

An Independent Licensee of the Blue Cross and Blue Shield Association

## Unified School District No. 229, Johnson County, State of Kansas

## Health Benefit Plan Summary - PPO PLAN - BlueSelect Plus Network

This Benefit Summary provides only highlights of the services covered by Blue Cross and Blue Shield of Kansas City (Blue KC). For Additional details, exclusions and limitations refer to your member certificate available at <u>MyBlueKC.com</u>.

General Plan Information		
Plan Type	<ul> <li>Preferred Provider Organization (PPO)</li> <li>Members can receive services from any hospital or physician, but receive greater benefits when using in-network providers.</li> <li>Services rendered at Out-of-Network providers are subject to Out-of-Network allowables as stated in your contract, and balance billing may occur.</li> </ul>	
<b>Medical Network(s)</b> A complete listing of network hospitals and physicians is available on <u>MyBlueKC.com</u> .	In Area: BlueSelect Plus Out-of-Area: BlueCard PPO/EPO	
<b>Deductible – Embedded</b> You must pay all the costs up to the Deductible amount before this plan begins to pay for covered services. <b>Other Deductible</b> : Prescription Drugs	In-Network Individual: \$1,500	Out-of-Network Individual: \$1,500
	Family: \$4,000	Family: \$4,000
<b>Coinsurance</b> The amount the plan pays for covered services is based on the allowed amount. If an out- of-network provider charges more than the allowed amount, you may have to pay the difference.	In-Network	Out-of-Network
	Member Pays: 20%	Member Pays: 50%
	Plan Pays: 80%	Plan Pays: 50%
Out-of-Pocket Limits – Embedded The Out-of-Pocket Limit is the most you could pay during the Calendar Year for your share of the cost of covered services.	In-Network	Out-of-Network
	Individual: \$6,000	Individual: \$15,000
	Family: \$15,000	Family: \$36,750
These cost shares apply to the Out-of-Pocket Limit: Coinsurance, Deductibles, Copays <b>Applies to:</b> All Medical and Rx Cost Sharing		
Blue Connect	PH: 816-395-2244 (local) or 1-888-890-4661 (toll free) Email: <u>BlueConnect@bluekc.com</u>	
A dedicated team of Blue KC experts delivering superior healthcare customer service, that was designed to help you understand your benefits, find doctors, resolve claims and medical billing issues, and provide coaching for care questions and chronic conditions. Blue Connect Tier Level: Advanced Support		

Plan Benefits - Medical		
When you visit a health care provider's office or clinic	In-Network	Out-of-Network
Physician <i>Primary Care Physician (PCP)</i> - An internist, family practitioner, general practitioner, or pediatrician.	\$40 Copay/Visit, no Deductible	50% Coinsurance after Deductible
<b>Total Care PCP</b> - A primary care provider recognized for delivering high quality, holistic patient care. Participating Total Care network providers can be found in the Provider Directory with the Total Care designation.	\$20 Copay/Visit, no Deductible	Not applicable
<b>Specialist</b> - Doctors of Medicine (MD), Doctors of Osteopathy (DO), except Primary Care Physicians, and other medical practitioners such as optometrists, psychologists and chiropractors.	\$80 Copay/Visit, no Deductible	50% Coinsurance after Deductible
Other Services & Procedures performed in a provider's office and not included with an office visit	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Urgent Care Center	\$80 Copay/Visit, no Deductible	50% Coinsurance after Deductible
Blue KC Virtual Care - Office Visit Virtual Care provided by Blue KC virtual care partner(s).	\$80 Copay/Visit, no Deductible	Not applicable
Blue KC Virtual Care - Behavioral Health Therapy Virtual Care provided by Blue KC virtual care partner(s).	20% Coinsurance after Deductible	Not applicable
<b>Preventive Screenings &amp; Immunizations (Children &amp; Adults)</b> Blue KC health plans include routine preventive benefits that are consistent with the guidelines developed by the United States Preventive Services Task Force (USPSTF), Health Resources and Services Administration (HRSA), and the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. Services must be billed with a primary diagnosis of preventive to be covered at 100%. Refer to your member certificate for additional details.	No member cost share	50% Coinsurance after Deductible
Labs Performed in a Provider's Office/Independent Lab/Urgent Care Facility	No member cost share	50% Coinsurance after Deductible
Allergy Allergy Testing	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Allergy Treatment	20% Coinsurance after Deductible	50% Coinsurance after Deductible
When you need radiology services	In-Network	Out-of-Network
X-Ray	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Other Radiology Procedures (MRI, CT/PET Scans, MRA) Prior Authorization Policy Applies	20% Coinsurance after Deductible	50% Coinsurance after Deductible
When you have out-patient surgery	In-Network	Out-of-Network
Outpatient Surgery Facility Fees Prior Authorization Policy Applies	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Physician (Surgeon) Services	20% Coinsurance after Deductible	50% Coinsurance after Deductible
If you need immediate medical attention	In-Network	Out-of-Network
Urgent Care Center Office Visit	\$80 Copay/Visit, no Deductible	50% Coinsurance after Deductible

