2027 Blue Cross and Blue Shield Service Benefit Plan
FEP Blue Standard and FEP Blue Basic
Section 9. Coordinating Benefits With Medicare and Other Coverage

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

If you are enrolled in Medicare Part A and/or Part B, and are not enrolled in a Medicare Advantage Plan (MA) (Part C) or a Medicare Advantage Prescription Drug Plan (MAPD), 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.