

## Minimum value standard

---

### 2025 Blue Cross and Blue Shield Service Benefit Plan - Standard and Basic Option

#### PSHB Facts

#### Coverage information:

#### Minimum value standard

---

- **Minimum value standard**

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.