<b>Emergency Services</b> Copay Waived if Admitted Out-of-Network benefits are subject to the plan's allowable charge. Out-of-Network providers may bill the member for the remaining balance. See Certificate for details.	\$250 Copay/Visit, then Deductible, then 20% Coinsurance	\$250 Copay/Visit, then In-Network Deductible, then 20% Coinsurance
<b>Ground Ambulance</b> Out-of-Network benefits are subject to the plan's allowable charge. Out-of-Network providers may bill the member for the remaining balance. See Certificate for details.	20% Coinsurance after Deductible	20% Coinsurance after In-Network Deductible
Air Ambulance	20% Coinsurance after Deductible	20% Coinsurance after In-Network Deductible
If you have a hospital stay	In-Network	Out-of-Network
Hospital Facility Fees Prior Authorization Policy Applies	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Physician (Surgeon) Services	20% Coinsurance after Deductible	50% Coinsurance after Deductible
If you need help recovering or have other special health needs	In-Network	Out-of-Network
<b>Skilled Nursing Care</b> Prior Authorization Policy Applies Maximum benefit of 30 Day(s)/Calendar Year for In-Network and Out-of-Network	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Home Health Services Prior Authorization Policy Applies Maximum benefit of 60 Visit(s)/Calendar Year for In-Network and Out-of-Network	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Physical Therapy Maximum benefit of 60 Visit(s)/Calendar Year for In-Network and Out-of-Network	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Occupational Therapy Combined with Physical Therapy Limits	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Skeletal Manipulation Prior Authorization Policy Applies Out-of-Network Combined with Physical Therapy Limits	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Speech Therapy Maximum benefit of 20 Visit(s)/Calendar Year for In-Network and Out-of-Network	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Hearing Therapy Combined with Speech Therapy Limits	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Durable Medical Equipment Prior Authorization Policy Applies	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Inpatient Hospice Services Prior Authorization Policy Applies Maximum benefit of 14 Day(s)/Lifetime for In-Network and Out-of-Network	20% Coinsurance after Deductible	50% Coinsurance after Deductible
Home Hospice Services	20% Coinsurance after Deductible	50% Coinsurance after Deductible
If you have behavioral health, or substance abuse needs	In-Network	Out-of-Network

Outpatient Mental Health, Behavioral Health, and Substance Abuse Services			
Office Visit	\$20 Copay/Visit, no Deductible	50% Coinsurance after Deductible	
Therapy	20% Coinsurance after Deductible	50% Coinsurance after Deductible	
Inpatient Mental Health, Behavioral Health, and Substance Abuse Services (Facility Fees) Prior Authorization Policy Applies	20% Coinsurance after Deductible	50% Coinsurance after Deductible	
Inpatient Mental Health, Behavioral Health, and Substance Abuse Services (Physician) Includes: Therapy & Other Services, partial hospitalizations	20% Coinsurance after Deductible	50% Coinsurance after Deductible	
Family Planning & Pregnancy	In-Network	Out-of-Network	
Contraceptive Devices, Implants, and Injections See also pharmacy benefits.	No member cost share	50% Coinsurance after Deductible	
Elective Sterilization – Women	No member cost share	50% Coinsurance after Deductible	
Elective Sterilization – Men	No member cost share	50% Coinsurance after Deductible	
Maternity Dependent Daughters are not covered for maternity services	Covered	Covered	
Infertility and Impotency Diagnosis and Treatment Pharmacy Coverage: See Member Certificate for more details.	20% Coinsurance after Deductible	50% Coinsurance after Deductible	
Routine Vision Care	In-Network	Out-of-Network	
Routine Eye Exam	Not covered	Not covered	
General Pharmacy Information			
Retail Pharmacy Network(s)	RxPremier		
<b>Prescription Drug List</b> Learn more about the drugs covered by your plan, drug category/tier, prior authorization	Premium Formulary		
and step therapy by reviewing your prescription drug list at MyBlueKC.com			
	OptumRx Specialty Services <b>PH:</b> 1-855-427-4682		
and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u> <b>Specialty Pharmacy</b> A Specialty Pharmacy is one that provides specialized care for patients with complex chronic health conditions. Learn more about the drugs covered by your plan, drug category/ tier, prior authorization and step therapy by reviewing your prescription drug list at	PH: 1-855-427-4682 Specialty drug copay card dollars will not b	e included in your deductible and/or out-of- costs will be applied to your deductible and/or out	
and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u> <b>Specialty Pharmacy</b> A Specialty Pharmacy is one that provides specialized care for patients with complex chronic health conditions. Learn more about the drugs covered by your plan, drug category/ tier, prior authorization and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u>	PH: 1-855-427-4682 Specialty drug copay card dollars will not b pocket limits. Only your true out-of-pocket of-pocket totals.	costs will be applied to your deductible and/or out	
and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u> Specialty Pharmacy A Specialty Pharmacy is one that provides specialized care for patients with complex chronic health conditions. Learn more about the drugs covered by your plan, drug category/ tier, prior authorization and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u> Copay Credit Accumulator Adjustment (CCAA) Variable Copay Solution (VCS) Outpatient Prescription Drug Deductible You must pay all the costs up to the Deductible amount before this plan begins to pay for	PH: 1-855-427-4682 Specialty drug copay card dollars will not b pocket limits. Only your true out-of-pocket of-pocket totals. When you use a drug copay card, Specialt	costs will be applied to your deductible and/or out	
and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u> Specialty Pharmacy A Specialty Pharmacy is one that provides specialized care for patients with complex chronic health conditions. Learn more about the drugs covered by your plan, drug category/ tier, prior authorization and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u> Copay Credit Accumulator Adjustment (CCAA) Variable Copay Solution (VCS) Outpatient Prescription Drug Deductible	<ul> <li>PH: 1-855-427-4682</li> <li>Specialty drug copay card dollars will not be pocket limits. Only your true out-of-pocket of-pocket totals.</li> <li>When you use a drug copay card, Specialte plan benefit cost share. This new cost share.</li> </ul>	costs will be applied to your deductible and/or ou y prescription drugs may be subject to a new e will not impact you or the price you pay.	

