

**2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option****Section 2. Changes for 2026****Page 17**

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- Your cost-share for ground ambulance transport services is now \$250 per day copayment and your cost-share for air or sea ambulance transport services is now \$750 per day copayment. (See page [86](#).)
- Your cost-share for laboratory tests (such as blood tests and urinalysis), pathology services, and EKGs is now a 20% coinsurance. (See pages [40](#) and [80](#).)
- The copayment for outpatient diagnostic testing services performed and billed by a facility, such as cardiovascular monitoring, EEGs, Home-based/unattended sleep studies, ultrasounds, neurological testing, X-rays (including set-up of portable X-ray equipment), is now \$75. (See page [79](#).)

**Changes to both our Standard and Basic Options**

- Prior approval for genetic testing will be required when the test is being performed to assess the risk of passing a genetic condition to a child, or when the member has no active disease or signs or symptoms of the disease that is being screened. Prior approval is not required when a member has an active disease, signs and symptoms of a genetic condition that could be passed to a child, or when the test is needed to determine a course of treatment for a disease. If you are unsure whether your genetic test requires prior authorization, call the customer service number on the back of your ID card before scheduling. (See page [23](#).)
- Prior approval is now required for elective non-urgent outpatient surgical orthopedic procedures on the hip, knee, and spine. (See page [23](#).)
- Your cost-share for oral and transdermal contraceptives when related to contraception will now be \$0 when obtained from a source other than the pharmacy drug program. (See page [49](#).)
- Prior approval for outpatient hospice care will no longer be required. (See pages [84-86](#).)
- Your FEP Medicare Prescription Drug Catastrophic Maximum is now \$2,100. (See page [110](#).)
- Surgical and pharmacy services related to sex-trait modifications are no longer covered under this program. (See page [134](#).)