

# Healthcare News and Notes

## More Affordable Healthcare

(NAPSA)—In an effort to counter the continuing rise in health care costs across the country one company is offering federal employees a new, more affordable option for health care coverage for 2002. Federal workers will make decisions about their health care benefits for 2002 during Open Season, which runs from Nov. 12 through Dec. 10.

The Service Benefit Plan (also known as the Federal Employee Program or FEP) is introducing Basic Option in response to consumer needs for a more affordable health care plan. Basic Option is a Preferred Provider Organization (PPO)-only benefit package that includes features such as no deductibles, copayments for many services and preventive dental coverage.

“The new Basic Option is a groundbreaking product that offers what most individuals look for in a health care plan—choice, access and simplicity—at an affordable price. We believe that the new Basic Option is unique not only within the federal sector, but the private sector as well,” said Steve Gammarino, senior vice president for Blue Cross and Blue Shield Association’s FEP and Integrated Health Resources.

According to Gammarino, FEP continuously evaluates its product offerings to ensure that the benefits offered reflect the needs of members at costs they can afford.

The enrollee share of the premium for Basic Option self-only coverage will be \$31.61 per pay period or \$68.50 per month. For family coverage, the enrollee share will be \$75.74 per pay period, or \$164.10 per month. The innovative Basic Option also provides excellent benefits for dental and chiropractic care as well as prescription drugs.

The Basic Option is one of two notable changes in federal em-



### **Federal employees may be facing important changes in their health care coverage.**

ployees’ health care coverage provided by FEP in 2002. FEP also will be merging its High Option with the Standard Option plan. Escalating costs and a diminishing number of enrollees have resulted in the need to merge the High Option plan.

For Standard Option, the enrollee share for self-only coverage will be \$41.12 per pay period or \$89.09 per month. For family coverage, the enrollee share is \$94.83 per pay period or \$205.46 per month.

The Blue Cross and Blue Shield Government-wide Service Benefit Plan has been part of the Federal Employees Health Benefits Program since 1960. It currently serves nearly half of the 9.1 million federal employees, retirees and their families. The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and Blue Shield Plans that collectively provide health care coverage to 81.5 million—more than one in four Americans.

For more information on the Blue Cross and Blue Shield Federal Employee Program, and the new benefit options, visit [www.fepblue.org](http://www.fepblue.org) or call the Open Season Information Center at 800-411-BLUE. For more information on the Blue Cross and Blue Shield Association, visit [www.bcbs.com](http://www.bcbs.com).