Kansas City

Member Guide

The member guide provides a general overview of services and benefits that may be included in some Blue KC health plans.

Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.



Kansas City

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Scan to Access Member Guide Online

TIP: Bookmark the page for quick future access.

Kansas City

Getting Started



Understanding Health Insurance Terms

Plan Selection

Open Enrollment

Open enrollment, also known as annual enrollment, is a period of time usually, but not always, occurring once per year, when employees may make additions, changes or deletions to their elected benefit options. In most cases, employees can only make changes in benefits elections during open enrollment or when they have experienced a specific qualifying event like the birth of a child or marriage. During this time period, an employer will typically communicate to all eligible employees what options they have for their benefit program.

Open enrollment is your opportunity to review your health insurance and spending accounts benefits coverage and make choices for the upcoming calendar year. You should actively enroll during open enrollment to ensure your benefits meet your needs.

Premium

The amount you pay for your health plan, usually biweekly or monthly.

High Deductible Health Plan (HDHP)

A plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more healthcare costs yourself (your deductible) before Blue KC starts to pay its share. Certain plans that meet IRS guidelines are called qualified high deductible health plans (QHDHP). QHDHPs can be combined with a health savings account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes.

Health Savings Account (HSA)

An HSA allows you to pay for qualified medical expenses with tax-free money. To qualify for an HSA, you must have a qualified high deductible health plan (QHDHP). In general, you can use the money in your HSA to pay for deductibles, copayments and other expenses not covered by your health plan, like dental or vision expenses. If you don't use all the money in your account by the end of the year, don't worry. The money rolls over from year to year. An HSA is also portable, so you can take it with you if you change employers.

Claims

Explanation of Benefits (EOB)

It looks like a bill, feels like a bill, but an EOB is not a bill. If you have a health plan, it's the statement Blue KC sends you after you receive services from a healthcare provider. The EOB lists several things including the services you received, the amount your plan covers, and the total amount billed to you.

Deductible

The amount you pay for services received before your health plan begins to pay. For example, if your deductible is $1,000, your health plan will not pay for covered services until you've paid $1,000 toward your covered healthcare expenses. Once your deductible is met, your health plan will begin to pay a portion of your covered healthcare.

Coinsurance

The percentage you pay for covered healthcare service (for example, 20%) after you've paid your deductible.

Copayment

The fixed amount (for example, $25) you pay for a covered healthcare service, usually when you receive the service. The amount can vary, depending on the provider and the type of healthcare service.

Out-of-Pocket Maximum

Most health plans have an out-of-pocket maximum. If the total dollar amount that you have paid in deductibles, coinsurance, and in some cases copayments, reach this maximum amount in a calendar year, then Blue KC will pay 100% of the allowed charges for the remainder of the year.

Want to learn more?

Review the Blue KC glossary online at **BlueKC.com/Consumer/Glossary** to find general definitions and examples of health insurance terms.

BlueKC.com

Networks

In/Out-of-Network

An out-of-network provider is any provider that does not have a contract with Blue KC. Generally, Blue KC will pay less money or not pay anything at all for services you receive from out-of-network providers.

To save money, it's important to understand who is an in-network provider in your healthcare plan. To learn more, visit the Find Care tool on **BlueKC.com** to find the most up-to-date and accurate information about an in-network doctor, hospital or other healthcare provider.

Exclusive Provider Organization (EPO)

A type of health plan where you receive healthcare services only from doctors, hospitals and specialists in your plan's network. There is no out-of-network coverage except for emergency services. Non-emergency services received out-of-network are not covered.

Preferred Provider Organization (PPO)

A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals and providers outside of the network for an additional cost.

Health Maintenance Organization (HMO)

A type of health plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. An HMO may require you to live or work in its service area to be eligible for coverage. HMOs often provide integral care and focus on prevention and wellness.

Connect With Us

Connect with your hometown health insurer on social media for tips and resources to help you live your healthiest life.

Blue KC Is Here To Help

Need help? Don't worry, we're just a phone call away. If you have any questions, comments or concerns, call Customer Service at the phone number listed on your member ID card. We're available Monday through Friday from 8 a.m. to 5 p.m. Central Time. Plus, tons of tools and resources are available to you 24/7 at **MyBlueKC.com**.

Provider Directory

As a Blue KC member, you're part of the largest provider network in the Kansas City area, with extensive access to medical professionals who meet your specific healthcare needs. The Find Care tool on **BlueKC.com** can help you find the most up-to-date and accurate information about a network, doctor, hospital, or other healthcare provider.

To view the most accurate information related to your Blue KC network, be sure to first log in as a member on **MyBlueKC.com**. By doing so, the results from the Find Care tool will be tailored to your specific Blue KC network.

Keep in mind that you'll need to refer to your certificate or contract documents for terms related to your specific health insurance plan. The terms found in those documents are legally binding and supersede the definitions and examples found in the glossary.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

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Your Member Account on MyBlueKC.com

1. **My Plan** – View the types of care and treatment covered by your plan. Click any of the options to enter the Plan Navigator experience where you'll learn how your plan works when you receive care.

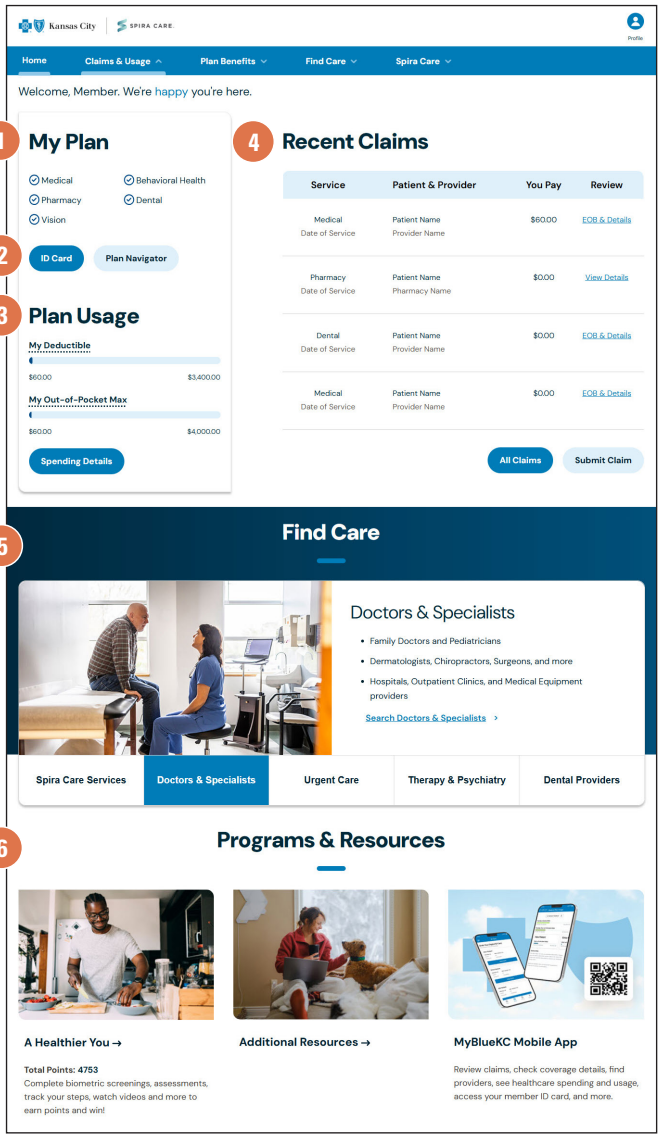
2. **ID Card** – Use this button to view your member ID card. You can also send yourself a text or email with a copy of it—perfect for checking in at appointments.

