

Table of Contents

2024 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option Table of Contents

Table of Contents

Introduction - [4](#)
Plain Language - [4](#)
Stop Healthcare Fraud! - [4](#)
Discrimination is Against the Law - [5](#)
Preventing Medical Mistakes - [6](#)
FEHB Facts - [8](#)

- Coverage information - [8](#)
 - No pre-existing condition limitation - [8](#)
 - Minimum essential coverage (MEC) - [8](#)
 - Minimum value standard - [8](#)
 - Where you can get information about enrolling in the FEHB Program - [8](#)
 - Enrollment types available for you and your family - [8](#)
 - Family member coverage - [9](#)
 - Children’s Equity Act - [9](#)
 - When benefits and premiums start - [10](#)
 - When you retire - [10](#)
- When you lose benefits - [10](#)
 - When FEHB coverage ends - [10](#)
 - Upon divorce - [11](#)
 - Temporary Continuation of Coverage (TCC) - [11](#)
 - Finding replacement coverage - [11](#)
 - Health Insurance Marketplace - [11](#)

Section 1. How This Plan Works - [12](#)

- General features of our Standard and Basic Options - [12](#)
- We have a Preferred Provider Organization (PPO) - [12](#)
- How we pay professional and facility providers - [12](#)
- Your rights and responsibilities - [13](#)
- Your medical and claims records are confidential - [13](#)

Section 2. Changes for 2024 - [14](#)

Changes to our Standard Option only - [14](#)

Changes to our Basic Option only - [14](#)

Changes to both our Standard and Basic Options - [15](#)

Section 3. How You Get Care - [17](#)

Identification cards - [17](#)

Where you get covered care - [17](#)

Balance Billing Protection - [17](#)

- Covered professional providers - [17](#)

- Covered facility providers - [18](#)

What you must do to get covered care - [20](#)

- Transitional care - [20](#)

- If you are hospitalized when your enrollment begins - [20](#)

You need prior Plan approval for certain services - [21](#)

- Inpatient hospital admission, inpatient residential treatment center admission, or skilled nursing facility admission - [21](#)

- Other services - [21](#)

- Surgery by Non-participating providers under Standard Option - [24](#)

How to request precertification for an admission or get prior approval for Other services - [24](#)

- Non-urgent care claims - [25](#)

- Urgent care claims - [25](#)

- Concurrent care claims - [25](#)

- Emergency inpatient admission - [26](#)

- Maternity care - [26](#)

- If your facility stay needs to be extended - [26](#)

- If your treatment needs to be extended - [26](#)

If you disagree with our pre-service claim decision - [26](#)

- To reconsider a non-urgent care claim - [27](#)

- To reconsider an urgent care claim - [27](#)

- To file an appeal with OPM - [27](#)

Section 4. Your Costs for Covered Services - [28](#)

Cost-share/Cost-sharing - [28](#)

Copayment - [28](#)

Deductible - [28](#)

Coinsurance - [29](#)

If your provider routinely waives your cost - [29](#)

Waivers - [29](#)

Differences between our allowance and the bill - [29](#)

Important Notice About Surprise Billing — Know Your Rights - [32](#)

Your costs for other care - [32](#)

Your catastrophic protection out-of-pocket maximum for deductibles, coinsurance, and copayments - [33](#)

Carryover - [34](#)

If we overpay you - [34](#)

When Government facilities bill us - [34](#)
The Federal Flexible Spending Account Program – FSAFEDS - [34](#)
Section 5. Benefits - [35](#)
 Section 5. Standard and Basic Option Overview - [37](#)
 Non-FEHB Benefits Available to Plan Members - [133](#)
Section 6. General Exclusions – Services, Drugs, and Supplies We Do Not Cover - [134](#)
Section 7. Filing a Claim for Covered Services - [136](#)
Section 8. The Disputed Claims Process - [139](#)
Section 9. Coordinating Benefits With Medicare and Other Coverage - [142](#)
 When you have other health coverage - [142](#)
 • TRICARE and CHAMPVA - [142](#)
 • Workers’ Compensation - [143](#)
 • Medicaid - [143](#)
 When other Government agencies are responsible for your care - [143](#)
 When others are responsible for injuries - [143](#)
 When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) - [145](#)
 Clinical trials - [145](#)
 When you have Medicare - [145](#)
 • The Original Medicare Plan (Part A or Part B) - [145](#)
 • Tell us about your Medicare coverage - [146](#)
 • Private contract with your physician - [146](#)
 • Medicare Advantage (Part C) - [147](#)
 • Medicare prescription drug coverage (Part D) - [147](#)
 • Medicare prescription drug coverage (Part B) - [147](#)
 When you are age 65 or over and do not have Medicare - [149](#)
 Physicians Who Opt-Out of Medicare - [150](#)
 When you have the Original Medicare Plan (Part A, Part B, or both) - [150](#)
Section 10. Definitions of Terms We Use in This Brochure - [152](#)
Index - [161](#)
Summary of Benefits for the Blue Cross and Blue Shield Service Benefit Plan Standard Option – 2024 - [163](#)
Summary of Benefits for the Blue Cross and Blue Shield Service Benefit Plan Basic Option – 2024 - [165](#)
2024 Rate Information for the Blue Cross and Blue Shield Service Benefit Plan - [170](#)