Blue Cross Blue Shield FEP Vision Introduction

Introduction

On December 23, 2004, President George W. Bush signed the Federal Employee Dental and Vision Benefits Enhancement Act of 2004 (Public Law 108-496). The law directed the Office of Personnel Management (OPM) to establish supplemental dental and vision benefit programs to be made available to Federal employees, annuitants, and their eligible family members. In response to the legislation, OPM established the Federal Employees Dental and Vision Insurance Program (FEDVIP). OPM has contracted with dental and vision insurers to offer an array of choices to Federal employees and annuitants. Section 715 of the National Defense Authorization Act for Fiscal Year 2017 (FY 2017 NDAA), Public Law 114-38, expanded FEDVIP eligibility to certain TRICARE-eligible individuals.

This brochure describes the benefits of Blue Cross Blue Shield FEP Vision under the Blue Cross and Blue Shield Association's contract OPM02-FEDVIP-02AP-04 with OPM, as authorized by the FEDVIP law. The address for our administrative office is:

Blue Cross Blue Shield FEP Vision 711 Troy Schenectady Road, Suite 301 Latham, New York 12110 1-888-550-BLUE (2583) TTY: 1-800-523-2847 www.bcbsfepvision.com

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations and exclusions of this brochure. It is your responsibility to be informed about your benefits. You, and your family members, do not have a right to benefits that were available before January 1, 2023, unless those benefits are also shown in this brochure.

If you are enrolled in this plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One, you and your designated eligible family member are entitled to these benefits. If you are enrolled in Self and Family coverage, each of your eligible family members is also entitled to these benefits.

OPM negotiates benefits and rates with each carrier annually. Rates are shown at the end of this brochure.

BCBS FEP Vision is responsible for the selection of in-network providers in your area. Contact us at 1-888-550-2583 or TTY: 1-800-523-2847 for the names of participating providers or to request a provider directory. You may also request or view the most current directory via our website at www.bcbsfepvision.com. Continued participation of any specific provider cannot be guaranteed. Thus, you should choose your plan based on the benefits provided and not on a specific provider's participation. When you phone for an appointment, please remember to verify that the provider is

currently in-network. If your provider is not currently participating in the provider network, you can nominate them to join. Nomination forms are available on our website, or call us and we will take your nomination over the phone. You cannot change plans, outside of Open Season, because of changes to the provider network.

Provider networks may be more extensive in some areas than others. Please be aware that the BCBS FEP Vision network is different from the network of your health plan.

This BCBS FEP Vision plan and all other FEDVIP plans are not a part of the Federal Employees Health Benefits (FEHB) Program.

We want you to know that protecting the confidentiality of your individually identifiable health information is of the utmost importance to us. To review full details about our privacy practices, our legal duties, and your rights, please visit our website, www.bcbsfepvision.com and then click on the "Privacy Policies" link at the bottom of the page. If you do not have access to the internet or would like further information, please contact us by calling 1-888-550-2583 or TTY: 1-800-523-2847.

Discrimination is Against the Law

BCBS FEP Vision complies with all applicable Federal civil rights laws, to include both Title VII of the Civil Rights Act of 1964 and Section 1557 of the Affordable Care Act. Pursuant to Section 1557, BCBS FEP Vision does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, or sex.