

**2023 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option
Table of Contents
Page 1**

Table of Contents

Introduction - [4](#)
Plain Language - [4](#)
Stop Healthcare Fraud! - [4](#)
Discrimination is Against the Law - [5](#)
Preventing Medical Mistakes - [6](#)
FEHB Facts - [9](#)
 Coverage information - [9](#)
 • No pre-existing condition limitation - [9](#)
 • Minimum essential coverage (MEC) - [9](#)
 • Minimum value standard - [9](#)
 • Where you can get information about enrolling in the FEHB Program - [9](#)
 • Types of coverage available for you and your family - [9](#)
 • Family member coverage - [10](#)
 • Children's Equity Act - [10](#)
 • When benefits and premiums start - [11](#)
 • When you retire - [11](#)
 When you lose benefits - [11](#)
 • When FEHB coverage ends - [11](#)
 • Upon divorce - [12](#)
 • Temporary Continuation of Coverage (TCC) - [12](#)
 • Finding replacement coverage - [12](#)
 • Health Insurance Marketplace - [12](#)
Section 1. How This Plan Works - [13](#)
 General features of our Standard and Basic Options - [13](#)
 We have a Preferred Provider Organization (PPO) - [13](#)
 How we pay professional and facility providers - [13](#)
 Your rights and responsibilities - [14](#)
 Your medical and claims records are confidential - [14](#)
Section 2. Changes for 2023 - [15](#)
 Changes to our Standard Option only - [15](#)
 Changes to our Basic Option only - [15](#)
 Changes to both our Standard and Basic Options - [16](#)
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 - [22](#)
 - 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](#)
-

Go to page [2](#) .