

**2025 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option  
FEHB Facts**

**Coverage information:**

**Minimum value standard**

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Our health coverage meets the minimum value standard of 60% established by the ACA. This means that we provide benefits to cover at least 60% of the total allowed costs of essential health benefits. The 60% standard is an actuarial value; your specific out-of-pocket costs are determined as explained in this brochure.