SENIOR ADVISOR NEWSLETTER

Helping federal employees enjoy the little things by making the most of the Service Benefit Plan.
With 2017 approaching, we wanted to provide you with this brief newsletter to outline some of the benefits you can look forward to in 2017.

If want to learn more about your 2017 benefits, you can visit our website at fepblue.org/planinfo. You can also visit our website to download our full 2017 Blue Cross and Blue Shield Service Benefit Plan brochure, as well as some additional benefit summary materials.

If you prefer to speak to someone on the phone, you can call our National Information Center at 1-800-411-BLUE (2583). The Center is open weekdays (excluding holidays) from 8 a.m. to 8 p.m. Eastern time.

Thank you again for your continued membership in the Service Benefit Plan.

Thank you for being a valued member of the Blue Cross and Blue Shield Service Benefit Plan.

INTRODUCING FINANCIAL DASHBOARD

The Financial Dashboard is a new resource you’ll have access to on MyBlue. It will replace the current Benefits Statements tool. With the Dashboard, you’ll be able to see an overview of your healthcare spending to date.
Wellness incentive updates

• Members eligible to participate in the Diabetes Management Incentive Program can receive up to $100 for completing the program requirements. Previously, members could earn $75. See page 6 for more details.

• We’ve expanded Fitness Device Integration with Health Tools on MyBlue. This program will replace the WalkingWorks® program. See section 5(h) of the 2017 Service Benefit Plan brochure or visit fepblue.org/healthwellness for more information on wellness incentives.

Pharmacy benefits

• We’ve expanded the Basic Option “Managed Not Covered” list to include additional non-covered drugs.

• We removed certain U.S. Food and Drug Administration (FDA) approved drugs that have multiple generic equivalents or alternatives available from both the Standard and Basic Option formulary. See section 5(f) of the 2017 Service Benefit Plan brochure for more information on pharmacy benefits. You can also visit fepblue.org to see the current formulary list and to check drug costs.

Provider care

• We lowered the Basic Option copay for sleep studies received at home to $40. You must receive prior approval for all sleep studies performed outside of the home. See sections 5(a) and 5(b) of the 2017 Service Benefit Plan brochure for more information on benefits for services provided by healthcare providers.

Preventive benefits

• We offer preventive benefits for mammograms using digital technology. You can receive one covered preventive mammogram screening per year. See section 5(a) of the 2017 Service Benefit Plan brochure for more information on preventive benefits.

Overseas benefits

• For members living or traveling overseas, we will waive your facility out-of-pocket costs when you visit a Preferred overseas provider for inpatient services. To take advantage of this benefit, the provider must have a direct billing arrangement or guarantee of benefits with our overseas vendor. See Section 5(i) of the 2017 Service Benefit Plan brochure for more information on using benefits overseas.

Dental benefits

• Standard Option members can receive topical application of fluoride or fluoride varnish twice during the calendar year. See section 5(g) of the 2017 Service Benefit Plan brochure for more information on dental benefits.
GET THE MOST OUT OF YOUR COVERAGE

Know your Medicare options

Medicare is a federal health insurance program for people 65 and older and people under 65 with certain disabilities. Medicare Part A covers inpatient hospital care and is usually free of charge to anyone eligible to receive Social Security benefits. Medicare Part B covers outpatient care and physician services. You pay an annual premium and deductible with Medicare Part B.

Combining Medicare Part A and B with your Service Benefit Plan coverage is a choice. However, we offer many benefits to Service Benefit Plan members who have Medicare as their primary coverage, meaning it pays first. Some of these benefits include:

- We waive the annual Standard Option deductible and pay the annual Medicare Part B calendar year deductible for both Standard and Basic Option members

- We waive your out-of-pocket cost for most covered services, including physician care, lab services, emergency services and more

- If you have Medicare Part B primary, under Standard Option we reduce your generic drug cost share. For Basic Option, we reduce your cost share for most drug tiers. You can also order your drugs through the Mail Service Pharmacy Program, which is not available to Basic Option members without Medicare Part B primary

Visit medicare.gov or call 1-800-MEDICARE to see current Medicare benefits and premiums.
For more information on combining your Medicare and Service Benefit Plan coverage, visit fepblue.org/medicare.

