**2027 Blue Cross and Blue Shield Service Benefit Plan**
**FEP Blue Standard and FEP Blue Basic**
**Introduction/Plain Language/Advisory**

## Introduction

This brochure describes the benefits of the **Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Standard and FEP Blue Basic Options** under contract (CS 1039) between the Blue Cross and Blue Shield Association and the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. This Plan is underwritten by participating Blue Cross and Blue Shield Plans (Local Plans) that administer this Plan in their individual localities. If you are deaf, hearing impaired or speech impaired or need to reach customer service for assistance, visit our website, www.fepblue.org, or contact your Local Plan at the phone number on the back of your card or TTY 711. If you need ASL providers, visit www.fepblue.org/provider to access our National Doctor & Hospital Finder.

The address for the Blue Cross and Blue Shield Service Benefit Plan administrative office is:

**Blue Cross and Blue Shield Service Benefit Plan**
750 9th Street NW
Washington, DC 20001-4524

This brochure is the official statement of benefits. No verbal statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your healthcare benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One or Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2027, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates for each plan annually. Benefit changes are effective January 1, 2027, and changes are summarized in Section 2. Rates are shown on the back cover of this brochure.