

2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option
Section 5(d). Emergency Services/Accidents
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Benefit Description

Medical Emergency (cont.)

- Urgent care centers, licensed as and permitted to provide emergency services and supplies, including professional providers' services, diagnostic studies, radiology services, laboratory tests and pathology services, when billed by the provider

Note: The urgent care center must be licensed as and permitted to provide emergency services in order to receive protections under the NSA. See Section 4 for more information.

Note: Benefits for crutches, splints, braces, etc. when billed by a provider other than the urgent care center are stated in Section 5(a), *DME*.

Standard Option - You Pay

Preferred urgent care center: \$30 copayment per visit (no deductible)

Participating urgent care center: \$30 copayment per visit (no deductible)

Non-participating urgent care center: \$30 copayment per visit (no deductible)

Basic Option - You Pay

Preferred urgent care center: \$50 copayment per visit

Participating/Non-participating urgent care center: \$50 copayment per visit

Benefit Description

- Urgent care centers, not licensed as or permitted to provide emergency services and supplies, including professional providers' services, diagnostic studies, radiology services, laboratory tests and pathology services, when billed by the provider

Note: Benefits for crutches, splints, braces, etc. when billed by a provider other than the urgent care center are stated in Section 5(a), *DME*.

Standard Option - You Pay

Preferred urgent care center: \$30 copayment per visit (no deductible)

Participating urgent care center: 35% of the Plan allowance (deductible applies)

Non-participating urgent care center: 35% of the Plan allowance (deductible applies), plus any difference between our allowance and the billed amount

Basic Option - You Pay

Preferred urgent care center: \$50 copayment per visit

Participating/Non-participating urgent care center: You pay all charges

Benefit Description

Not covered: Emergency room professional charges for shift differentials

Standard Option - You Pay

All charges

Basic Option - You Pay

All charges

Benefit Description

Ambulance

See Section 5(c) for complete ambulance benefit and coverage information.

Standard Option - You Pay

See Section 5(c)

Basic Option - You Pay

See Section 5(c)