

2

2023 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus Table of Contents Page 2

- 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 - [28](#)

If your provider routinely waives your cost - [28](#)

Waivers - [29](#)

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

Important Notice About Surprise Billing – Know Your Rights - [29](#)

Your costs for other care - [30](#)

Your catastrophic protection out-of-pocket maximum for deductibles, coinsurance, and copayments - [30](#)

Carryover - [30](#)

If we overpay you - [31](#)

When Government facilities bill us - [31](#)

The Federal Flexible Spending Account Program - FSAFEDS - [31](#)

Section 5. FEP Blue Focus Benefits - [32](#)

Section 5. FEP Blue Focus Overview - [34](#)

Non-FEHB Benefits Available to Plan Members - [110](#)

Section 6. General Exclusions – Services, Drugs, and Supplies We Do Not Cover - [111](#)

Section 7. Filing a Claim for Covered Services - [113](#)

Section 8. The Disputed Claims Process - [116](#)

Section 9. Coordinating Benefits With Medicare and Other Coverage - [119](#)

When you have other health coverage - [119](#)

- TRICARE and CHAMPVA - [119](#)
- Workers' Compensation - [120](#)

- Medicaid - [120](#)

When other Government agencies are responsible for your care - [120](#)

When others are responsible for injuries - [120](#)

When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) - [121](#)

Clinical trials - [121](#)

When you have Medicare - [122](#)

- The Original Medicare Plan (Part A or Part B) - [122](#)

- Tell us about your Medicare coverage - [123](#)

- Private contract with your physician - [123](#)

- Medicare Advantage (Part C) - [123](#)

- Medicare prescription drug coverage (Part D) - [123](#)

- Medicare prescription drug coverage (Part B) - [123](#)

When you are age 65 or over and do not have Medicare - [125](#)

Physicians Who Opt-Out of Medicare - [126](#)

When you have the Original Medicare Plan (Part A, Part B, or both) - [126](#)

Section 10. Definitions of Terms We Use in This Brochure - [128](#)

Index - [137](#)

Summary of Benefits for the Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus – 2023 - [139](#)

Go to page [1](#). Go to page [3](#).