550**	**Tier 4:$150** **Tier 5:$200**

Fill prescriptions overseas

You can fill covered prescriptions outside the U.S. when they meet U.S. prescription requirements and are included on your plan's approved drug list. See the lists at **fepblue.org/pharmacy**

Mail Service and Specialty Pharmacy

If you're eligible, you may be able to receive medications through the FEP Mail Service Pharmacy or FEP Specialty Pharmacy Program. You may be able to have your prescription mailed overseas. Eligibility depends on your plan, medication and U.S. mailing address. Call **1-800-624-5060** to confirm your prescription qualifies.

Planning an extended stay?

Before leaving the U.S., you can receive up to a 12-month supply of eligible maintenance medications. Call the **Pharmacy Program** at **1-800-624-5060** to learn more.

Continuing your coverage? See what's new for 2027

We've made updates to help you get more from your FEP coverage. Here's a quick look at what's new this year.

- **More ways to earn rewards by opting in to paperless EOBs**
- **Added coverage for doulas under FEP Blue Standard**
- **Expanded coverage for preventive care screenings like breast, cervical and colorectal cancers**
- **Updates to prescription drug costs that make it easier to plan ahead**
- **Updates to out-of-pocket maximums**

This is not a full list of updates. For a complete list of 2027 changes, visit **fepblue.org/brochure**

Know these common health plan terms

COPAY: The fixed amount you pay for certain covered services, like a doctor's visit or prescription.

COINSURANCE: Your share of the cost for a covered service after you've met your deductible. It's usually a percentage of the total cost.

PREMIUM: The amount you pay to keep your

DEDUCTIBLE: The amount you pay for covered care before your plan starts paying its share.

(NOTE: Deductibles do not apply to all services, like primary care and specialist visits. Switching to a higher-tier plan like FEP Blue Basic to avoid a deductible may not be necessary if you primarily use your insurance for these types of services).

OUT-OF-POCKET MAXIMUM: The most you'll pay for covered healthcare services during the year. Once you reach it, your plan pays 100% of covered services for the rest of the year.

Getting care overseas is easier than you think

Whether you're living overseas or traveling abroad, getting care starts with a few simple steps.

Find a provider

Search our overseas provider directory to find providers with direct billing arrangements.

- Download our **BCBS FEP Overseas** app to search on the go
- Search our network at **fepblue.org/overseas**
- Call the Overseas Assistance Center: **1-804-673-1678**
- Email: **fepoverseas@bcbsglobalsolutions.com** (24/7/365, multilingual)

If your provider has direct billing:

See the provider. They submit the claim directly to the Overseas Assistance Center. You generally only pay your applicable cost share.

If your provider does not have direct billing:

You can still see them. Contact the Overseas Assistance Center before your visit, when possible, to ask about arranging a Guarantee of Benefits (GOB).

You can still get care if your provider does not have a GOB

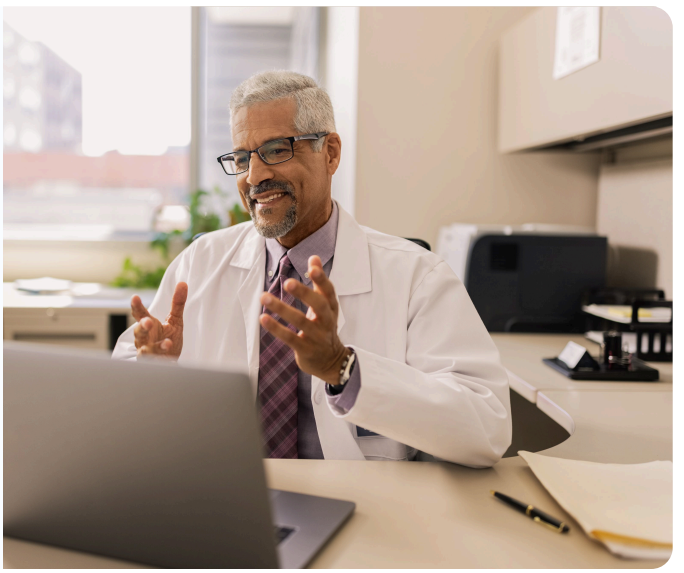
You may need to pay upfront, then submit your itemized bill and Overseas Medical Claim Form for reimbursement.

More ways we're here to help

24/7 Global Care through Teladoc Health®

Assistance with overseas claims

Emergency Assistance when you need it



Overseas care is covered at the Preferred benefit level, whether or not a provider has direct billing.

Need to submit an overseas claim?

If your provider doesn't accept a Guarantee of Benefits (GOB), you'll pay for your care first and submit a claim for reimbursement.

Remember, you're only responsible for your cost share. We'll reimburse covered services based on your plan benefits.

