

**2025 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option**  
**Section 5(d). Emergency Services/Accidents**  
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**Benefit Description**

**Accidental Injury (cont.)**

Note: If you are treated by a non-PPO professional provider in a PPO facility, you will only be responsible for your cost-share and will not owe any difference between our allowance and the billed amount. (See Section 4.)

Note: We pay inpatient benefits if you are admitted. See Sections 5(a), 5(b), and 5(c) for those benefits.

Note: See Section 5(g) for dental benefits for accidental injuries.

**Standard Option - You Pay**

Note: The benefits previously described apply only if you receive care in connection with, and within 72 hours after, an accidental injury. For services received after 72 hours, regular benefits apply. See Sections 5(a), 5(b), and 5(c) for the benefits we provide.

Note: For drugs, services, supplies, and/or durable medical equipment billed by a provider other than a hospital, urgent care center, or physician, see Sections 5(a) and 5(f) for the benefit levels that apply.

**Basic Option - You Pay**

Note: All follow-up care must be performed and billed for by Preferred providers to be eligible for benefits.

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**Benefit Description**

*Not covered:*

- *Oral surgery except as shown in Section 5(b)*
- *Injury to the teeth while eating*
- *Emergency room professional charges for shift differentials*

**Standard Option - You Pay**

*All charges*

**Basic Option - You Pay***All charges*

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**Benefit Description****Medical Emergency**

- **Professional provider services** in the emergency room, including professional care, diagnostic studies, radiology services, laboratory tests, and pathology services, when billed by a professional provider

**Standard Option - You Pay**

Preferred: 15% of the Plan allowance (deductible applies)

Participating: 15% of the Plan allowance (deductible applies)

Non-participating: 15% of the Plan allowance (deductible applies)

**Basic Option - You Pay**

Preferred: Nothing

Participating: Nothing

Non-participating: Nothing

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**Benefit Description**

- Outpatient **hospital emergency room services** and supplies, including professional provider services, diagnostic studies, radiology services, laboratory tests, and pathology services, when billed by the hospital

Note: We pay inpatient benefits if you are admitted as a result of a medical emergency. See Section 5(c).

**Standard Option - You Pay**

Preferred: 15% of the Plan allowance (deductible applies)

Member: 15% of the Plan allowance (deductible applies)

Non-member: 15% of the Plan allowance (deductible applies)

**Basic Option - You Pay**

Preferred emergency room: \$350 copayment per day per facility

Member emergency room: \$350 copayment per day per facility

Non-member emergency room: \$350 copayment per day per facility

Note: If you are admitted directly to the hospital from the emergency room, you do not have to pay the \$350 emergency room copayment. However, the \$350 per day copayment for Preferred inpatient care still applies.

Note: All follow-up care must be performed and billed for by Preferred providers to be eligible for benefits.

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