3. **Plan Usage** – See how much you've spent so far this year. View helpful definitions of key insurance terms, so you always know what to expect when you receive care.

4. **Recent Claims** – View your recent Claims and EOBs, all in one place. It's easy to track what your provider billed, what your plan covered, and what's left for you to pay. View a longer list of claims using the All Claims button below the table.

5. **Find Care** – When you're looking for a doctor, this section provides easy access to tools that will help you locate in-network providers, so you can get the care you need at the lowest possible price. The Find Care navigation menu at the top of the page offers even more care options.

6. **Programs and Resources** – Participate in available wellness programs and customize your Additional Resources pages for quick access to the information you need most often.



Access your member account:

Visit **MyBlueKC.com** or download the MyBlueKC mobile app.

MyBlueKC.com

MyBlueKC mobile app

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Your Blue KC Member ID Card

Please present your card anytime you visit your doctor, receive healthcare services or fill a prescription. It contains information healthcare professionals need to make sure your care is covered.

1. **Member ID Number** – Number we use to identify you and your policy. Contains a three letter alpha prefix, followed by your ID number. You do not need to include the alpha prefix when providing your member ID number.

2. **Suffix** – This number is unique for each member covered on your policy.

3. **Group Number** – Number we use to classify our members into groups, usually by the employer they receive their plan from, or a direct pay group.

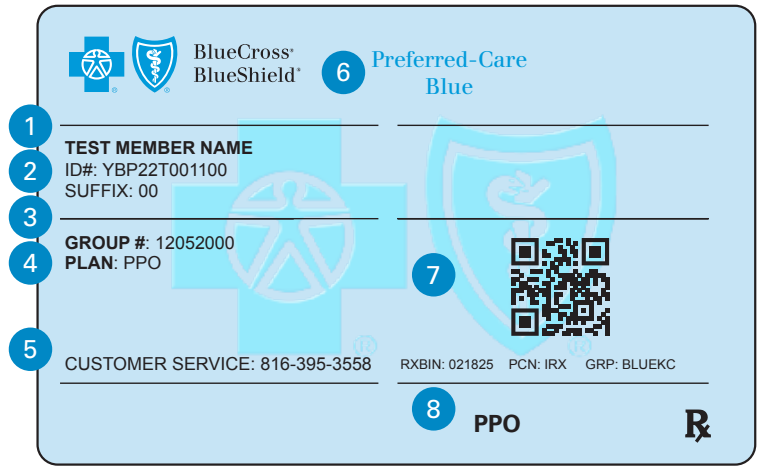
4. **Plan Type** – Describes what type of plan you have (for example, a PPO plan).

5. **Customer Service Phone Number** – Our team is available Monday through Friday, from 8 a.m. to 5 p.m. Central Time. We're here to help.

6. **Network Name** – This is the network of hospitals, doctors and other healthcare professionals that accept your Blue KC policy. It's important that you see providers in this network to maximize the benefits of your policy.

7. **QR Code** – Use the camera on your mobile device to scan this code to view your benefit summary.

8. **Product Identifier** – Some Blue KC members have access to the BlueCard program, which extends to all 50 states.





Access your digital member ID card:

Visit **MyBlueKC.com** or download the MyBlueKC mobile app.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.

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What to Expect on Your Explanation of Benefits (EOB)

When you visit a doctor or hospital, they work with Blue KC to file a claim on your behalf. These claims are outlined on your EOB.

An EOB is your go-to reference for important information like how much of your care was covered and how much you may owe your provider.

EOBs are available via your Blue KC member account at **MyBlueKC.com** and the MyBlueKC mobile app once a claim has been processed. You can find them on your homepage, as well as on the Claims History page, which is accessible within the Claims & Usage menu. You can also sign up for paperless EOBs in the Communication Preferences section.

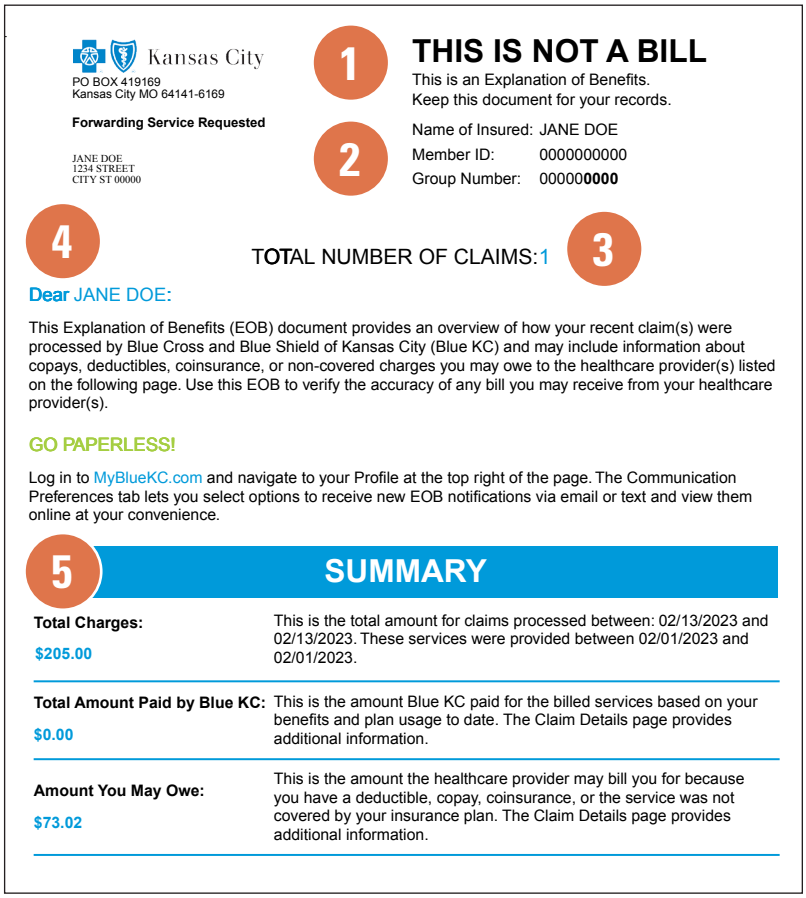
Enrolling in email or text notifications provides you real-time updates on each of your claims and EOBs.

