

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**

If you disagree with our pre-service claim decision

If you have a **pre-service claim** and you do not agree with our decision regarding precertification of an inpatient admission or prior approval of *Other services*, you may request a review by following the procedures listed below. Note that these procedures apply to requests for reconsideration of concurrent care claims as well. (If you have already received the service, supply, or treatment, then your claim is a **post-service claim** and you must follow the entire disputed claims process detailed in Section 8.) You may seek an exception for any contraceptive that is not available with zero-member cost share. Your provider will need to complete the Contraceptive Exception Form under Pharmacy Forms found on our website at <http://www.fepblue.org/claimforms>. If you have questions about the exception process, call 800-624-5060. See Section 5(f) or 5(f)(a).