

**2026 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus**  
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## Introduction

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This brochure describes the benefits of the **Blue Cross and Blue Shield Service Benefit Plan – FEP Blue Focus** under contract (CS 1039PS) between the Blue Cross and Blue Shield Association and the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits (FEHB) law as amended by the Postal Service Reform Act, which created the Postal Services Health Benefits (PSHB) program. This Plan is underwritten by participating Blue Cross and Blue Shield Plans (Local Plans) that administer this Plan in their individual localities. If you are deaf, hearing impaired or speech impaired or need to reach customer service for assistance, visit our website, [www.fepblue.org](http://www.fepblue.org), or contact your Local Plan at the phone number on the back of your ID card or TTY 711. If you need ASL providers visit [www.fepblue.org/provider](http://www.fepblue.org/provider) to access our National Doctor & Hospital Finder.

The address for the Blue Cross and Blue Shield Service Benefit Plan administrative office is:

**Blue Cross and Blue Shield Service Benefit Plan**

750 9th Street NW

Washington, DC 20001-4524

This brochure is the official statement of benefits. No verbal statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One or Self and Family coverage, each eligible family member is also entitled to these benefits. If you are a Postal Service annuitant and you are eligible for Medicare Part D, or a covered Medicare Part D-eligible family member of a Postal Service annuitant, your prescription drug benefits are provided under our Medicare Part D Prescription Drug Plan (PDP) Employer Group Wavier Plan (EGWP). You do not have a right to benefits that were available before January 1, 2026, under the PSHB Program, unless those benefits are also shown in this PSHB Plan brochure.

OPM negotiates benefits and rates with each plan annually. Benefits are effective January 1, 2026, and changes are summarized in Section 2. Rates are shown on the back cover of this brochure.

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## Plain Language

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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 5 U.S.C. chapter 89. The PSHB Program is the Postal Service Health Benefits Program established within the FEHB Program under 5 U.S.C. section 8903c. 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.

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### **Stop Health Care Fraud!**

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Fraud increases the cost of healthcare for everyone and increases your Postal Service Health Benefits Program premium.

OPM’s Office of the Inspector General investigates all allegations of fraud, waste, and abuse in the PSHB Program regardless of the agency that employs you or from which you retired.

**Protect Yourself From Fraud** – Here are some things you can do to prevent fraud:

- Do not give your plan identification (ID) number over the phone or to people you do not know, except for your healthcare provider, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using healthcare providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us