

GET
MORE
OUT OF
LIFE.



fepblue.org

Planning for Retirement? Think FEP

View a presentation for Federal Employees planning to retire.

[Watch Now](#)

What's Medicare

Medicare is a federal health insurance program for people age 65 or older, people under 65 who have certain disabilities and people of any age who have End-Stage Renal Disease. It has four parts that cover different healthcare services.

An important thing to consider is Medicare's late enrollment penalty. If you delay your Part B enrollment, Medicare will charge you a penalty for each year you forgo Part B coverage if you decide later that you want to enroll.

Click below to learn how to apply for Medicare

[Apply](#)

Combine Your Coverage to Get More

When you retire, you still get access to the same great benefits and features you're used to now, such as worldwide coverage, wellness rewards and discounts. Combining your coverage with Medicare Part A and Part B, also known as Original Medicare, gives you even more great benefits.

- We'll waive your copays, coinsurance and deductibles for certain covered services for all three plans.
- You'll get access to benefits not covered in Medicare Part A and Part B.

[Learn More](#)

Three Great Plans to Choose From

You can select from one of our three plans: Standard Option, Basic Option and FEP Blue Focus.

- **Standard Option** members can get in and out-of-network care.
- **Basic Option** members get access to the Mail Service Pharmacy and can get an \$800 reimbursement for paying Medicare Part B premiums.
- **FEP Blue Focus** members get hearing aid discounts through our Blue365® Discount Program

Medicare Reimbursement Account

Basic Option Members with Medicare Part A and Part B can now receive up to \$800 on their Medicare Reimbursement Account.

[MRA](#)

Medicare and Blue Guide

[Guide](#)

More questions?

Request a personal consultation with a Blue Cross Blue Shield representative.

[Contact Me](#)

Note : You or your spouse must have five (5) years of continuous coverage in the FEHB in order to continue your FEHB coverage into retirement. Please refer to your HR department for full details.