

Your costs for other care

2025 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus

Section 4. Your Costs for Covered Services

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Overseas care: Services provided outside the United States, Puerto Rico, and the U.S. Virgin Islands are considered overseas care. We pay overseas claims at Preferred benefit levels, so the requirement to use Preferred providers in order to receive benefits does not apply. See Section 5(i) for specific information about our overseas benefits.

Inpatient facility care: You must use **Preferred** facilities in order to receive benefits. See Section 3 for the exceptions to this requirement.