

**2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option
Index**

Index

Do not rely only on this page; it is for your convenience and may not show all pages where the terms appear. This Index is not an official statement of benefits.

Abortion - [133-134](#)Accidental injury - [88-91](#), [120-121](#), [151](#)Acupuncture - [60](#), [72-73](#)Affordable Care Act (ACA) - [113-118](#)Allergy care - [51-52](#)Allogeneic transplants - [68-70](#)Alternative treatments - [60](#)Ambulance - [32](#), [86-87](#)Ambulatory surgical center - [18-20](#), [77-81](#)Anesthesia - [72-73](#)Angiographies - [40-41](#), [77-81](#)Appeals - [27](#), [137](#)Applied behavior analysis (ABA) - [52-53](#), [77-81](#)Assistant surgeon - [20-21](#), [63-64](#)Autism spectrum disorder - [52-53](#), [77-81](#)Autologous transplants - [68-70](#)Average wholesale price (AWP) - [155-156](#)**Biopsies** - [63-64](#), [77-81](#)Birthing centers - [18-20](#)Blood and blood plasma - [58-59](#), [77-81](#)Blood or marrow stem cell transplants - [67-70](#)Blue Distinction Centers - [18-20](#), [81-82](#)for Transplants - [71-72](#)Blue Distinction Specialty Care - [18-20](#)Blue Health Assessment - [124-125](#)Bone density tests - [40-41](#), [77-81](#)Brand-name drugs - [98-101](#), [107-110](#)Breast pump and supplies - [47-48](#)Breast reconstruction - [64-65](#)Breast prostheses and surgical bras - [56-57](#)Breastfeeding support and supplies - [47-48](#)**Cancer tests** - [42-44](#)Cardiac rehabilitation - [52-53](#), [77-81](#)Cardiovascular monitoring - [40-41](#), [77-81](#)Care Management Programs - [126-127](#)

Case management - [126-127](#)
Casts - [63-64](#), [75-81](#)
Catastrophic protection - [33](#), [107-110](#), [163](#), [165](#)
Cervical cancer screening - [42-46](#)
CHAMPVA - [141-142](#)
Changes for 2026 - [15-17](#)
Chemotherapy - [52-53](#)
Children's Equity Act - [10-11](#)
Chiropractic manipulative treatment - [59-60](#)
Cholesterol tests - [42-44](#)
Circumcision - [47-48](#), [63-64](#)
Claims and claims filing - [37](#), [135](#)
Clinic visits - [39-40](#), [93-94](#)
Clinical trials - [22-25](#), [70](#), [144](#)
Cognitive rehabilitation - [53-54](#), [74-87](#)
Coinsurance - [28-29](#)
Colorectal cancer tests
 Colonoscopy - [42-44](#), [63-64](#), [77-81](#)
 Fecal occult blood test - [42-44](#)
 Sigmoidoscopy - [42-44](#)
Confidentiality - [13-14](#)
Congenital anomalies - [63-64](#), [152](#)
Consultations - [39-40](#)
Contact lenses - [54-55](#)
Contraceptive devices and drugs - [49-50](#), [102-106](#), [110-118](#)
Coordination of benefits - [141-150](#)
Copayments - [28](#)
Cosmetic surgery - [63-64](#), [152](#)
Cost-sharing - [28](#)
Costs for covered services - [28-34](#)
Coverage information - [9](#)
Covered facility providers - [18-20](#)
Covered professional providers - [18](#)
Cryopreservation - [50-51](#)
CT scans - [40-41](#), [77-81](#)
Custodial care - [18-20](#)
Daily Habits - [124](#)
Deductible - [28](#)
Definitions - [151-159](#)
Dental care - [65-66](#), [120-123](#)
Diabetes Management Program - [124](#)
Diabetic education - [60-61](#), [77-81](#)
Diabetic supplies
 Diabetic Meter Program - [102-106](#)
 Insulin pumps - [57-58](#)
 Insulin, test strips, and lancets - [102-106](#), [110-113](#)
 Needles and disposable syringes - [102-106](#), [110-113](#)
Diagnostic and treatment services - [39-40](#), [77-81](#)
Diagnostic tests - [40-41](#), [47-48](#), [93-95](#)

