Welcome to the Blue Cross and Blue Shield Service Benefit Plan!

BlueCross BlueShield Federal Employee Program

Blue Health Connection™

We are pleased to have you as a member and want to give you important information about your coverage and the value of Blue.

The Blue Cross and Blue Shield Service Benefit Plan Identification Card is recognized worldwide.

On the back of your ID card, you'll find important telephone numbers you need for your local customer service, precertification for hospital admissions, the prescription drug programs, and Blue Health Connection. If you haven't received your card(s), please call your local Blue Cross and Blue Shield Plan.

Our Preferred provider network is almost one million strong.

Your out-of-pocket expenses are lower when you use Preferred network hospitals, physicians, pharmacies and other healthcare providers. That's because Preferred providers accept the Preferred Provider Allowance (PPA) as payment in full. They also take care of filing claims for you. To find Preferred providers near you, go to **www.fepblue.org/myblue** and click on Provider Directory.

You can use Non-preferred providers under Standard Option, but your out-of-pocket expenses will be higher. Under Basic Option, you must use Preferred providers for care to be eligible for benefits, except in certain situations such as emergency care.

New Ways to Manage Your Health

Your Service Benefit Plan coverage includes Blue Health Connection, which gives you convenient, valuable health information from nurses, health coaches and online tools, at no additional cost to you.

Blue Health Connection also offers ways to manage your health at your fingertips with online wellness resources in one centralized, easy-to-use location. The enclosed booklet has additional details about Blue Health Connection.

Get financial rewards for taking the 2012 Blue Health Assessment (BHA) on fepblue.org/myblue.

Once you complete your 2012 BHA, you will earn a $35 health debit card to use for qualified medical expenses. Under a family enrollment, you can earn two $35 cards when two adult members complete the BHA. You will also get a personalized Action Plan to help set your personal health goals and address any health concerns or issues. Plus you can share your plan with your physician.

You can add up to another $15 to your health debit card by taking three online Coaching Sessions.

These sessions can help you reach your health and wellness goals. Each session provides the feedback, advice, encouragement and support you need to make positive lifestyle changes. ***Note: This incentive does not include the Breathe™ session for tobacco cessation.***

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Your Steps To Better Health

1. Sign-up for WalkingWorks® on *www.fepblue.org/myblue*.

WalkingWorks is a great start for any exercise program. It encourages you to make walking part of your daily routine and we provide a pedometer to make it easy to count your steps. You can also track your progress toward better health by using the online tools at **www.fepblue.org/myblue** to keep a record of your steps.

2. Join one of the 8,000 health clubs that offer a membership discount to Service Benefit Plan members.

You pay a $25 initiation fee and $25 monthly membership fee for unlimited visits. You are not limited to one facility and you can pay via credit card, debit card or check. This offer is available if you prepay for three, six or 12 months.

3. Schedule your annual physical today with one of our Preferred providers.

You pay nothing for an annual physical and related services, such as a chest X-ray, EKG, and many routine laboratory tests, when you use a Preferred provider.

4. If you smoke, now may be the time to quit.

Under the Service Benefit Plan, you may qualify for an additional benefit that waives your individual cost share for certain prescription and over-the-counter tobacco cessation medications when you use a Preferred pharmacy. Just complete the Breathe™ online Coaching Session and a message describing the benefits will be sent to your Secure Message Center on Blue Health Connection.

5. Go to *www.fepblue.org/myblue* and sign-on once to access all of the secure areas including Blue Health Connection, MyBlue Customer eService and the pharmacy program websites.

When you give us your email address, we can let you know about new information on our website, including 2013 benefit information, and critical benefit information in the event of natural disasters. Please be assured that we do not sell or lend our email addresses to other businesses and that the use of your email address is closely monitored and in keeping with all privacy and HIPAA regulations.

We have also enclosed a benefit summary chart for your reference. If you would like to see or download a copy of our 2012 brochure, please go to **www.fepblue.org/myblue**. If you prefer, you can request a printed copy of the brochure on **www.fepblue.org/myblue** or by calling **1.800.411.BLUE**.

Thank you for choosing the Blue Cross and Blue Shield Service Benefit Plan as your health insurance coverage.

In good health,
The Blue Cross and Blue Shield Service Benefit Plan