

**2026 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus**  
**Section 5(c). Services Provided by a Hospital or Other Facility, and Ambulance Services**  
**Extended Care Benefits/Skilled Nursing Care Facility Benefits**

**Note:** The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.

**Benefit Description**

**Extended Care Benefits/Skilled Nursing Care Facility Benefits**

There are no benefits for admissions to an extended care or skilled nursing facility.

**You Pay**

*All charges*

**Benefit Description**

Benefits are available for the following covered services when provided as outpatient services and billed by a skilled nursing facility:

- Oxygen

Note: See Section 5(f) for benefits for prescription drugs.

**You Pay**

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

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

**Benefit Description**

Benefits are available for the following covered professional services when provided as outpatient services and billed by a skilled nursing facility:

- Cognitive rehabilitation therapy, limited to 25 visits per calendar year, regardless of the provider billing the service
- Physical therapy, occupational therapy, or speech therapy or a combination of all three (regardless of the provider or facility billing for the services) limited to 25 visits per person, per calendar year

**You Pay**

Preferred: \$25 copayment per visit (no deductible)

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

Note: You pay 30% of the Plan allowance (deductible applies) for agents, drugs, and/or supplies administered or obtained in connection with your care.

### **Benefit Description**

*Not covered:*

- *Inpatient room and board billed by a skilled nursing facility*
- *Phone; television; personal comfort items, such as guest meals and beds, beauty and barber services, recreational outings/trips, stretcher or wheelchair transportation; non-emergent ambulance transport that is requested beyond the nearest facility adequately equipped to treat the member's condition, by patient or physician for continuity of care or other reason; custodial or long-term care (see Definitions), and domiciliary care provided because care in the home is not available or is unsuitable.*

### **You Pay**

*All charges*