

## Cost-share when Medicare is your primary payor

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### 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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Please review the following examples illustrating your cost-share liabilities when Medicare is your primary payor **and** your provider is in our network and participates with Medicare compared to what you pay without Medicare. Please do not rely on this chart alone but read all information in this section of the brochure. You can find more information about how our Plan coordinates with Medicare in our *Medicare and You Guide for Federal Employees* available online at [www.fepblue.org](http://www.fepblue.org).

#### **Benefit Description: Deductible**

FEP Blue Focus You Pay **Without** Medicare Parts A & B: \$500-Self; \$1,000-Family  
FEP Blue Focus You Pay **With** Medicare Parts A & B: \$500-Self; \$1,000-Family

#### **Benefit Description: Catastrophic Protection Out-of-Pocket Maximum**

FEP Blue Focus You Pay **Without** Medicare Parts A & B: \$9,000-Self; \$18,000-Family  
FEP Blue Focus You Pay **With** Medicare Parts A & B: \$9,000-Self; \$18,000-Family

#### **Benefit Description: Part B Premium Reimbursement**

FEP Blue Focus You Pay **Without** Medicare Parts A & B: N/A  
FEP Blue Focus You Pay **With** Medicare Parts A & B: N/A

#### **Benefit Description: Primary Care Provider**

FEP Blue Focus You Pay **Without** Medicare Parts A & B: \$10 or 30%  
FEP Blue Focus You Pay **With** Medicare Parts A & B: \$0.00

#### **Benefit Description: Specialist**

FEP Blue Focus You Pay **Without** Medicare Parts A & B: \$10 or 30%  
FEP Blue Focus You Pay **With** Medicare Parts A & B: \$0.00

#### **Benefit Description: Inpatient Hospital**

FEP Blue Focus You Pay **Without** Medicare Parts A & B: 30%  
FEP Blue Focus You Pay **With** Medicare Parts A & B: \$0.00

#### **Benefit Description: Outpatient Hospital**

FEP Blue Focus You Pay **Without** Medicare Parts A & B: 30%  
FEP Blue Focus You Pay **With** Medicare Parts A & B: \$0.00

#### **Benefit Description: Incentives Offered**

FEP Blue Focus You Pay **Without** Medicare Parts A & B: N/A  
FEP Blue Focus You Pay **With** Medicare Parts A & B: N/A

