

**2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option****Section 3. How You Get Care****You need prior Plan approval for certain services**

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The pre-service claim approval processes for inpatient hospital admissions (called precertification) and for Other services (called prior approval) are detailed in this Section. A **pre-service claim** is any claim, in whole or in part, that requires approval from us before you receive medical care or services. In other words, a pre-service claim for benefits may require precertification and prior approval. If you do not obtain precertification, there may be a reduction or denial of benefits. Be sure to read all of the following precertification and prior approval information. Our FEP medical policies may be found by visiting [www.fepblue.org/policies](http://www.fepblue.org/policies).