Choose the easiest way to submit your claim:

MyBlue® **BCBS FEP Overseas app** **Fax or mail**

Medical Claims

FEP Overseas
PO Box 1568
Southeastern, PA 19399

Fax: **1-610-293-3529**

Pharmacy Claims

Blue Cross and Blue Shield Service Benefit Plan Retail Pharmacy Program
PO Box 52057
Phoenix, AZ 85072-2057

Fax: **001-480-614-7674**

You can get a claim form at **fepblue.org/overseas** or by calling **1-804-673-1678**.

Need help with bills in another language?

Our Overseas Assistance Center offers:

- ✓ Translation services
- ✓ Currency conversion support
- ✓ Reimbursement in U.S. dollars or local currency (when available)

Make the most of your MyBlue Wellness Card rewards

Earn rewards for taking charge of your health, even while you're overseas. Each time you complete an eligible activity, we load reward dollars onto your **MyBlue Wellness Card**, which you can use to pay for certain medical expenses.

Use your card to pay for things like:

- Doctor's office visits
- Prescriptions
- Glasses and contacts
- Lab fees

Up to two people 18+ on your contract can also spend **$150** each on products available through Blue365. Visit **blue365deals.com/fep** to learn more.

For the full list of qualified medical expenses, visit **www.irs.gov/publications/p502**.

Earn rewards for healthy habits

Ways to earn rewards	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
The Blue Health Assessment Take a quick 10-12 minute quiz and earn up to $50 per family member. (Up to two people 18+)		Earn up to **$100**	Earn up to **$100**
Daily Habits Meet goals related to nutrition, weight loss, stress and more. Get $40 per goal (up to three goals for up to two people 18+). For a list of eligible activities, visit **fepblue.org/dailyhabits**		Earn up to **$240**	Earn up to **$240**
Complete your annual physical $150 per family member (up to two people 18+)[1]	Earn up to **$300**		
Pregnancy Care Incentive Program Receive $75 for your first trimester visit, plus items you can use during your pregnancy[2]		**$75** per pregnancy	**$75** per pregnancy
Get Paperless EOBs Receive your Explanation of Benefits (EOB) electronically[3]	Earn **$10**	Earn **$10**	Earn **$10**
Potential Total Earned Per Family	**$310**	**$425**	**$425**

Earn rewards for taking charge of your health at **fepblue.org/incentives**.

Living overseas?
To receive mailed rewards like the Pregnancy Care Box or digital scale, you'll need a valid U.S. ZIP Code, including APO, DPO or FPO addresses.

[1]We encourage you to consider possible tax implications of your rewards as part of this program and to consult your tax, legal or accounting advisors for additional information. Not all Blue365® vendors are included in this program. [2]You must be 18 years of age or older and no more than two pregnancies within the year. [3]You must be the contract holder or spouse, 18 years of age or older, to earn incentive rewards.

Your wellness benefits go wherever you go

Wherever you're visiting, you can take advantage of wellness programs designed to support your health goals throughout the year.

Explore even more wellness programs to help you feel your best

	FEP Blue Focus	FEP Blue Basic	FEP Blue Standard
Weight Management Program Eligible members* can get a free digital scale and health coaching	✓	✓	✓
Hypertension Management Program Eligible members can get a blood pressure monitor every two years	✓	✓	✓
Tobacco Cessation Incentive Program Eligible members can get prescription drugs to help you quit smoking or vaping at no cost	✓	✓	✓
Blue365® Enjoy access to discounts on online fitness classes, travel and more. Learn more below	✓	✓	✓
Breast Pump Kit Eligible members can receive a free breast pump kit a year and milk storage bags	✓	✓	✓
Diabetes Management Program Get an advanced digital glucose meter, test strips, support and more		✓	✓
Doula Services Get access to doula services, up to $1,000 per pregnancy			✓

BlueCross BlueShield

Blue365®

Savings from over 90 brands, like:

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**To be eligible, you must have a pediatric pharmacy or medical claim in the 85th percentile or higher within the last three years or an adult pharmacy or medical claim with a BMI of 25 or higher within the last three years. Members living overseas must have a valid APO, DPO or FPO address. You do not have to have diabetes to participate.*

BLUE FOR EVERY YOU

Overseas Customer Service

Weekdays, **5 a.m.–6 p.m. ET**
Questions about claims, enrollment, Certificates of Coverage or U.S. dollar reimbursement checks? Call **1-888-999-9862**

Overseas Assistance Center

Available 24/7

Need help finding a provider, requesting a Guarantee of Benefits (GOB), translation services or emergency assistance?
Call **1-804-673-1678**
Email: **fepoverseas@bcbsglobalsolutions.com**

Overseas Pharmacy Support

Available 24/7

Questions about prescriptions or pharmacy benefits while you're overseas?
Call **1-800-624-5060**

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

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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.

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