

**2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option****FEHB Facts****Coverage information:****Minimum value standard**

- **Minimum value standard**

Our health coverage meets the minimum value standard of 60% established by the ACA. This means that we provide benefits to cover at least 60% of the total allowed costs of essential health benefits. The 60% standard is an actuarial value; your specific out-of-pocket costs are determined as explained in this brochure.