State of Kansas

Health insurance the Kansas Way

2021 Open Enrollment Guide for the State of Kansas

BlueCross BlueShield Kansas

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2021 State of Kansas benefit summary

Cost to member when receiving services from **network** providers	Plan A	Plan C[1]	Plan Q	Plan N[1]	Plan J
Annual plan deductible	$1,000 employee $2,000 family	$2,750 employee $5,500 family	$500 employee $1,000 family	$2,750 employee $5,500 family	$500 employee $1,000 family
Coinsurance for all eligible expenses (unless otherwise noted)	20%	10%	50%	35%	25%
Annual out-of-pocket maximum (includes deductible, coinsurance and copayment) – Combined medical/drug	$6,250 individual $12,500 family	$5,500 individual $11,000 family	$6,650 individual $13,300 family	$6,650 individual $13,300 family	$7,350 individual $14,700 family
Lifetime benefit maximum	None	None	None	None	None

Cost to member when receiving services from **non network** providers	Plan A	Plan C[1]	Plan Q	Plan N[1]	Plan J
Annual plan deductible	$1,200 employee $2,400 family	$2,750 employee $5,500 family	$700 employee $1,400 family	$2,750 employee $5,500 family	$1,000 employee $2,000 family
Coinsurance for all eligible expenses (unless otherwise noted)	50%	50%	60%	50%	50%
Annual out-of-pocket maximum (includes deductible, coinsurance and copayment) – Combined medical/drug	$6,250 individual $12,500 family	$5,500 individual $11,000 family	$6,650 individual $13,300 family	$6,650 individual $13,300 family	$10,000 individual $20,000 family
Lifetime benefit maximum	None	None	None	None	None

Note: When receiving services from non network providers, you may be responsible for additional out-of-pocket expenses for balances over allowed charges.

[1] HRA/HSA eligible

	Cost to member when receiving services from **network** providers		Cost to member when receiving services from **non network** providers	
	Plan A	**Plans C, Q, N & J**	**Plan A**	**Plans C, Q, N & J**
Preventive Care				
Well woman exam	None		Deductible plus coinsurance	
Mammograms	None		Deductible plus coinsurance	
Well baby and child care	None		Deductible plus coinsurance	
Well man care	None		Deductible plus coinsurance	
Routine vision exam (refraction for glasses; lenses and frames not covered)	None		Deductible plus coinsurance	
Routine hearing exam (hearing aids not covered)	None		Deductible plus coinsurance	
Age appropriate bone density screening	None		Deductible plus coinsurance	
Colonoscopy screening	None		Deductible plus coinsurance	
Preventive lab services	None		Deductible plus coinsurance	
Immunizations				
Pediatric	None		Covered in full to age six, otherwise deductible plus coinsurance	
Adult	None		Deductible plus coinsurance	
Physician Care				
Primary care physician (PCP) office visit	$40 copayment	Deductible plus coinsurance	Deductible plus coinsurance	
Specialist office visit	$60 copayment	Deductible plus coinsurance	Deductible plus coinsurance	
Telemedicine visit - American Well	$10 copayment	Deductible plus coinsurance	Deductible plus coinsurance	
Inpatient services				
Services must be pre-approved by health plan. Services include: semi-private hospital room and board, physician and surgeon services, lab, x-ray, anesthesiology, and other facility and ancillary charges	Deductible plus coinsurance		Deductible plus coinsurance	
Outpatient surgery				
Surgery/anesthesia/assistant surgeon	Deductible plus coinsurance		Deductible plus coinsurance	
Outpatient services				
Not listed elsewhere	Deductible plus coinsurance		Deductible plus coinsurance	

	Cost to member when receiving services from **Network** providers		Cost to member when receiving services from **Non Network** providers	
	Plan A	**Plans C, Q, N & J**	**Plan A**	**Plans C, Q, N & J**
Outpatient laboratory services				
Preferred lab benefit	No cost to member if using preferred lab vendor	Discounts to member if using preferred lab vendor while satisfying deductible; no cost to member if using preferred lab vendor after deductible is satisfied	Not available	
Other labs	Deductible plus coinsurance		Deductible plus coinsurance	
Urgent care facility visits				
	$50 copayment	Deductible plus coinsurance	Deductible plus coinsurance	
Ambulance/emergency transportation				
Domestic ground or air	Deductible plus coinsurance		Network deductible plus coinsurance	
Emergency room services				
Copayment waived if admitted to any hospital within 24 hours	$100 copay, deductible plus coinsurance	Deductible plus coinsurance	$100 copay, deductible plus coinsurance	Network deductible plus coinsurance
Home health care and hospice Care				
Services must be pre-approved by health plan. Inpatient hospice care is limited to 6 months.	Deductible plus coinsurance		Deductible plus coinsurance	
Rehabilitation services (including physical medicine)				
Inpatient and outpatient facility	Deductible plus coinsurance		Deductible plus coinsurance	
Office services – office visit copayment may apply if an office visit is billed. Spinal manipulations are limited to 30 visits per calendar year.	Deductible plus coinsurance		Deductible plus coinsurance	
Durable medical equipment (DME)				
DME greater than $750 must be pre-approved by health plan	Deductible plus coinsurance		Deductible plus coinsurance	
Prosthetic devices and orthopedic devices				
Prosthetics greater than $1,000 must be pre-approved by health plan	Deductible plus coinsurance		Deductible plus coinsurance	

