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2027 Benefit Changes to TakeCare's High, Standard, and HDHP Options

FEHB Program-wide changes

- **Sex-Trait Modification:** The exception process to provide coverage for the continuation of a surgical or chemical regimen for Sex-Trait Modification received in 2025 is no longer available as of January 1, 2027. For those members diagnosed with and/or being evaluated for gender dysphoria, care coordination continues to be available to assist and support them as they seek sex-trait modification care and services in the community. *For more information, see page 144 of our brochure*.

Changes to TakeCare's High, Standard, and HDHP Options

- **Medical Travel Benefit:** TakeCare's medical travel benefit now includes travel between the CNMI and the Philippines. *For more information, see pages 84 and 140 of our brochure*.

- **GLP-1 Medications:** When specifically prescribed for weight loss, these medications are now categorized as Tier 3 with an increased copay amount. For more information, see pages 77 and 134 of our brochure. Under the PDP EGWP Drug Plan, these medications are not covered. Instead, Medicare directly covers certain GLP-1 drugs for weight loss under the Medicare GLP-1 Bridge program. *For more information, see page 155 of our brochure*.

- **PDP EGWP:** TakeCare now offers a cost-saving prescription drug benefit designed for FEHB-covered annuitants and their FEHB-covered family members who are also covered Medicare. This benefit is called a Medicare Prescription Drug Plan Employer Group Waiver Plan (PDP EGWP). Participation in the PDP EGWP is automatic with the ability to opt out of this enrollment outside of open season, reverting to the FEHB Plan's traditional prescription coverage. *For more information, see page 155 of our brochure*.

Additional changes to TakeCare's HDHP Option

- **Telehealth Services:** These services are covered at 100% and the plan deductible no longer applies as of January 1, 2027. *For more information, see pages 102 and 130 of our brochure*.