Dialysis - [18-20](#), [52-53](#), [57-58](#), [77-81](#), [83-84](#)
Disease Management - [126-127](#)
Disputed claims process - [138-140](#)
Divorce - [12](#)
DNA analysis of stool samples - [42-44](#)
Donor expenses (transplants) - [70-72](#)
Drugs (see: Prescription drugs)
Durable medical equipment (DME) - [57-58](#)
 Prosthetic devices - [56-57](#), [75-81](#)
Educational classes and programs - [60-61](#)
EEGs - [40-41](#), [77-81](#)
EKGs - [40-41](#), [77-81](#)
Emergency - [88-91](#)
Enrollment - [9-10](#)
Exception situations - [20-22](#)
Exclusions - [133-134](#)
Experimental or investigational - [133-134](#), [152-153](#)
Extended care benefits - [83-84](#)
Eyeglasses - [54-55](#)
Facility providers - [18-20](#)
Family planning - [49-50](#)
Fecal occult blood test - [42-44](#)
FEDVIP - [144](#)
fepblue mobile application - [128](#)
fepblue.org - [4](#)
Flexible benefits option - [127-128](#)
Foot care - [55-56](#)
Formulary/Preferred drug list - [98-101](#), [107-110](#)
Foundation for the Accreditation of Cellular Therapy (FACT) accredited facility - [18-20](#), [67](#)
Fraud - [4-5](#)
Freestanding ambulatory facilities - [18-20](#)
Generic drugs - [98-101](#), [107-110](#)
Generic Incentive Program - [101-102](#)
Genetic screening/testing - [22-25](#), [40-41](#), [77-81](#)
Health Insurance Marketplace - [12](#)
Health tools - [124](#)
Healthy Families - [124](#)
Hearing aids and hearing services - [54](#), [56-57](#)
Home health services - [59](#)
Home nursing care (maternity) - [59](#)
Hospice care - [84-86](#)
Hospital
 Inpatient - [22](#), [75-77](#), [94](#)
 Outpatient - [77-81](#), [88-91](#), [95](#)
Human papillomavirus (HPV) tests - [42-46](#)
Hypertension Management Program - [125](#)
Iatrogenic infertility - [50-51](#)
Immunizations - [42-46](#), [113-118](#)
Inpatient hospital benefits - [75-77](#)

Inpatient professional services - [39-40](#), [93-94](#)
Insulin - [102-106](#), [110-113](#)
Insulin pumps - [57-58](#)
Laboratory and pathology services - [40-41](#), [75-81](#), [89-91](#)
Low-dose CT screening - [157](#)
Mail Service Prescription Drug Program - [97-106](#), [110-113](#), [136-137](#)
Mammograms - [42-44](#)
Manipulative treatment - [59-60](#), [77-81](#)
Maternity care - [26-27](#), [47-48](#)
Maxillofacial surgery - [65-66](#)
Medicaid - [142](#)
Medical emergency - [88](#), [90-91](#)
Medical foods - [58-59](#), [101-102](#), [107-110](#), [154](#)
Medical supplies - [58-59](#), [101-102](#)
Medically necessary - [154](#)
Medicare - [1](#), [141-150](#)
 Reimbursement account - [126](#)
Medications and supplies - [102-106](#), [110-113](#)
Member facilities - [13-14](#), [155-156](#)
Mental health/substance use disorder - [92-96](#), [128](#)
MRIs - [40-41](#), [77-81](#)
Multiple procedures - [63-64](#)
MyBlue Customer eService - [126](#)
National Doctor & Hospital Finder - [13-14](#), [126](#)
Neurological testing - [40-41](#), [77-81](#)
Never Events - [6-8](#), [154](#)
Newborn care - [26-27](#), [47-48](#)
No Surprises Act (NSA) - [32](#)
Non-member facilities - [13-14](#), [155-156](#)
Non-participating providers - [13-14](#), [156-157](#)
Non-preferred providers - [29-32](#)
Nurse - [59](#), [124](#)
Nutritional counseling - [42-46](#), [158](#)
Observation care - [154](#)
Obstetrical care - [47-48](#)
Occupational therapy - [53-54](#), [84-86](#)
Office visits - [39-40](#), [93-94](#)
Oral surgery - [65-66](#)
Organ/tissue transplants - [66-67](#), [71-72](#)
Orthopedic devices - [56-57](#), [77-81](#)
Osteopathic manipulative treatment - [59-60](#)
Osteoporosis screening - [157](#)
Ostomy and catheter supplies - [58-59](#)
Out-of-pocket expenses - [29-33](#)
Outpatient facility services - [81-82](#)
Outpatient professional services - [39-40](#)
Overpayments - [34](#)
Overseas Assistance Center - [129](#)
Overseas services, drugs, supplies and claims - [129-131](#)

