

**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