

1

2023 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus 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 FEP Blue Focus - 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
Section 3. How You Get Care - 16

Identification cards - [16](#)

Where you get covered care - [16](#)

Balance Billing Protection - [16](#)

- Covered professional providers - [16](#)
- Covered facility providers - [17](#)

What you must do to get covered care - [18](#)

- Transitional care - [18](#)
- If you are hospitalized when your enrollment begins - [18](#)

You need prior Plan approval for certain services - [19](#)

- Inpatient hospital admission, inpatient residential treatment center admission - [19](#)
- Other services - [19](#)
- Special prior authorization situations related to coordination of benefits (COB) - [23](#)
- Prior notification – Maternity care - [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 - [26](#)
 - Emergency inpatient admission - [26](#)
-

Go to [Inside cover](#). Go to page [2](#).