	Cost to member when receiving services from **network** providers		Cost to member when receiving services from **non network** providers	
	Plan A	**Plans C, Q, N & J**	**Plan A**	**Plans C, Q, N & J**
Mental illness, alcoholism, drug abuse and substance abuse				
Inpatient services	Same as medical		Same as medical	
Outpatient services	Same as medical		Same as medical	
Office visits	$40 copayment	Deductible plus coinsurance	Deductible plus coinsurance	
Group therapy sessions	$20 copayment	Deductible plus coinsurance	Deductible plus coinsurance	
Autism services				
Subject to limitations and pre-approval	Deductible plus coinsurance		Deductible plus coinsurance	
Bariatric surgery				
Subject to limitations and pre-approval	Deductible plus coinsurance		Not covered	

Please note: Maximum benefit limits do not guarantee that all services will be approved to the maximum number allowed under this plan. Payments that are on a percentage basis will be applied to the contracted allowed amount reimbursed to the provider, if applicable.

Providing health and wellness for State of Kansas employees

From day one, our company culture has been based on Kansans serving Kansans.

We exist to provide peace of mind and access to a better quality of life for our members and all Kansans. Three words help to sum up the values our leadership and employees have long held close: commitment, compassion and community.

Access to the largest network in Kansas

In our 103-county service area,* the Blue Cross and Blue Shield of Kansas card is accepted by:

99% of all medical doctors

100% of all medical facilities

We negotiate special discounted fees with all participating doctors and hospitals – that means you save money by cutting healthcare spending.

- Discounted fees are automatically accepted by contracting providers as payment-in-full
- In 2019, exclusive provider discounts saved members more than $3.48 billion

Even more access with BlueCard®

BlueCard allows members to receive discounts providers have agreed to with the local Blue Plan when receiving services away from home.

With BlueCard, you get:

- Access to more than **95 percent** of physicians in the U.S.
- Access to more than **96 percent** of U.S. hospitals
- Access to providers in **more than 200 countries and territories worldwide**

* Blue Cross and Blue Shield of Kansas serves all counties in Kansas except Johnson and Wyandotte, which are served by Blue Cross and Blue Shield of Kansas City.

Member tools and benefits

HealthyOptions℠

bcbsks.com/healthyoptions

HealthyOptions is a powerful set of services, tools and support designed to help you live a healthy lifestyle.

WebMD®

webmd.com

WebMD provides you and your family access to:

- Board-certified physicians
- Award-winning journalists
- Trained community moderators

WebMD provides you the tools you need to make smart choices – from critical information about preventing a serious disease to developing a personalized health improvement plan.

Blue365®

Because health is a big deal℠

blue365deals.com

Blue365 gives you access to thousands of fitness locations nationwide for just $25 a month. You also get access to the "Deal of the Week" or you can browse all ongoing deals by category. You simply sign up to receive health and wellness deals and they arrive straight to your inbox every week.

You can view the weekly deals or browse all ongoing deals by these categories:

- Financial health
- Fitness
- Healthy eating
- Lifestyle
- Personal care
- Wellness

Doctor and Hospital Finder

bcbsks.com/state

Looking for a doctor, hospital or urgent care center when you're on the go? Let your mobile device be your guide. This easy-to-use directory allows you to search doctors by:

- Address
- County
- Name
- Gender
- Specialty

SmartShopper®

bcbsks.com/state

SmartShopper makes it easy to save money and earn cash rewards when shopping for certain medical care. This program saves you money on your share of the cost when you need a medical procedure or screening, and helps you earn cash when you select to have that procedure or screening done at certain qualified locations.

Once your procedure or screening is complete and your claim is paid, SmartShopper verifies that you shopped for an incentive eligible service at a qualified location and mails you a reward check to your home. No forms or hassle! It's that easy.

Value you can trust

Customized website for State employees
bcbsks.com/state

- Access forms
- View recent claims activity and sign up to be notified by email when a claim has been processed
- Review benefit information
- Learn about health insurance terms
- Read and download copies of the Healthy You newsletter
- Read pertinent FAQs

Connect with a doctor anytime, anywhere
bcbsks.com/telemedicine

Telemedicine is a fast, convenient way to see a doctor virtually.

For non-emergency conditions like the flu, fever, rash or pink eye, you have the option to interact with a board-certified doctor at your convenience on your phone, tablet or computer.

Available 24/7/365, this fast, convenient way to see a doctor virtually is easy-to-use and affordable.

Questions? Give us a call.

Toll free: **800-332-0307**
In Topeka: 291-4185

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