

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

**Section 9. Coordinating Benefits With Medicare and Other Coverage**

**Physicians Who Opt-Out of Medicare**

A physician may have opted-out of Medicare and may or may not ask you to sign a private contract agreeing that you can be billed directly for services ordinarily covered by Original Medicare. This is different than a Non-participating doctor, and we recommend you ask your physician if they have opted-out of Medicare. Should you visit an opt-out physician, the physician will not be limited to 115% of the Medicare-approved amount. You may be responsible for paying the difference between the billed amount and our regular in-network/out-of-network benefits.