

2026 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus**Section 4. Your Costs for Covered Services****Coinsurance**

Coinsurance

Coinsurance is the percentage of the Plan allowance that you must pay for your care. Your coinsurance is based on the Plan allowance, or billed amount, whichever is less. Coinsurance does not begin until you have met your calendar year deductible.

Example: You pay 30% of the Plan allowance for durable medical equipment obtained from a Preferred provider, after meeting your \$750 calendar year deductible.