

Thinking of Retirement?

Get the most with FEP – you've earned it.



View a presentation for Federal Employees planning to retire.

[Watch Now](#)

An Explanation of Medicare

Medicare is a federal health insurance program for people aged 65 or older, people under 65 who have certain disabilities and people of any age who have End-Stage Renal Disease. It has four parts that cover different healthcare services.

An important thing to consider is Medicare's late enrollment penalty. If you delay your Part B enrollment, Medicare will charge you a penalty for each year you forgo Part B coverage if you decide later that you want to enroll.

Click below to learn how to apply for Medicare.

[Apply](#)

Combine Your Coverage to Get More

When you retire, you still get access to the same great benefits and features you're used to, such as worldwide coverage, wellness rewards and discounts. Combining your coverage with Medicare Part A and Part B, also known as Original Medicare, gives you even more great benefits.

- We'll waive your copays, coinsurance, and deductibles for certain covered services for all three plans.
- You'll get access to benefits not covered in Medicare Part A and Part B.

[Learn More](#)

Three Great Plans to Choose From

You can select from one of our three plans: Standard Option, Basic Option and FEP Blue Focus.

- Standard Option members can get in and out-of-network care.
- Basic Option members get access to the Mail Service Pharmacy and can get an \$800 reimbursement for paying Medicare Part B premiums.
- FEP Blue Focus members get hearing aid discounts through our Blue365[®] Discount Program.

Medicare Reimbursement Account

Basic Option Members with Medicare Part A and Part B can now receive up to \$800 on their Medicare Reimbursement Account.

[Learn More](#)

Medicare and Blue Guide

Click below for more information on how Standard Option, Basic Option, and FEP Blue Focus coordinate with Medicare.

[View Guide](#)

Personalized Support

Have a question? We're here with answers. Enjoy a personal consultation with a Blue Cross Blue Shield representative. Call the National Information Center at 1-800-411-BLUE (2583) weekdays from 8 a.m. to 8 p.m. Eastern time.

[Contact Us](#)