

## By Your Side This Open Season

## **Bill Breskin, Senior VP of Government Programs**

Hi. I'm Bill Breskin, Senior Vice President of Government Programs with the Blue Cross Blue Shield Association. Through the Blue Cross and Blue Shield Federal Employee Program, or FEP, we have the honor and privilege of providing medical, dental and vision coverage to federal employees, U.S. Postal Service employees, retirees, portions of the military and all their families.

With Open Season running November 14<sup>th</sup> through December 12<sup>th</sup>, we want to make sure you have the right information so you can make the best decisions about your health care needs. I know there are many factors in your decision, and we're here to help.

For those of you considering FEP for the first time, we believe our products and services are second to none. But whether you're new or a returning member, you can count on FEP to deliver comprehensive coverage along with access to one of the broadest networks of providers, with 95% of doctors and 96% of hospitals accepting FEP coverage. That's in addition to free preventive care, telehealth services and overseas coverage. With Blue Cross Blue Shield FEP Dental and Blue Cross Blue Shield FEP Vision, we offer quality dental and vision benefits at reasonable rates.

By visiting our website, <u>fepblue.org</u>, you can see some of the updates we're making for 2023. That includes increasing the number of covered visits for pregnancy and postpartum mental health visits, as well as expanding some of our preventive care and prescription benefits.

To see what's new for our dental and vision plans, you can go to **bcbsfepdental.com** and **bcbsfepvision.com**.

Remember—if you're happy with your current coverage, you don't have to do anything. Your coverage will automatically carry over next year.

But if you want to make sure you have the right coverage, we have some online tools that can help you make the best FEP choice.

This year more than ever, I know everyone is keeping an eye on their health care budget. That's why we have tools that can help you figure out what you'll spend out-of-pocket on copays, deductibles and non-covered services.

If you're currently an FEP member, our FEP Healthcare Cost Advisor tool can help you stay on top of your budget. It looks at your previous health insurance claims to give you an estimate for how much you'll pay out-of-pocket for the upcoming year.

Wondering which plan is right for you? Our AskBlue<sup>SM</sup> FEP Plan Finder tools can help. All you have to do is answer a few questions and you'll get a plan recommendation for your medical, dental and vision needs.

All of these great tools are available on our website, **fepblue.org**.

So once again, I thank you for being a member, or, for taking the time to consider joining our program. All of us at FEP are here for you this Open Season. We're just a click or phone call away.

I hope you and your family have a safe and healthy rest of the year and into 2023. Thank you.