If you prefer to have EOBs delivered by mail you will receive a single document of all claims processed for the prior 30-day period.

Here's a look at a your EOB

1. **This is Not a Bill:** Your EOB is documentation of how Blue KC has processed your claim. If you do receive a bill from your provider, this is the amount you may owe. Use your EOB to verify the accuracy of any bill you may receive from your healthcare provider.
2. **Member Information:** Information about you and your insurance coverage. If an out-of-network claim has been filed, it is clearly noted here.
3. **Total Number of Claims:** Information about your recent claim(s) within the time period outlined.
4. **Narrative:** A brief overview of how your claim was processed.
5. **Summary:** A simple overview to show how your claim is paid. Please review the Claim Details section for further details.

Note: The amount you may owe does not factor in any amounts that may have already been paid to the provider.



Kansas City
PO BOX 419169
Kansas City MO 64141-6169

Forwarding Service Requested

JANE DOE
1234 STREET
CITY ST 00000

1 **THIS IS NOT A BILL**
This is an Explanation of Benefits.
Keep this document for your records.

2 Name of Insured: JANE DOE
Member ID: 0000000000
Group Number: 00000**0000**

4 TOTAL NUMBER OF CLAIMS:1 3

Dear JANE DOE:

This Explanation of Benefits (EOB) document provides an overview of how your recent claim(s) were processed by Blue Cross and Blue Shield of Kansas City (Blue KC) and may include information about copays, deductibles, coinsurance, or non-covered charges you may owe to the healthcare provider(s) listed on the following page. Use this EOB to verify the accuracy of any bill you may receive from your healthcare provider(s).

GO PAPERLESS!

Log in to MyBlueKC.com and navigate to your Profile at the top right of the page. The Communication Preferences tab lets you select options to receive new EOB notifications via email or text and view them online at your convenience.

5 **SUMMARY**

Total Charges: $205.00	This is the total amount for claims processed between: 02/13/2023 and 02/13/2023. These services were provided between 02/01/2023 and 02/01/2023.
Total Amount Paid by Blue KC: $0.00	This is the amount Blue KC paid for the billed services based on your benefits and plan usage to date. The Claim Details page provides additional information.
Amount You May Owe: $73.02	This is the amount the healthcare provider may bill you for because you have a deductible, copay, coinsurance, or the service was not covered by your insurance plan. The Claim Details page provides additional information.

6. **Claim Details:** This area combines critical payment information into one convenient summary. Please review this carefully as it outlines the Blue KC negotiated savings as well as any fees and services for which you are responsible.

7. **Blue KC Discount Amount:** Blue KC has negotiated savings with providers on your behalf. Please note any out-of-network provider may bill you for an additional amount based on contract status.

8. **Covered by Blue KC:** This is the total of the claim after all discounts and other reductions. Deductible and coinsurance amounts are calculated from this figure.

9. **Copay**: The amount a member must pay each time a specific covered service is received, if your policy includes copayments.

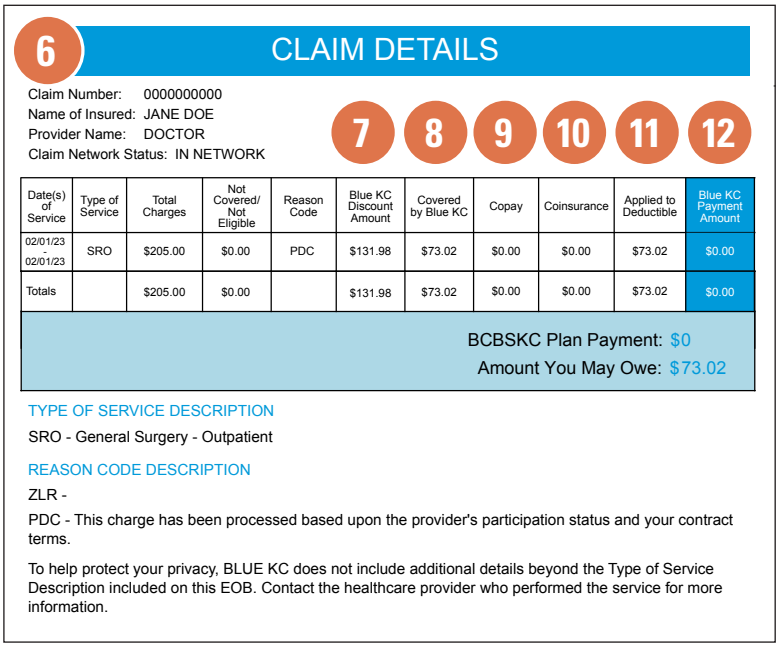
10. **Coinsurance:** The percentage of an allowable charge you must pay for a covered service. Generally, the deductible must be met before your coinsurance applies.

11. **Applied to Deductible:** The portion of the claim being applied to your plan deductible. This amount must be paid by you before benefits become payable by Blue KC.

12. **Blue KC Payment Amount:** This is the amount that Blue KC will pay to the provider or member for the claim.

13. **Plan Usage**: This area documents what your deductible status was at the time the claim was processed. Many times, this information will be outdated by the time you receive an EOB.

    You can get your most recent and up-to-date deductible information in your member account at **MyBlueKC.com** under the Claims & Usage section.



