

GET MORE OUT OF LIFE.



fepblue.org

You have questions – *Blue has answers.*

View a presentation just for new Federal Employees.

[Watch Now](#)

What is the difference between Standard Option, Basic Option and FEP Blue Focus?

All our plans offer referral-free care from specialists and access to the same nationwide network of doctors and hospitals.

Standard Option gives you the flexibility to use both Preferred and Non-preferred providers. However, your out-of-pocket expenses are lower when you use Preferred providers.

Basic Option does not have a calendar year deductible, and copayments make up most of your out-of-pocket expenses. Under Basic Option, you must use Preferred providers for all your medical care, except in certain circumstances.

FEP Blue Focus provides Core benefits that are covered at little or no cost. Your first ten doctor visits are just \$10 each. Generics and some Preferred brand name drugs are also covered. Under FEP Blue Focus, you must stay in-network to have coverage for your medical care.

For more details, rates and enrollment codes click *Compare*.

[Compare](#)

Do all FEP plans cover the same prescription drugs?

Each plan has its own formulary. A formulary is a list of covered prescription drugs. It includes generic, brand name, and specialty drugs as well as Preferred drugs that, when selected, will lower your out-of-pocket costs.

[Prescriptions](#)

How do I know if my provider is in-network?

Find out if your doctor is in your plan, or browse our network of providers, urgent care centers, and other facilities.

[Find a Doctor](#)

Tell me more about the wellness incentives and rewards I will earn for taking an active role in my health?

We know it's not always easy taking charge of your health. That's why we reward members who take steps to get healthy or manage a chronic illness with wellness incentives.

[Incentives](#)

I want more help choosing a plan.

Get help choosing the right plan for your needs with AskBlue for Federal Employees, our interactive product selection tool.

[Ask Blue](#)

More questions?

Request a personal consultation with a Blue Cross Blue Shield representative.

[Contact Me](#)