

Federal Employees

**“Take A
Closer
Look”
at**



**The
New
Standard
Option from**

**Blue Cross
Blue Shield**



Affordable Protection

We talked it over with thousands of federal employees, and many of them told us they wanted health coverage that provided a **wide range** of benefits, including dental coverage, at a **reasonable price**. Our new **Standard Option** gives you these three important features in one package.

You'll get the protection you need, help with your dental expenses—and more coverage dollar for dollar than with other plans.

The 1983 rates for Standard Option are:
Self only \$ 5.55 biweekly
Self and family \$14.84 biweekly
Lower rates apply to Postal employees.

Here's How to Enroll During Open Season

Simply get a Health Benefit Registration Form (SF 2809) from your personnel office. Fill it out, indicating the Standard Option coverage you want:

Self only Enrollment Code 104
Self and family . . Enrollment Code 105

Return the form to your personnel office before **December 10**. Your Standard Option coverage will become effective the first pay period in January, 1983.

If you currently have Blue Cross and Blue Shield Low Option, your coverage will be upgraded automatically to the new Standard Option on January 1, 1983.

Hospital Inpatient Benefits

When you go into the hospital, you simply pay the first \$100, we pay the balance in full for up to six months.*

All of the charges on your hospital bill are covered except items like TV and telephone.

Covered items include:

- Semi-private room and board
- General nursing care
- Operating room
- Recovery room
- Intensive care
- Treatment room
- Labor and delivery rooms
- Nursery
- Drugs
- X-rays
- EKG, EEG tests
- Dressings
- Splints
- Plaster casts
- Oxygen
- Anesthetics
- Laboratory tests
- Pathological services
- Blood transfusions

* When you use up these benefits, you have additional coverage under Supplemental. Benefits for psychiatric admissions are limited to 30 days per year.



Dental Benefits

Here's how the new **Blue Cross and Blue Shield Standard Option** can give you the health and dental protection you need.

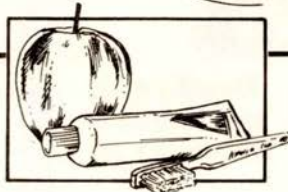
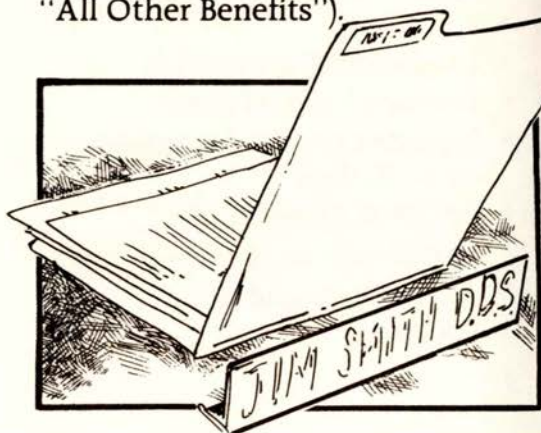
Let's Talk Over the Highlights of this coverage...

DENTAL COVERAGE

- Examinations • X-Rays • Cleanings
- Extractions • Space maintainers
- Fillings • Fluoride treatments

Dental coverage has no deductible. These expenses are paid according to a fee schedule. (For specific fee amounts, please refer to the Blue Cross and Blue Shield Service Benefit Plan brochure, BRI 41-25).

Dental care needed as a result of an accidental injury is covered under Supplemental benefits (see "All Other Benefits").



Call Today!

Blue Cross
Blue Shield



Instructions on how to enroll in Standard Option are contained in this pamphlet. If you need further details,
LET'S TALK IT OVER!

Call Toll Free Blue Cross and Blue Shield Information Hotline

1-800-342-2492

(Monday-Friday 8 A.M.—4 P.M.)

OR

1-800-525-2073

(7 days a week, 24 hours a day)
Starting November 1, 1982

We'll be happy to answer your questions and send you a copy of the Government-wide Service Benefit Plan brochure (BRI 41-25), the official description of Standard Option.

SIGN UP TODAY!



**Deadline for
enrollment is
December 10!**

Information Hotline

All Other Benefits

We begin to pay for all other covered health care under Supplemental benefits after you have paid \$250 (the yearly deductible) for covered expenses. With family coverage, only **two** people need to satisfy the deductible—not every family member.

We pay:

75% for hospital service relating to:

- Emergency room treatment
- Outpatient surgery
- Outpatient diagnostic X-ray and laboratory services
- Hospital stays after Inpatient Benefits are exhausted

75% of the usual, customary and reasonable fees for physician's services, such as:

- Emergency care
- Maternity care
- Home and office visits, including: (up to 25 visits per person per year)
 - Psychotherapy
 - Physical therapy
 - Second opinions
- Surgery
- Oral surgery (including impacted teeth)
- Anesthesia
- Diagnostic X-ray and lab
- Doctor's hospital visits
- Inpatient psychotherapy, up to 30 days
- Inpatient consultations
- Dental care for accidental injury
- Allergy tests and shots
- Injections

75% of charges for other health care expenses, such as:

- Prescription drugs, insulin and antigens
- Ambulance
- Crutches
- Wheelchairs
- Blood

(For complete details of the Standard Option, please refer to Blue Cross and Blue Shield Service Benefit Plan brochure, BRI 41-25).

Catastrophic Protection Benefit

The 25% paid by you and your family for Supplemental expenses is accumulated during the year. If the total amount reaches \$2,500, we will pay 100% of covered expenses for the remainder of the year. This is added protection against the high cost of long term illness of major injury. Benefits related to psychiatric care are not included.

Lifetime Benefits

Each family member covered under the Standard Option can receive \$1,000,000 worth of Supplemental benefits. This includes up to \$50,000 in psychiatric benefits.