6 CLAIM DETAILS

Claim Number: 0000000000
Name of Insured: JANE DOE
Provider Name: DOCTOR
Claim Network Status: IN NETWORK

7 8 9 10 11 12

Date(s) of Service	Type of Service	Total Charges	Not Covered/ Not Eligible	Reason Code	Blue KC Discount Amount	Covered by Blue KC	Copay	Coinsurance	Applied to Deductible	Blue KC Payment Amount
02/01/23 - 02/01/23	SRO	$205.00	$0.00	PDC	$131.98	$73.02	$0.00	$0.00	$73.02	$0.00
Totals		$205.00	$0.00		$131.98	$73.02	$0.00	$0.00	$73.02	$0.00

BCBSKC Plan Payment: $0
Amount You May Owe: $73.02

TYPE OF SERVICE DESCRIPTION

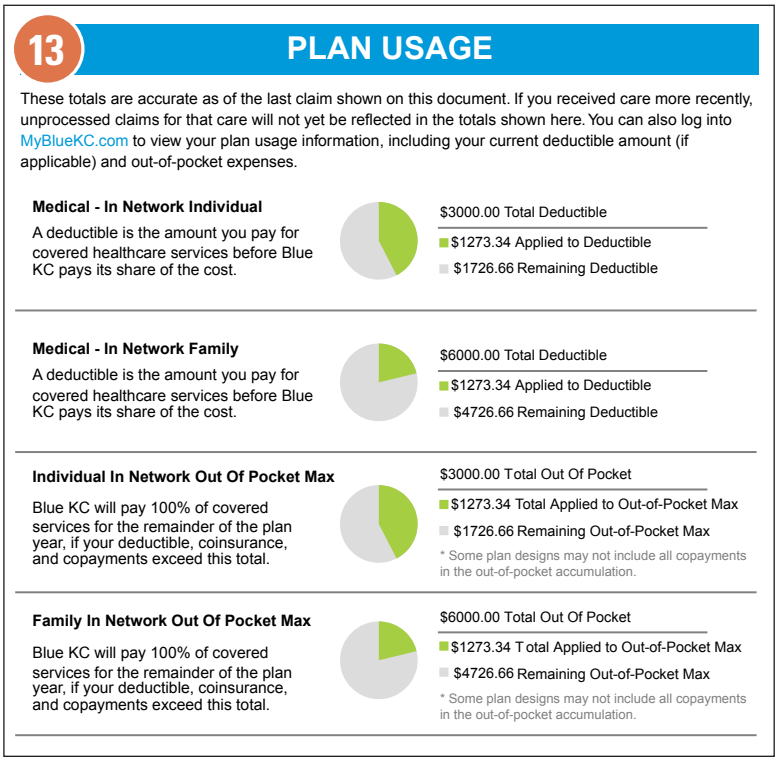
SRO - General Surgery - Outpatient

REASON CODE DESCRIPTION

ZLR -

PDC - This charge has been processed based upon the provider's participation status and your contract terms.

To help protect your privacy, BLUE KC does not include additional details beyond the Type of Service Description included on this EOB. Contact the healthcare provider who performed the service for more information.



13 PLAN USAGE

These totals are accurate as of the last claim shown on this document. If you received care more recently, unprocessed claims for that care will not yet be reflected in the totals shown here. You can also log into MyBlueKC.com to view your plan usage information, including your current deductible amount (if applicable) and out-of-pocket expenses.

Medical - In Network Individual
A deductible is the amount you pay for covered healthcare services before Blue KC pays its share of the cost.
$3000.00 Total Deductible
$1273.34 Applied to Deductible
$1726.66 Remaining Deductible

Medical - In Network Family
A deductible is the amount you pay for covered healthcare services before Blue KC pays its share of the cost.
$6000.00 Total Deductible
$1273.34 Applied to Deductible
$4726.66 Remaining Deductible

Individual In Network Out Of Pocket Max
Blue KC will pay 100% of covered services for the remainder of the plan year, if your deductible, coinsurance, and copayments exceed this total.
$3000.00 Total Out Of Pocket
$1273.34 Total Applied to Out-of-Pocket Max
$1726.66 Remaining Out-of-Pocket Max
* Some plan designs may not include all copayments in the out-of-pocket accumulation.

Family In Network Out Of Pocket Max
Blue KC will pay 100% of covered services for the remainder of the plan year, if your deductible, coinsurance, and copayments exceed this total.
$6000.00 Total Out Of Pocket
$1273.34 T otal Applied to Out-of-Pocket Max
$4726.66 Remaining Out-of-Pocket Max
* Some plan designs may not include all copayments in the out-of-pocket accumulation.

Access your EOBs:

Visit **MyBlueKC.com** or download the MyBlueKC mobile app.

MyBlueKC.com

MyBlueKC mobile app

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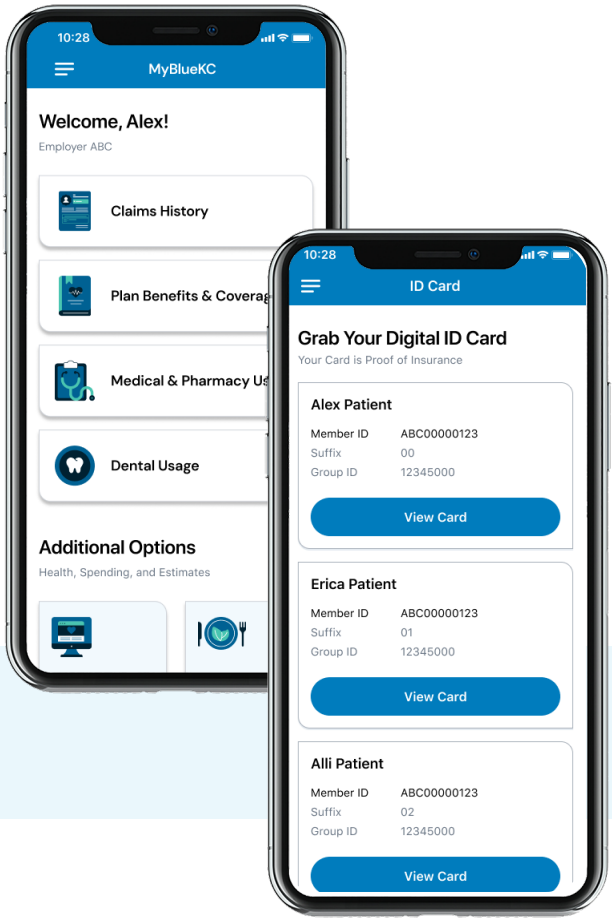
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MyBlueKC Mobile App

The MyBlueKC mobile app makes it easy to manage your Blue KC coverage – no matter where you are. The app will help you understand your healthcare plan and how it works.

From claims to out-of-pocket costs to finding care, you'll have the information you need to manage your plan and get the most from your Blue KC coverage. All you need is a smartphone and the MyBlueKC app.



Registration is Simple!

If you've already registered your member account on, **MyBlueKC.com**, you can use that same login for the app. Otherwise, follow the steps to easily register. The app provides a customized experience based on your plan and coverage.

