

FEP FOR YOU



You work hard to maintain your physical health. Eating right, exercising and seeing the doctor are just a few things you do to maximize your wellness. Now, let's take a look at how managing your health care costs is just as rewarding—and see the ways FEP can help you get there.



Tools to help you save

Health care costs can be a big part of your budget. That's why Service Benefit Plan members have access to tools that can help them reduce their health care costs while getting the care they need. Take a look at some examples of how you can save—and how our tools, resources and programs can help.

Prescription Drug Cost Tool

Let's take the surprise out of prescription costs at the pharmacy. This handy tool lets you check if the drug is covered under your plan, what you should expect to pay at the pharmacy and compare prescription costs across all three of our plans. Learn more at fepblue.org/drugcosts.

FEP® Healthcare Cost Advisor

Get a deeper understanding of your current and past health care costs and out-of-pocket spending. You can also estimate potential future out-of-pocket costs based on expected life changes. Try it at fepblue.org/costadvisor.

QUOTE OF THE MONTH

“When you don't eat healthy, there are immediate health consequences. On the economic side of things, people end up having to spend more on health care. Forty to 45% of cardiovascular disease could be fixed with good diet.”

- **Dr. Thomas Gaziano**,
Associate Professor of Medicine
at Harvard Medical School in
the Division of Cardiovascular
Medicine at the Brigham and
Women's Hospital¹



SEE HOW WE CAN HELP YOU

Support for your health comes in many forms—but starts with preventive care. See how FEP Blue Focus members can earn rewards simply by getting their annual physical. Learn more about fepblue.org/preventivecare.

AskBlueSM FEP Medical Plan Finder

If you're a new federal employee or have had recent life changes, like moving to a new ZIP Code or getting married, worry not. AskBlue helps you find the plan that works for you, just by answering a few simple questions. Go to askblue.fepblue.org to learn more.

Save with Blue365[®]

No matter your lifestyle, a good deal is a *big* deal. The Blue365 discount program helps all Blue Cross and Blue Shield Service Benefit Plan members take charge of their health and meet health goals while saving some serious money. And the best part? It's completely free. Visit blue365deals.com/FEP to start saving.

National Doctor and Hospital Finder

Going to an out-of-network provider or pharmacy can lead to higher out-of-pocket costs. This tool helps you find a Preferred provider in your area. You can also log in to your MyBlue[®] account and view additional provider information, like how much a procedure might cost. Learn more at fepblue.org/provider.

Tune into in-season produce

Buying fruits and veggies out of season is a recipe for going over budget. Buying in season is your best bet for big savings. It also broadens your menu throughout the changing seasons, so there's always something tasty right around the corner. Farmers markets are a great option for finding quality in-season produce for less.

Fall produce crossword puzzle

Across:

2. Red, grows on a tree
4. Oval in shape, deep purple color
5. Can be eaten in both sweet and savory dishes

Down:

1. In a bunch and on a vine
3. Comes in a variety of colors such as red, yellow and green

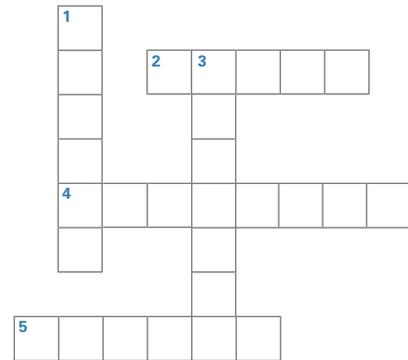
Answers: (across) 2. apple, 4. eggplant, 5. squash (down) 1. grapes, 3. peppers



THE FINANCIAL DASHBOARD

Here's an easy-to-understand snapshot of all your health care finances. Having everything together in one place allows you to see where your health care dollars are going.

Try it at fepblue.org/financial-dashboard.



WE CAN HELP YOU UNDERSTAND YOUR HEALTH

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heart.org/en/news/2020/03/27/eating-well-can-benefit-both-your-health-and-your-bank-account

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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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