

**2025 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option**  
**Section 2. Changes for 2025**  
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**Changes to both our Standard and Basic Options**

- We will no longer combine the separate Medicare Prescription Drug Program catastrophic protection out-of-pocket maximum, to the regular medical catastrophic protection out-of-pocket maximum. (See pages 32 and 111.)
  - You will no longer have a copayment for telehealth professional services obtained through our preferred telehealth provider. (See pages 38 and 94.)
  - Under our family planning services, we will now provide coverage for salpingectomies. (See page 48.)
  - Under our gender affirming surgical benefits, we now provide coverage for suction-assisted chest lipectomy related to a mastectomy. (See page 64.)
  - We will now waive the primary care provider and specialist per visit copayments for care you receive overseas. (See page 130.)
  - We now waive the cost-shares associated with the care you receive in the outpatient department of an overseas emergency room. (See page 130.)
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