

**2024 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus**  
**Section 3. How You Get Care**  
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- **To file an appeal with OPM**

After we reconsider your pre-service claim, if you do not agree with our decision, you may ask OPM to review it by following Step 3 of the disputed claims process detailed in Section 8 of this brochure.

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