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

Plain Language

All PSHB brochures are written in plain language to make them easy to understand. Here are some examples:

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee and each covered family member; "we" means the Blue Cross and Blue Shield Service Benefit Plan.
- We limit acronyms to ones you know. OPM is the United States Office of Personnel
 Management. The FEHB Program is the Federal Employees Health Benefits Program
 administered by OPM and established under <u>5 U.S.C.</u> chapter <u>89</u>. The PSHB Program is the
 Postal Service Health Benefits Program established within the FEHB Program under <u>5 U.S.C.</u>
 <u>section 8903c</u>. PSHB Plan means a health benefits plan offered under the PSHB Program.
 PSHB means Postal Service Health Benefits. If we use others, we tell you what they mean.
- Our brochure and other PSHB plans' brochures have the same format and similar descriptions to help you compare plans.