### 2017 Service Benefit Plan Rates

#### Standard Option Rates – Your Share

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<th>TYPE OF ENROLLMENT</th>
<th>NON-POSTAL PREMIUM</th>
<th>POSTAL PREMIUM</th>
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<tr>
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<td>BIWEEKLY $105.99</td>
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<td>Self + One (106)</td>
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#### Basic Option Rates – Your Share

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<td>Self &amp; Family (112)</td>
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These rates do not apply to all Enrollees. If you are in a special enrollment category, please contact the agency or Tribal Employer that maintains your health benefits enrollment.
EARN REWARDS FOR HEALTHY BEHAVIOR

Participate in the Wellness Incentive Program

Having a partner to help you reach your health and wellness goals can make a difference. That’s why we offer you tools and programs to support you on your wellness journey.

COMPLETE THE BLUE HEALTH ASSESSMENT

EARN $50

By simply taking 10 minutes to complete the Blue Health Assessment and answering questions related to your health, you’ll have a personalized action plan that you can use throughout the rest of the year. And, by taking the BHA you can receive $50 on your MyBlue® Wellness Card. Learn more at fepblue.org/bha.

NEXT, COMPLETE YOUR ONLINE HEALTH COACH GOALS

EARN UP TO $120

The Online Health Coach can help you achieve your wellness goals, such as reducing stress, or condition management goals, such as managing heart disease. When you complete up to three eligible goals, you can earn $40 for each. In total, that’s $120 you can receive just for taking steps to improve or maintain your health. Learn more at fepblue.org/ohc.
Additional incentive programs

Diabetes Management Incentive Program – Earn up to $100

If you have diabetes you can earn rewards for taking steps to keep your diabetes under control. Here’s how:

1. Complete the BHA and indicate you have diabetes

2. Visit your healthcare or lab services provider and receive an A1c test between January 1 and June 30, 2017.

3. Provide us your A1c test results from your visit and you can earn $25.

4. Return to a provider between July 1 and December 31, 2017 for your second A1c test.

5. If your A1c is lower than 8, you’ll get an additional $75 on your MyBlue Wellness Card.

6. If your A1c is 8 or above, you can still earn $75 by going to three nutritional counseling visits during the calendar year. You’ll get $75 on your MyBlue Wellness Card once we receive the claims from all three visits. Nutritional counseling is covered in full for both Basic and Standard Option members when you visit a Preferred provider.

That’s $100 you can earn for managing your diabetes in addition to the $50 you’ll receive when you complete the BHA for the first time in 2017. Learn more at fepblue.org/diabetes.

Tobacco Cessation Incentive Program – Receive free tobacco cessation products

If you indicate that you smoke on the BHA and then create a Quit Plan through the Online Health Coach, you can receive certain prescription and over-the-counter products to help you quit smoking for free. You need to receive a prescription from your doctor and visit a Preferred retail pharmacy to be eligible. Learn more at fepblue.org.

Hypertension Management Program – Receive a free blood pressure monitor

If you have high blood pressure (hypertension), you may be eligible to receive a free blood pressure monitor every two years. To receive the monitor, you must indicate you have high blood pressure when completing the BHA. If we receive a claim showing you have hypertension and you didn’t receive a monitor in 2016, you may be eligible to receive one in 2017. Learn more at fepblue.org.

DO YOU HAVE AN ACTIVITY TRACKER?

We’re adding new eligible activity trackers to Health Tools on MyBlue! You may be able to automatically track your progress towards your goals by syncing your eligible app or device to your MyBlue account.
Look inside to learn about your 2017 benefits.

The information in this newsletter is a summary of the features of the 2017 Blue Cross and Blue Shield Service Benefit Plan. Before making a final decision, please read the Plan’s Federal brochure (RI 71-005). All benefits are subject to the definitions, limitations and exclusions set forth in the Federal brochure.

Visit fepblue.org to view your member rights and responsibilities statement or review our annual privacy notice.