



Benefits Administration Letter

Number: 08-407

Date: December 16, 2008

Subject: Federal Benefits: Changes to Blue Cross Blue Shield Service Benefit Plan Standard Option Non-emergency Surgery Benefits Provided by Out-of-Network Physicians

Background

On December 5, 2008, OPM asked Federal Employees Health Benefits (FEHB) Program carriers to reevaluate their benefits for non-emergency surgical procedures (including maternity) provided by non-participating providers for the 2009 contract term. We took this action in response to concerns over a change in coverage in the Blue Cross Blue Shield (BCBS) Standard Option out-of-network reimbursement that would have established a \$7,500 co-pay for out-of-network surgeries. This BAL announces benefit changes for BCBS Standard Option non-emergency surgical procedures provided by non-participating providers.

Revised Benefits

The Blue Cross Blue Shield Service Benefit Plan revised their 2009 Standard Option benefit provision for non-emergency surgeries. **No other carriers are changing benefits for 2009.**

Attachment I contains the letter BCBS will send to all their enrollees explaining this benefit change. The letter also contains updated brochure information. Please distribute this letter and updated brochure information to your employees.

Brochures

BCBS will send letters and updated brochure information to its enrollees.

Please print Attachment I and include it in the stock pile of Blue Cross Blue Shield Service Benefit Plan (RI 71-005) brochures you have at your agency.

We have revised the online brochure at
www.opm.gov/insure/health/planinfo/2009/brochures/71-005.pdf.

2009 Guide to Federal Benefits

Attachment II includes revisions for the 2009 Guides to Federal Benefits. Please print

this attachment and include it in the stock pile in all the Guides to Federal Benefits you have at your agency.

We have revised the PDF versions of the Guides at www.opm.gov/insure/health/planinfo/guides/index.asp

FEHB Plan Comparison Tool (www.opm.gov/insure/health/search/plansearch.aspx)

We have revised the benefit information in the plan comparison tool to reflect the Blue Cross Blue Shield Service Benefit Plan Standard Option change.

Frequently Asked Questions

Attachment III provides a list of Frequently Asked Questions (FAQs) about the belated enrollment opportunity. Please distribute this to your employees.

We will post this BAL and the attachments on our website at <http://www.opm.gov/insure/openseason/index.asp>.

Thank you for your assistance.

Sincerely,

Kathleen M. McGettigan
Deputy Associate Director
Center for Retirement and Insurance Services