

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

Section 5(e). Mental Health and Substance Use Disorder Benefits

Professional Services

Note: We state whether or not the calendar year deductible applies for each benefit listed in this section.

Benefit Description

Professional Services

We cover professional services by licensed professional mental health and substance use disorder practitioners when acting within the scope of their license.

You Pay

Your cost-sharing responsibilities are no greater than for other illnesses or conditions.

Benefit Description

Services provided by licensed professional mental health and substance use disorder practitioners when acting within the scope of their license

Outpatient professional services including:

- Individual psychotherapy
- Group psychotherapy
- Pharmacologic (medication) management
- Office visits
- Clinic visits
- Home visits
- Phone consultations and online medical evaluation and management services (telemedicine)

Notes:

- We cover up to 8 visits per year in full to treat depression associated with pregnancy under maternity benefits (i.e., depression during pregnancy, postpartum depression, or both) when you use a Preferred provider. See Section 5(a).

- To locate a Preferred provider, visit www.fepblue.org/provider to use our National Doctor & Hospital Finder, or contact your Local Plan at the mental health and substance use disorder phone number on the back of your ID card.
- See Sections 5(a) and 5(f) for our coverage of smoking and tobacco cessation treatment.

We cover outpatient mental health and substance use disorder services or supplies provided and billed by residential treatment centers at the levels shown here. **Prior approval is required.**

You Pay

Preferred: \$10 copayment (no deductible) per visit up to a combined total of 10 visits per calendar year (benefits combined with visits in Section 5(a))

Preferred provider, visits after the 10th visit: 30% of the Plan allowance (deductible applies)

Non-preferred (Participating/Non-participating): You pay all charges

Benefit Description

Telehealth professional services for:

- Behavioral health counseling
- Substance use disorder counseling

Notes:

- Refer to Section 5(h), *Wellness and Other Special Features*, for information on telehealth services and how to access our telehealth provider network.
- Copayments are waived for members with Medicare Part B primary.

You Pay

Preferred Telehealth Provider: Nothing (no deductible)

Non-preferred (Participating/Non-participating): You pay all charges

Benefit Description

Services provided by licensed professional mental health and substance use disorder practitioners when acting within the scope of their license:

- Inpatient professional services
- Professional charges for facility-based intensive outpatient treatment
- Professional charges for outpatient diagnostic tests to include psychological testing

You Pay

Preferred: 30% of the Plan allowance (deductible applies)

Non-preferred (Participating/Non-participating): You pay all charges