

**2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option**  
**PSHB Facts**  
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If you have a Self Only enrollment, you may change to a Self Plus One or Self and Family enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event. The Self Plus One or Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. You enroll in a PSHB Program Plan and make enrollment changes in the PSHB System located at <https://health-benefits.opm.gov/PSHB/>. For assistance with the PSHB System, call the PSHBP Helpline at (844) 451-1261. When you change to Self Plus One or Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment request. Benefits will not be available until you are married. A carrier may request that an enrollee verify the eligibility of any or all family members listed as covered under the enrollee's PSHB enrollment.

Use the PSHB System if you want to change from Self Only to Self Plus One or Self and Family and to add or remove a family member.

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive health benefits. Please report changes in family member status, including your marriage, divorce, annulment, or when your child reaches age 26 through the PSHB System. We will send written notice to you 60 days before we proactively disenroll your child on midnight of their 26th birthday, unless your child is eligible for continued coverage because they are incapable of support due to a physical or mental disability that began before age 26.

**If you or one of your family members is enrolled in one PSHB plan, you or they cannot be enrolled in or covered as a family member by another enrollee in another FEHB or PSHB plan.**

If you have a qualifying life event (QLE) – such as marriage, divorce, or the birth of a child – outside of the Federal Benefits Open Season, you may be eligible to enroll in the PSHB Program, change your enrollment, or cancel coverage using the PSHB System. For a complete list of QLEs, visit the PSHB website at [www.opm.gov/healthcare-insurance/life-events](http://www.opm.gov/healthcare-insurance/life-events). If you need assistance, please contact your employing agency, personnel/payroll office, or retirement office.

**Family member coverage**

Family members covered under your Self and Family enrollment are your spouse (including your spouse by valid common-law marriage if you reside in a state that recognizes common-law marriages) and children as described below. A Self Plus One enrollment covers you and your spouse, or one other eligible family member as described below.

**Natural children, adopted children, and stepchildren**

Coverage: Natural children, adopted children, and stepchildren are covered until their 26th birthday.

**Foster children**

Coverage: Foster children are eligible for coverage until their 26th birthday if you provide

documentation of your regular and substantial support of the child and sign a certification stating that your foster child meets all the requirements. Contact your human resources office or retirement system for additional information.

**Children incapable of self-support**

Coverage: Children who are incapable of self-support because of a mental or physical disability that began before age 26 are eligible to continue coverage. Contact your human resources office or retirement system for additional information.

**Married children**

Coverage: Married children (but NOT their spouse or their own children) are covered until their 26th birthday.

**Children with or eligible for employer-provided health insurance**