

2026 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option**Section 3. How You Get Care****Where you get covered care**

Where you get covered care

Under Standard Option, you can get care from any “covered professional provider” or “covered facility provider.” How much we pay – and you pay – depends on the type of covered provider you use. If you use our Preferred, Participating, or Member providers, you will pay less.

Under Basic Option, you **must** use those “covered professional providers” or “covered facility providers” that are **Preferred providers** for Basic Option in order to receive benefits. Please read further in the section for exceptions to this requirement.

Under both Standard and Basic Option, you can also get care for the treatment of minor acute conditions, dermatology care, counseling for behavioral health and substance use disorder, and nutritional counseling, using teleconsultation services delivered via phone by calling 855-636-1579, TTY: 711, or via secure online video/messaging at www.fepblue.org/telehealth.

The term “primary care provider” includes family practitioners, general practitioners, medical internists, pediatricians, obstetricians/gynecologists, and physician assistants. Physician assistants working for a specialist may also be considered specialists.