

2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option**Section 4. Your Costs for Covered Services****Coinsurance**

Coinsurance

Coinsurance is the percentage of the Plan allowance that you must pay for your care. Your coinsurance is based on the Plan allowance, or billed amount, whichever is less. **Under Standard Option only**, coinsurance does not begin until you have met your calendar year deductible. See Section 5(i) for information about the deductible and overseas benefits.

Example: You pay 15% of the Plan allowance under Standard Option for durable medical equipment obtained from a Preferred provider, after meeting your \$350 calendar year deductible.