

# Personnel Employee Bulletin

December 19, 2008

## SPECIAL EDITION

### **Changes to 2009 Blue Cross Blue Shield Standard Option Non-emergency Surgery Benefits Provided by Out-of-Network Physicians**

The U.S. Office of Personnel Management asked Blue Cross Blue Shield to reevaluate their benefits for non-emergency surgical procedures (including maternity) provided by non-network physicians for the 2009 contract term. Blue Cross Blue Shield has since agreed to revise their 2009 Standard Option benefit. No other carriers are changing benefits for 2009.

As a result of the reevaluation, the revised Blue Cross Blue Shield benefit is as follows: Members will pay 30% of the Blue Cross Blue Shield allowance for surgery (subject to their calendar year deductible) plus the difference between the Blue Cross Blue Shield allowance and the amount the surgeon bills. To help avoid unexpectedly large bills from Non-participating providers, Blue Cross Blue Shield is adding a special service for situations where the surgeon's bill will be \$5,000 or more. The employee will be able to call the number on the back of their ID card to obtain the information necessary to allow the employee to estimate their out-of-pocket costs for the surgery and make an informed choice about the provider they select for their surgical care. It is strongly encouraged employees take advantage of the new service.

For further information, please see the following link to the original guidance from the Office of Personnel Management: <http://www.opm.gov/retire/pubs/bals/2008/08-407.pdf>.

For additional information, please contact your servicing DLA Human Resources Center, <http://www.hr.dla.mil/cntctus.htm>