Use the app to learn about other benefits and programs that come with your Blue KC coverage.

The MyBlueKC Mobile App Puts the Power in Your Hands

Download your digital member ID card and access benefit information about your plan

Review spending for the current plan year and understand costs with a Cost Estimator

View details about your claims and find doctors and specialists in your network

Questions?

Please call Blue KC Customer Service at the number listed on your member ID card. Manage your Blue KC coverage on-the-go by downloading the MyBlueKC mobile app.

MyBlueKC mobile app

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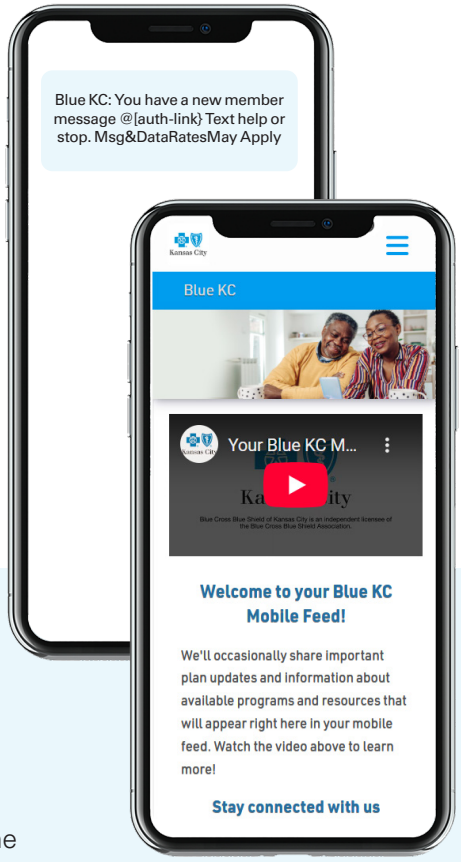
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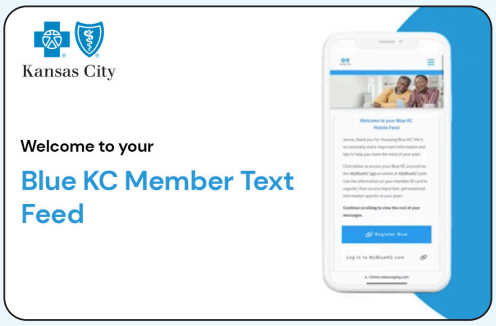
Opt-In to Text Messaging

Texting has never been healthier. Your Blue KC Member text feed delivers useful updates right to your phone! Simply opt-in, and we'll deliver messages related to your health and health plan right to your mobile device.

Designed with your health and privacy in mind:

- A secure space for personalized messages about your care and coverage.
- A HIPAA and TCPA compliant messaging portal that keeps your information private and safe.
- Any person on your policy can opt-in at any time.
- You can opt-out of the service at any time by replying STOP.





Scan the QR code to see how the Blue KC member text feed works.

Get Important Messages, Live a Healthier Life

Health and wellness tips

Suggestions on where to go for care and cost-saving tips

Member-only offers and policy information and updates

Opt-in for Blue KC text message alerts:

Call 1-888-625-0529, text BLUEKC to 62086, or scan the QR code to sign up online.

If you're enrolled in a Blue KC plan with Spira Care, call 1-888-625-0530 or text SPIRACARE to 62086.

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Kansas City

Finding Care



Knowing Where to Go for Care Starts Here

Getting the right care, at the right place and the right time can save you time, money and improve your overall health.

The below care guidelines are intended for members of all ages, including pediatric patients.

Primary Care Doctor

The go-to place for managing your healthcare. Your primary care doctor monitors your overall health and should help coordinate the care you receive. Because your doctor knows your medical history best, it's always a good idea to consult with them before seeking alternate care.

For pediatric concerns, parents can call their pediatrician or hospital nurse line for guidance on the most appropriate place for care.

COST $

Blue KC Virtual Care

Mobile technology makes care more accessible than ever. Now, you can have a video visit with a doctor or behavioral healthcare provider, right from home or wherever you are. All you need is a smartphone, tablet or computer – and you can either download the MyBlueKC mobile app or visit **MyBlueKC.com**.

COST $$

Retail Health Clinic

Located within retail stores, these health centers are designed to handle minor, non-emergent health issues at your convenience. Retail health clinics are typically staffed by licensed nurse practitioners, physician assistants, and in some instances, physicians.

COST $$$

Urgent Care

Immediate care for pressing, but not life-threatening conditions. In some communities, urgent care facilities are open 24/7. The wait time is shorter than an emergency room.

COST $$$$

Emergency Room/Community Hospital

Immediate care for life-threatening emergencies. Always go to the emergency room (ER) or call 911 if your health is in danger. However, for less severe injuries or illnesses, the ER can be expensive and wait times can average over four hours. Smaller community/neighborhood hospitals may advertise both emergency and urgent care. However, emergency room rates are generally charged for any type of visit at these facilities.

COST $$$$$

Behavioral Health

In addition to the behavioral health benefits included in your health plan, you also have access to Mindful Advocates available 24/7 to help with behavioral healthcare needs. To reach a Mindful Advocate call the behavioral health phone number on your member ID card or visit **BlueKC.com/BH** to learn more. In case of a mental health emergency call or text **988**.

You have a lot of choices of where to go for medical care.

We can help you sort through these options, so that you do what's right for your health, and your wallet. The next time you're wondering where to turn, visit BlueKC.com/WTG.

BlueKC.com/WTG

	Primary Care Doctor $	Blue KC Virtual Care $$	Retail Health Clinic $$$	Urgent Care $$$$	Emergency Room/ Community Hospital $$$$$
Mild Asthma	✓	✓	✓	✓	
Minor Headaches	✓	✓	✓	✓	
Sprains, Strains	✓	✓	✓	✓	
Nausea, Vomiting, Diarrhea	✓	✓	✓	✓	
Bumps, Cuts, Scrapes	✓	✓	✓	✓	
Burning with Urination	✓	✓	✓	✓	
Coughs, Sore Throat	✓	✓	✓	✓	
Ear and Sinus Pain	✓	✓	✓	✓	
Eye Swelling, Irritation, Redness or Pain	✓	✓	✓	✓	
Minor Allergic Reactions	✓	✓	✓	✓	
Minor Fevers, Colds	✓	✓	✓	✓	
Rashes, Minor Burns	✓	✓	✓	✓	
Back Pain	✓			✓	
X-rays	✓			✓	
Animal bites	✓			✓	
Stitches	✓			✓	
Vaccinations	✓				
Cut or wound that won't stop bleeding					✓
Any life-threatening or disabling condition including difficulty breathing					✓
Sudden or unexplained loss of consciousness					✓
Chest pain, numbness in face, arm or leg; difficulty speaking					✓
Severe shortness of breath					✓
High fever with stiff neck, mental confusion or difficulty breathing					✓
Coughing up or vomiting blood					✓
Major injuries					✓
Possible broken bones					✓

For many members, deductibles and coinsurance may also apply, which can make an even greater difference in the cost between an emergency room and other care options.

