

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

### **Section 1. How This Plan Works**

#### **General features of FEP Blue Focus/We have a Preferred Provider Organization (PPO)**

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##### **We have a Preferred Provider Organization (PPO)**

Our fee-for-service Plan offers services through a PPO. This means that certain hospitals and other healthcare providers are “Preferred providers.” Your Local Plan (or, for Preferred retail pharmacies, CVS Caremark) is solely responsible for the selection of PPO providers in your area. Contact your Local Plan for the names of PPO (Preferred) providers and to verify their continued participation. You can also visit [www.fepblue.org/provider/](http://www.fepblue.org/provider/) to use our National Doctor & Hospital Finder. You can reach our website through the FEHB website, [www.opm.gov/insure](http://www.opm.gov/insure).

**You must use Preferred providers in order to receive benefits.** See Section 3 for the exceptions to this requirement.