Outpatient Prescription Drug Out-of-Pocket Limits The Out-of-Pocket Limit is the most you could pay during the Calendar Year for your share of the cost of covered services.	In-Network	Out-of-Network
	Combined with Medical Out-of-Pocket Limits	Combined with Medical Out-of-Pocket Limits
<b>Rx Savings Solutions</b> A team of pharmacists and pharmacy technician will help you make sure you're getting the best possible pricing for your medicines. Member support is available Monday – Friday, 7 a.m. to 7 p.m. CST.	Register online at <u>MyBlueKC.com</u> and stay up-to-date on cost saving opportunities. <b>Email:</b> <u>info@rxsavingsllc.com</u> <b>PH:</b> 1-800-268-4476	
Rx Rewards Incentive Program	The Rx Rewards program offers incentives for switching to lower cost prescription alternatives. Log in to <u>MyBlueKC.com</u> to find qualifying prescriptions. Contact Rx Savings Solutions at 1-800-268-4476.	
Plan Benefits – Pharmacy		
When you use a retail or specialty pharmacy	In-Network	Out-of-Network
Retail Pharmacy (Short-term supply: Up to 34 Days)		
Drug Tier 1: Generic / Generic Specialty	<b>RxPremier:</b> Deductible, then \$12 Copay/Fill Contraceptives – No member cost share	Deductible, then \$12 Copay/Fill, then 50% Coinsurance
Drug Tier 2: Preferred / Preferred Specialty	<b>RxPremier:</b> Deductible, then \$60 Copay/Fill	Deductible, then \$60 Copay/Fill, then 50% Coinsurance
Drug Tier 3: Non-Preferred / Non-Preferred Specialty	<b>RxPremier:</b> Deductible, then \$80 Copay/Fill	Deductible, then \$80 Copay/Fill, then 50% Coinsurance
Retail Pharmacy (Long-term supply: Between 35-102 Days)		
Drug Tier 1: Generic / Generic Specialty	<b>RxPremier:</b> Deductible, then \$30 Copay/Fill Contraceptives – No member cost share	Deductible, then \$30 Copay/Fill, then 50% Coinsurance
Drug Tier 2: Preferred / Preferred Specialty	<b>RxPremier:</b> Deductible, then \$150 Copay/ Fill	Deductible, then \$150 Copay/Fill, then 50% Coinsurance
Drug Tier 3: Non-Preferred / Non-Preferred Specialty	<b>RxPremier:</b> Deductible, then \$200 Copay/ Fill	Deductible, then \$200 Copay/Fill, then 50% Coinsurance
When you use a mail order pharmacy	In-Network	Out-of-Network
Mail Order Pharmacy (Mail Order supply: Between 35-102 Days)		
Drug Tier 1: Generic	Deductible, then \$24 Copay/Fill Contraceptives – No member cost share	Deductible, then \$24 Copay/Fill, then 50% Coinsurance
Drug Tier 2: Preferred	Deductible, then \$120 Copay/Fill	Deductible, then \$120 Copay/Fill, then 50% Coinsurance
Drug Tier 3: Non-Preferred	Deductible, then \$160 Copay/Fill	Deductible, then \$160 Copay/Fill, then 50% Coinsurance

## Discrimination is Against the Law

Blue Cross and Blue Shield of Kansas City (Blue KC) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue KC, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-395-7126.

如果您,或是您正在協助的對象,有關於 Blue KC 方面的問題,您 有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員,請撥電話1-844-395-7126.

Blue KC:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - ° Information written in other languages

If you need these services, contact Customer Service, 844-395-7126 (Toll free), languagehelp@bluekc.com.



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