

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

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

Inpatient Hospital or Other Covered Facility

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

Benefit Description

Inpatient Hospital or Other Covered Facility

Inpatient services to treat mental health and/or substance use disorders provided and billed by a hospital or other covered facility (see below for residential treatment center care) includes:

- Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services
- Diagnostic tests

Notes:

- Inpatient care to treat substance use disorders includes room and board and ancillary charges for confinements in a hospital/treatment facility for rehabilitative treatment of alcoholism or substance use disorder.
- You must get precertification of inpatient hospital stays; failure to do so will result in a \$500 penalty.

You Pay

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

Non-preferred (Member/Non-member) facilities: You pay all charges