

ALERT

FEDERAL EMPLOYEES/RETIREEES

OPEN SEASON ALERT

- ▶ Drastic changes **effective January 1, 2009** with **Federal BCBS Standard Plan**. **Deadline** to change plans during Open Season is **December 8th**.
- ▶ A **13% increase in premium**.
- ▶ A **\$7500.00 per day per surgical procedure “out-of-pocket”** when using Non-Participating Providers - No exceptions even with emergency services. *See page 9 & 52 of the 2009 Benefit Plan description.*
- ▶ Use Care. **BCBS recently has amended their policy language to address growing outrage**, but will your 2009 claim be honored?
- ▶ Patients are in effect paying for a PPO plan, yet being penalized for utilizing the *choice* option of their plan to go *in & out* of network with Federal BCBS even when there are no available alternatives to the patient, such as emergency & special services.
- ▶ Based on your individual & family needs, there are many good plan options outside of the Federal BCBS plan providing choice of doctors, competitive premium costs and good value.
- ▶ **Federal News Radio & The Washington Consumer Checkbook** are providing comprehensive resources to assist you during open season.
- ▶ **Read the details! Carefully review the plans.** Some have the benefit of Health Saving Accounts.
- ▶ **Do your homework.** At first glance it may appear Standard Federal BCBS provides the coverage you need & expect, however it may be that consumer driven plans with higher deductibles may be more cost effective while providing more choice & more comprehensive coverage without the loop holes and restrictions.
- ▶ There are even cost effective, comprehensive HMO options.
- ▶ Carefully consider the **Health Savings Account** options.
- ▶ Check with your Human Resources & their website.
- ▶ Check with your local representatives & their websites.
- ▶ Check out the ***Guide to Health Plans for Federal Employees*** provided by ***The Washington Consumer Checkbook*** which can be purchased for (approx \$9.95) and be utilized on-line or in hard copy format.
- ▶ There are many Health Fairs & other forums sponsored by your local representatives to address questions & concerns.