To best determine where to go for medical care:

Visit BlueKC.com/WTG.

BlueKC.com/WTG

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.

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Find a Doctor or Hospital

At **MyBlueKC.com**, members have access to Find Care, a cost-sharing estimate and price comparison platform that empowers members to see and compare costs for healthcare.

With Find Care, members can better understand healthcare expenses before visiting a doctor or scheduling care.

- Find providers in your network
- Narrow search using filters
- Estimate costs
- Read and write provider reviews
- Compare providers
- Review doctor quality information

To Search as a New Member or Guest*

Step 1: Visit **BlueKC.com/FindCareTool**

Step 2: Complete the checkbox in the right-hand column and select your health plan

Step 3: Click **Find Care as a Guest**

Step 4: Explore your options

*Searching as a guest will not allow you to estimate costs, research condition information or view treatment timelines.

Get More from Your Search

Use categories to expand your search and feel more empowered with your healthcare decisions:

Search by Location

Search by city or ZIP code.

Search by Plan

For current members, your plan's network will display.

Search by Category:

- Name of doctor or specialty: Search by first or last name, or a specialty, such as general practice or OB/GYN.
- Facility name or type of facility: Enter the name of a hospital or clinic, or types of facilities near you and the support you might need.

Search by Costs for Procedures

Find Care enables members to search for procedures and estimate their out-of-pocket costs for medical procedures, such as a knee replacement or MRI.

Search by Condition

Search conditions such as deviated septum or lumbar (low back pain). Read medical information to find treatment options and doctors, which can provide insights into how you can lower your total costs and find the support you might need.

Find a doctor or hospital and estimate your medical costs:

Visit **MyBlueKC.com** or download the MyBlueKC mobile app.

MyBlueKC.com

MyBlueKC mobile app

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

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Find Community Resources Quickly and Easily

Blue Cross and Blue Shield of Kansas City (Blue KC) is dedicated to supporting the wellness of the members and families we serve. We are pleased to offer the Blue KC Community Support Tool to help members find free or reduced-cost services in their area. The Blue KC Community Support Tool allows you to search for resources related to food, job training, utility and financial assistance, transportation, and more.

Connect, Browse, and Search

- Browse by category or search by keyword, program name or organization name, then filter results to find relevant programs in your area based on your needs.
- Search anonymously by ZIP code to find resources for yourself, family members, or friends, regardless of geographic location.

Search for Free or Reduced-Cost Services

Food

Goods

Transit

Health

Care

Education

Work

Legal

To get started and find the help you need:

Visit **BlueKC.com/CommunitySupport**.

Community Support Tool

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Total Care Primary Care Providers

Total Care BY BLUE KC

Total Care by Blue KC is a network of primary care providers committed to enhancing the overall health of their patients, providing preventive services and wellness coaching, and working with patients with chronic conditions to meet their care needs.

Benefits that Joe can Experience with his Total Care Provider



Receives Coordinated, Quality Care

Joe and his doctor work together to evaluate Joe's current health status and create a tailored plan that will help him better manage his health. Joe's medical history, health successes and challenges are collected and easily accessible by all of his care providers.

Feels Connected

Joe can stay focused on his health with guidance and support from his doctor who:

- Reminds him to schedule preventive medical screenings
- Coordinates follow-up care
- Connects with specialists in Joe's network
- Provides specialized care plans for Joe's conditions
- Is committed to providing quality and cost-effective care for Joe

Right Care at the Right Place

Because Joe's doctors are well connected and informed, they recommend tests and treatments that are evidence based and appropriate for Joe.

Proactive, Personalized Approach

Joe works closely with his doctor to find ways to manage his health. His doctor is committed to helping him spend less time at the doctor's office and ultimately less money on things like prescriptions, procedures and emergency care.

Enhanced Access

- Weekend, evening, and early morning appointments
- Convenient telehealth appointments
- An on-call provider when the office is closed, so if Joe has questions or concerns, he can speak to a provider
- Same day/next day sick appointments (helps to avoid unnecessary and costly visits to the emergency department)

Find a Total Care Provider

Total Care providers are committed to ensuring you receive coordinated care focused on you.

Step 1: Log into **MyBlueKC.com**, select **Find Care**, then select **Find Doctors, Specialists and Hospitals**.

Step 2: Enter your search criteria.

Step 3: From your search results, use filters to narrow your results by provider gender, distance, specialty and/or languages spoken.

Step 4: Use the Blue Quality Programs Filter to see Total Care or Total Care+ providers.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

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24/7 Access to Virtual Care Online or Mobile Doctor Visits

Virtual care is not for emergencies. If you have a serious medical concern, go to the emergency room or call 911.

Urgent or Sick Care Needs

Get care wherever you are for common medical issues by streaming a live visit directly online or on your mobile device.

Virtual Care providers can treat common medical issues:

- COVID-19
- Sinus Pain
- Mild Asthma
- Mild Allergic Reactions
- Minor Headaches
- Burning with Urination
- Cold Sores
- Nausea, Vomiting, Diarrhea
- Pink Eye
- Bumps, Cuts, Scrapes
- Coughs, Sore Throat
- Eye Swelling, Irritation, Redness or Pain
- Minor Fevers, Colds
- Rashes, Minor Burns
- Sprains, Strains

Why Use Virtual Care?

- Short wait times
- Meet with licensed, U.S. board-certified physicians and behavioral healthcare providers
- Feel safe with private, secure, HIPAA-compliant tool
- Rest assured if you are traveling and need care quick
- Works with your device's camera
- Get the care you need – including some prescriptions*
- Save on drive time
- May cost less than going to the emergency room

Behavioral Healthcare

Find behavioral therapy** and medication support by scheduling your session with a psychologist or counselor.

