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**2025 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option**  
**Section 5(f)(a). FEP Medicare Prescription Drug Plan**  
**Page 110**

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- **YOU OR YOUR PRESCRIBER MUST GET PRIOR APPROVAL FOR CERTAIN DRUGS AND SUPPLIES, and prior approval must be renewed periodically.** Our prior approval process may include step therapy, which requires you to use a generic and/or preferred medication(s) before a non-preferred medication is covered.
- Be sure to read Section 4, *Your Costs for Covered Services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage.
- If you choose to opt out of or disenroll from our PDP EGWP, see Section 9 for additional PDP EGWP information and for our opt-out and disenrollment process. Contact us for assistance with the PDP EGWP opt out and disenrollment process at (888) 338-7737.
- A restriction may be applied to prescriptions for drugs and supplies when there is misuse.
- Members enrolled in the FEP Medicare Prescription Drug Program have no coverage for drugs obtained and/ or purchased overseas.
- Federal law prevents the pharmacy from accepting unused drugs, medications, and supplies.

**Warning: If you opt out of or disenroll from our PDP EGWP, you will not have any PSHB Program prescription drug coverage.**

**Note: If you choose to opt out of or disenroll from our PDP EGWP, your premium will not be reduced, and you may have to wait to re-enroll during Open Season or for a QLE. If you do not maintain creditable coverage, re-enrollment in our PDP EGWP may be subject to a late enrollment penalty.** Contact us for assistance with the PDP EGWP opt out disenrollment process.

We will send each new enrollee a Plan identification card, which covers pharmacy and medical benefits. Each new enrollee has access to our FEP Medicare Prescription Drug Program Evidence of Coverage, Summary of Benefits, Annual Notice of Change, mail order form, and other resources at [www.fepblue.org/medicarerx/resources](http://www.fepblue.org/medicarerx/resources).

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**There are important features you should be aware of. These include:**

- **Who can write your prescriptions.** A licensed physician or dentist in the United States, Puerto Rico, or the U.S. Virgin Islands, and in states allowing it, licensed/certified providers with prescriptive authority prescribing within their scope of practice must prescribe your medication. Your prescribers must have Medicare-approved prescriptive authority.

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- **Where you can obtain prescription drugs.**

**Under Standard Option and Basic Option**, you may fill prescriptions at a pharmacy that participates in our nationwide network. The network includes retail pharmacies, mail service pharmacies and specialty pharmacies. You may also receive your medication from a long-term care pharmacy when your care is handled in or by a long-term care facility. You will receive a copy of the pharmacy directory, which lists all pharmacies participating in our network, in your enrollment package. You may also go online to our webpage [www.fepblue.org/medicarerx/resources](http://www.fepblue.org/medicarerx/resources) for a complete listing.

Note: Due to manufacturer restrictions, a small number of specialty drugs used to treat rare or uncommon conditions may be available only through select pharmacies in our network.

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- **We have a managed formulary.** Your provider may prescribe drugs that are subject to additional review to determine they are medically necessary. You may view our Standard Option and Basic Option formularies, which include the preferred drug list for each, on our website at [www.fepblue.org](http://www.fepblue.org), or call us at 888-338-7737, TTY: 711, for assistance.

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Go to page [109](#). Go to page [111](#).