

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

Section 5. Benefits

Section 5(a). Medical Services and Supplies Provided by Physicians and Other Healthcare Professionals

Educational Classes and Programs

Note: For Standard Option, we state whether or not the calendar year deductible applies for each benefit listed in this Section. There is no calendar year deductible under Basic Option.

Benefit Description

Educational Classes and Programs

- Smoking and tobacco cessation treatment
 - Counseling for smoking and tobacco cessation
 - Smoking and tobacco cessation classes

Note: See Section 5(f)(a) for our coverage of smoking and tobacco cessation drugs.

Standard Option - You Pay

Preferred: Nothing (no deductible)

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

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

Basic Option - You Pay

Preferred: Nothing

Participating/Non-participating: You pay all charges

Benefit Description

- Diabetic education

Note: See earlier references for our coverage of nutritional counseling services that are not part of a diabetic education program.

Standard Option - You Pay

Preferred: 15% of the Plan allowance (deductible applies)

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

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

Basic Option - You Pay

Preferred primary care provider or other healthcare professional: \$35 copayment per visit

Preferred specialist: \$50 copayment per visit

Participating/Non-participating: You pay all charges

Benefit Description

Not covered:

- *Educational or other counseling or training services, or applied behavior analysis (ABA), when performed as part of an educational class or program*
- *Premenstrual syndrome (PMS), lactation, headache, eating disorder, and other educational clinics unless described earlier in this section as being covered*
- *Recreational or educational therapy, and any related diagnostic testing except as provided by a hospital as part of a covered inpatient stay*
- *Services performed or billed by a school or halfway house or a member of its staff*

Standard Option - You Pay

All charges

Basic Option - You Pay

All charges