Oxygen - [57-59](#)
Pap tests - [42-46](#)
Participating providers - [13-14](#), [29-32](#), [155-156](#)
Patient Safety and Quality Monitoring (PSQM) Program - [98-101](#)
Personal Health Record - [124](#)
PET scans - [40-41](#), [77-81](#)
Pharmacotherapy - [39-40](#), [52-53](#)
Physical examination - [42-46](#), [77-81](#)
Physical therapy - [53-54](#), [84-86](#)
Physician - [153](#), [157](#)
Plan allowance - [155-156](#)
PPO - [13-14](#)
Pre-admission testing - [75-77](#)
Precertification - [22](#)
Preferred providers - [13-14](#), [29-32](#)
Pregnancy (see: Maternity care)
Pregnancy Care Incentive Program - [125-126](#)
Prescription drugs
 Brand-name drugs - [98-110](#)
 Drugs from other sources - [118-119](#)
 Generic drugs - [98-101](#), [107-110](#)
 Mail Service Prescription Drug Program - [97-106](#), [110-113](#), [130-131](#), [136-137](#)
 Preferred retail pharmacies - [102-106](#), [113-118](#), [136-137](#)
 Retail Pharmacy Program - [97-98](#), [101-106](#), [136-137](#)
 Self-injectable drugs - [38](#), [62](#), [74](#), [77-81](#)
 Specialty Drug Pharmacy Program - [97-106](#), [136-137](#)
 Specialty drugs - [98-110](#), [136-137](#), [158](#)
Preventive care
 Adult - [42-44](#), [157](#)
 Child - [45-46](#)
Primary care provider - [18](#)
Prior approval - [22-25](#), [157](#)
Professional providers - [18](#)
Prostate cancer tests - [42-44](#)
Prosthetic devices - [56-57](#), [77-81](#)
Psychotherapy - [93-95](#)
Pulmonary rehabilitation - [52-53](#), [77-81](#)
Radiation therapy - [22-25](#), [52-53](#), [77-81](#)
Reconsiderations - [27](#), [138-140](#)
Renal dialysis - [52-53](#), [77-81](#)
Replacement coverage - [11-12](#)
Reproductive services - [50-51](#)
 Assisted reproductive technology (ART) - [151](#)
Residential Treatment Center (RTC) - [22](#), [82-83](#), [94-95](#)
Retail Pharmacy Program - [97-98](#), [102-106](#), [130-131](#), [136-137](#)
Rights and responsibilities - [13-14](#)
Room and board - [75-77](#), [82-83](#), [94-95](#)
Screening services - [157](#)
Second surgical opinion - [39-40](#)

Self-injectable drugs - [38](#), [62](#), [74](#), [77-81](#)
Skilled nursing facility (SNF) care - [18-20](#)
Smoking cessation - [60-61](#), [113-118](#), [124](#)
Social worker - [126-127](#)
Specialty Drug Pharmacy Program - [97-98](#), [102-106](#), [130-131](#), [136-137](#)
Specialty drugs - [98-110](#), [136-137](#), [158](#)
Speech therapy - [53-54](#), [77-81](#), [84-86](#)
Speech-Generating Devices - [57-58](#)
Stem Cell Transplants - [67-70](#)
Sterilization procedures - [49-50](#)
Subrogation - [142-143](#), [158](#)
Substance use disorder - [18-20](#), [92-96](#), [128](#)
Surgery
 Assistant surgeon - [20-21](#), [38](#), [62](#)
 Eye: cataract, amblyopia, strabismus - [54-55](#), [63-64](#)
 Multiple procedures - [63-64](#)
 Oral and maxillofacial - [65-66](#)
 Outpatient - [155](#)
 Reconstructive - [64-65](#)
 Sterilization, reversal of voluntary - [49-50](#), [63-64](#)
 Surgical implants - [56-57](#), [77-81](#)
 Surgical treatment of severe obesity - [42-46](#)
 Transplants - [63-64](#), [66-72](#)
Syringes - [102-106](#), [110-113](#)
Telehealth
 Dermatology - [39-40](#), [158](#)
 Mental health/substance use disorder - [18-20](#), [92-96](#), [128](#)
 Minor acute conditions - [18](#), [39-40](#), [154](#), [158](#)
 Nutritional counseling - [18](#), [39-40](#), [42-46](#), [158](#)
Temporary Continuation of Coverage (TCC) - [12](#)
Tobacco cessation - [60-61](#), [113-118](#), [124](#)
Transplants - [22-25](#), [63-64](#), [66-72](#)
Travel benefit - [71-72](#), [124](#)
Treatment therapies - [52-53](#)
TRICARE - [141-142](#)
Ultrasounds - [40-41](#), [77-81](#)
Urgent care center - [89-91](#)
Urgent care claims - [158-159](#)
VA facilities - [34](#), [149](#)
Vision services - [54-55](#), [144](#)
Waivers - [29](#)
Weight control - [42-46](#), [124](#), [128](#)
Wheelchairs - [57-58](#)
Wigs - [56-57](#)
X-rays - [20-21](#), [40-41](#), [77-81](#)