Behavioral healthcare services treat:

- Anxiety
- Bereavement/Grief
- Bipolar Disorder
- Depression
- OCD
- PTSD/Trauma
- Panic Attack

From the MyBlueKC mobile app:

Step 1: Tap **Virtual Care** and log in or create an account

Step 2: Select visit type

Step 3: Complete the questionnaire and choose an available provider

Step 4: Start or schedule your visit

OR

From MyBlueKC.com:

Step 1: In the main menu, click **Find Care** > **Virtual Care**

Step 2: Select either **24/7 Sick Care** or **Behavioral Health**

Step 3: Log in or create an account

Step 4: Complete the questionnaire and choose an available provider

Step 5: Start or schedule your visit

If this is your first time logging into MyBlueKC, be sure to have your Blue KC member ID card handy.

Access 24/7 Virtual Care:

Visit **MyBlueKC.com** or download the **MyBlueKC** mobile app.
Have your Blue KC member ID card handy.

MyBlueKC.com

MyBlueKC mobile app

Scheduled virtual care appointments may be subject to a no show or late cancellation fee.

* Blue KC does not guarantee a prescription will be written. ** Affordable visits based on your plan's benefits. Costs can vary for behavioral healthcare provider type.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.

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BlueCard

Your Blue KC membership gives you a world of healthcare choices across the country and around the globe. You can stay covered using the Blue High Performance Network no matter where life takes you. You can easily navigate care and visit the full list of doctors and hospitals close to where you live and work, while also having access to emergency and urgent care when you're away. **Always carry your current Blue KC member ID card or access your card from MyBlueKC.com.** In an emergency, go to the nearest hospital.

Blue High Performance Network (BlueHPN)

Thanks to BlueCard and its BlueHPN national network, Blue KC members can get the care they need without referrals. Members using the BlueHPN are required to receive healthcare services from in-network, BlueHPN healthcare providers. Services received from out-of-network, non-BlueHPN healthcare providers will only be covered in urgent or emergent situations.

HMO Plans: Blue KC HMO plan members can leverage the Away From Home Care program where available, which provides convenient healthcare coverage while you are away. HMO members only have out-of-network benefits in the case of an emergency or when prior authorized by Blue KC.

EPO or PPO Plans: EPO or PPO members should always use an in-network doctor or hospital to ensure the highest level of benefits.

After You Receive Care, You Should:

- Not have to complete claim forms
- Not have to pay upfront for medical services, except for the usual out-of-pocket expenses (non-covered services, deductible, copay and coinsurance)
- Receive an explanation of benefits from Blue KC

Locate Doctors and Hospitals

With your Blue KC member ID card handy, follow these steps:

Step 1: Log into **MyBlueKC.com**

Step 2: Click the Find Care menu option, then select **Doctors & Specialists**

Step 3: Choose your preferred care setting or scroll down the page to view all in-network care options. Our provider directories let you confirm your location and enter search terms like "family medicine" or "urgent care"

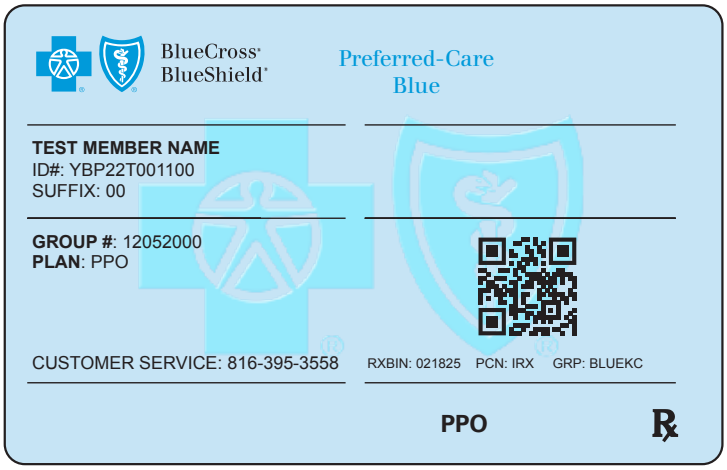


In the United States

Call Blue KC for precertification or prior authorization, if necessary. The phone number is located on your Blue KC member ID card. When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefits through one of these symbols.

Around the World

When traveling overseas, BlueCard coverage shifts to BCBS Global Core, which provides medical coverage for world travelers and those living abroad. Verify your international benefits with Blue KC before leaving. Coverage may be different outside the country.



Inpatient Claim

In most cases, you should not need to pay upfront for inpatient care at participating BCBS Global Core hospitals except for the out-of-pocket expenses (non-covered services, deductible, copay and coinsurance) you normally pay.

The hospital should submit the claim on your behalf. In addition to contacting the BCBS Global Core Service Center, call Blue KC for precertification or preauthorization. Refer to the phone number on your Blue KC member ID card. This number is different from the phone number listed below.

Professional Claim

You pay upfront for care received from a doctor and/or non-participating hospital. Complete a BCBS Global Core International claim form and send it with the bill(s) to the BCBS Global Core Service Center (the address is on the form). The claim form is available from Blue KC, the BCBS Global Core Service Center or online at **BCBSglobalcore.com**.

Traveling in the U.S.:

Log into **MyBlueKC.com** > **Find Care** to search for doctors/hospitals based on destination and the BlueCard network.

Traveling abroad:

Call BCBS Global Core at 1-800-810- BLUE (2583) or call 1-804-673-1177 to locate a doctor or visit **BCBSglobalcore.com**. An assistance coordinator will arrange a physician appointment or hospitalization if necessary. This line is available 24/7.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

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Blue Cross Blue Shield Global Solutions℠

Additional Travel Medical and International Health Insurance

As a Blue KC member, you have the opportunity to purchase additional travel medical insurance through Blue Cross Blue Shield Global Solutions. This solution offers peace of mind to world travelers and expats by providing access to an elite network of providers, innovative mobile and online tools, the convenience of telemedicine and exceptional customer service. Blue Cross Blue Shield Global Solutions is proud to set the standard for complete, reliable, convenient protection of your health and safety in the global community.

Are you Leaving Home for Work, School, or Vacation?

Be sure you take the right international travel health insurance with you. Consider purchasing Blue Cross Blue Shield Global Solutions single-trip, multi-trip, or long-term global coverage.



BlueCross BlueShield Global Solutions℠

- 24/7/365 support through the Global Service Center
- Global network of doctors and hospitals in over 190 countries
- Unlimited telemedicine at no cost
- Multilingual support
- Plan options for coverage of pre-existing conditions
- 100% coverage after deductible (with options as low as $0)

Find a plan and get a quote:

Visit **bcbsglobalsolutions.com** or call 1-816-395-2583.

Blue Cross Blue Shield Global Solutions

Blue Cross Blue Shield Global Solutions is an independent licensee of the Blue Cross Blue Shield Association, however you do not have to be currently enrolled in a Blue Cross and/or Blue Shield medical plan to purchase a Blue Cross Blue Shield Global Solutions plan.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.

