

2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option**Section 9. Coordinating Benefits With Medicare and Other Coverage****When you have Medicare****Medicare prescription drug coverage (Part D)**

• Medicare prescription drug coverage (Part D)

When we are the primary payor, we process the claim first. If you (as an active employee eligible for Medicare Part D or their covered Medicare Part D-eligible family member) enroll in any open market Medicare Part D plan and we are the secondary payor, we will review claims for your prescription drug costs that are not covered by that Medicare Part D plan and consider them for payment under the PSHB plan.

Note: If you are a Postal Service annuitant or their covered Medicare-eligible family member enrolled in our Medicare Part D PDP EGWP, this does not apply to you because you may not be enrolled in more than one Medicare Part D plan at the same time. If you opt out of or disenroll from our PDP EGWP, you do not have our PSHB Program prescription drug coverage and we are not a secondary payor for prescription drug benefits.