
2025 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus

Section 9. Coordinating Benefits With Medicare and Other Coverage

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• **Medicare prescription drug coverage (Part D)**

When we are the primary payor, we process the claim first. If you enroll in Medicare Part D and we are the secondary payor, we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan.

• **Medicare Prescription Drug Plan Employer Group Waiver Plan (PDP EGWP)**

If you are enrolled in Medicare, and are not enrolled in a Medicare Advantage Plan (Part C), you will be automatically enrolled in the Medicare Prescription Drug Plan (PDP) Employer Group Waiver Plan (EGWP). The PDP EGWP is a prescription drug benefit for FEHB covered annuitants and their FEHB covered family members who are eligible for Medicare. This allows you to receive benefits that will never be less than your coverage that is available to members with only FEHB but more often you will receive benefits that are better than members with only FEHB.

This Plan and our PDP EGWP: You will be automatically enrolled in our PDP EGWP and continue to remain enrolled in our FEHB Plan. Participation in the PDP EGWP is voluntary, and **you have the choice to opt out of this enrollment at any time**. For additional information about how to opt out, visit us at www.fepblue.org/medicarerx, and look for the disenrollment form under the auto enrollment process and follow the instructions provided.

• **Medicare prescription drug coverage (Part B)**

This health plan **does not** coordinate its prescription drug benefits with Medicare Part B.

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