

2023 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option
Section 4. Your Costs for Covered Services
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EXAMPLE

Preferred Physician - Standard Option

Physician's charge: \$250
Our allowance: We set it at: 100
We pay: 85% of our allowance: 85
You owe - Coinsurance: 15% of our allowance: 15
You owe - Copayment: Not applicable
+ Difference up to charge? No: 0
TOTAL YOU PAY: \$15

Participating Physician - Standard Option

Physician's charge: \$250
Our allowance: We set it at: 100
We pay: 65% of our allowance: 65
You owe - Coinsurance: 35% of our allowance: 35
You owe - Copayment: Not applicable
+ Difference up to charge? No: 0
TOTAL YOU PAY: \$35

Non-participating Physician - Standard Option

Physician's charge: \$250
Our allowance: We set it at: 100
We pay: 65% of our allowance: 65
You owe - Coinsurance: 35% of our allowance: 35
You owe - Copayment: Not applicable
+ Difference up to charge? Yes: 150
TOTAL YOU PAY: \$185

Note: If you had not met any of your **Standard Option** deductible in the above example, only our allowance (\$100), which you would pay in full, would count toward your deductible.

You should also see section *Important Notice About Surprise Billing – Know Your Rights* on page [32](#) that describes your protections against surprise billing under the No Surprises Act.

In the following example, we compare how much you have to pay out-of-pocket for services billed by a Preferred, Member, and Non-member ambulatory surgical facility for facility care associated with an outpatient surgical procedure. The table uses an example of services for which the ambulatory surgical facility charges \$5,000. The Plan allowance is \$2,900 when the services are provided at a Preferred or Member facility, and the Plan allowance is \$2,500 when the services are provided at a Non-member facility.

EXAMPLE**Preferred Ambulatory Surgical - Facility Standard Option**

Facility's charge: \$5,000

Our allowance: We set it at: 2,900

We pay: 85% of our allowance: 2,465

You owe - Coinsurance: 15% of our allowance: 435

You owe - Copayment: Not applicable

+ Difference up to charge? No: 0

TOTAL YOU PAY: \$435**Member Ambulatory Surgical Facility - Standard Option**

Facility's charge: \$5,000

Our allowance: We set it at: 2,900

We pay: 65% of our allowance: 1,885

You owe - Coinsurance: 35% of our allowance: 1,015

You owe - Copayment: Not applicable

+ Difference up to charge? No: 0

TOTAL YOU PAY: \$1,015

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