

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

**Section 3. How You Get Care**

**If you disagree with our pre-service claim decision:**

**To file an appeal with OPM**

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After we reconsider your **pre-service claim**, if you do not agree with our decision, you may ask OPM to review it by following Step 3 of the disputed claims process detailed in Section 8 of this brochure.