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How Prior Authorization Works

Blue KC wants you to receive the most effective, appropriate care and treatment available. We also want to protect you from incurring additional or unnecessary costs. That's why we require your healthcare provider to get approval—also known as prior authorization—for certain services.

When authorization is required

- All scheduled medical and surgical admissions
- Certain prescription drugs
- Out-of-network services
- Dental implants, bone grafts/ reconstruction, orthognathic surgery
- Blepharoplasty
- Cochlear devices
- Breast surgery
- Genetic testing for breast and colon cancer
- Cancer care
- Insulin pumps
- Organ and tissue transplants
- Wheelchairs or power operated vehicles
- Cardiac procedures and devices
- Bariatric surgery
- High tech imaging
- In-lab sleep studies
- ENT procedures
- Gender affirmation
- Pain management
- Durable medical equipment (DME) items, including: wheelchairs, power operated vehicles, speech generating devices, insulin pumps, bone growth stimulators and more.
- Home health
- Home infusion services

When authorization is NOT required

- Emergent admissions or procedures
- Most 23-hour observation admissions

Requesting prior authorization

Your healthcare provider will submit a request for prior authorization via an electronic form, phone or fax (contact information is on the back of your member ID card). Blue KC processes requests within 36 hours, which shall include one working day of obtaining all necessary information regarding a proposed admission, procedure, or service.

IMPORTANT: Prior authorization requests for prescription drugs can only be submitted by your physician via an electronic form, found by visiting: **BlueKC.com/consumer/find-a-form.html**

Information needed

To ensure the authorization process is as quick and efficient as possible, we highly recommend that the physician's office submitting requests have the following information:

- Recent clinical information including prior tests, lab work and/or imaging performed related to this diagnosis
- Working or differential diagnosis and notes from your last visit related to the diagnosis
- Your name and address
- Type and duration of treatment performed
- Your Blue KC member ID number
- Provider name, address, tax ID, and NPI

When authorizations are approved

When the service has been approved, an approval letter and authorization number is faxed to the ordering physician or facility. A copy of this information is also mailed to the member.

It's the responsibility of the ordering physician or facility to complete the pre-service authorization process for your scheduled medical procedure. They can obtain verification by emailing **prior_auth@bluekc.com**.

IMPORTANT: Authorization from Blue KC does not guarantee claim payment. Services must be covered by your health plan and you must be eligible at the time services are rendered. Claims submitted for unauthorized procedures are subject to denial.

When authorizations are denied

Should a service be denied, Blue KC will notify the ordering physician or facility via fax, and will contact you in writing to provide a reason for the denial and information about how you can appeal the decision. This communication begins the appeal options per current state policy. Blue KC also offers the ordering physician a consultation with a Blue KC Medical Director, known as the peer-to-peer process. The peer-to-peer process must be initiated within two business days of the denial notice and completed within seven days.

Blue KC works with various third-party partners to assist with prior authorization.

To find a comprehensive list of services that require prior authorization, log into **MyBlueKC.com**, click **Plan Benefits** > **Prior Authorization**.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.

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Kansas City

Living Healthy



Getting the Most Out of Your Preventive Care

A few moments of prevention can lead to a lifetime of good health.

From immunizations to routine check-ups to cancer screenings, getting the best healthcare means making smart decisions about routine preventive care services that can help keep you healthy.

Many types of routine preventive care and the related office visit are covered at 100% with no out-of-pocket costs when you go to an in-network doctor or facility.

Use these tips and go to **BlueKC.com/Preventive** to find a listing of services and more information.



Important Things to Keep in Mind

Make sure your doctor is in your plan's network.

Access Find Care after logging in at **MyBlueKC.com** to find healthcare providers in your network.

When you schedule your appointment, say you want preventive care screenings and tests that are 100% covered by your plan.

Services must be billed with a primary diagnosis of preventive to be covered at 100%. Routine preventive care services are subject to the terms, conditions and limitations of your Contract/ Certificate of Coverage. Not all plans will cover all preventive services at 100%, so be sure to consult your Certificate of Coverage for details.

Ask if any tests or treatments done during your appointment might not be considered preventive care.

Your provider may order tests during your preventive care visit that are not preventive care. These tests may be subject to deductibles, copays and/or coinsurance.

Ask if talking about other health problems that are not considered preventive care during your appointment will lead to extra costs.

Your provider may also treat an existing condition (or you may have symptoms of an illness at the time of your visit). Treatment, tests or office visits for that existing condition are not preventive care and are subject to deductibles, copays and/or coinsurance.

Find a list of routine preventive services that may be covered by your plan:

Visit **BlueKC.com/preventive**.

Preventive

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

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Behavioral Health Services

Blue KC is dedicated to thinking differently about coverage and care, going beyond the traditional definition of insurance to impact the health of our members. So, whether your reason feels too small for anyone else to care or your reason feels too big to handle - we are here.

What is behavioral health?

The American Medical Association states behavioral health generally refers to mental health and substance use disorders, life stressors and crises, and stress-related physical symptoms. Behavioral healthcare refers to the prevention, diagnosis, and treatment of those conditions.



988 Suicide & Crisis Lifeline

Call or text **988** to connect with a trained crisis counselor for any behavioral health need including thoughts of suicide, substance use, or emotional distress. Chat is also available at **988lifeline.org/chat**.

Emergency Assistance

Call **911** for an emergency situation that requires immediate assistance from the police, fire department or ambulance.

Domestic Violence

Call **1-800-799-SAFE (7233)** or text "START" to **88788** for crisis intervention and information for victims of domestic violence and those calling on their behalf.

24/7 Mindful Advocate Support

One phone call can match members to the right care and services. In a unique role to Blue KC health plans, there is a **Mindful Advocate** available to help members **24/7.** A Mindful Advocate can provide in-the-moment support, and help members find a behavioral health provider, understand their behavioral health benefits and services, access online tools, and connect with virtual care options specific to the member's behavioral health needs.

To reach a Mindful Advocate, members can call the behavioral health number on their member ID card or call **833-302-MIND (6463)**. When asked for their reason for calling, members should say "Mindful" to connect with a Mindful Advocate for help.

Blue KC members have access to behavioral healthcare services included in their health plans like:

- 24/7 Mindful Advocate support
- Online tools for wellbeing and resilience
- Virtual care
- Psychotherapy or group counseling, inpatient and outpatient rehabilitation or medication assisted treatment
- Primary care providers, therapists, psychologists, and psychiatrists
- Digital program on prevention and treatment of substance use disorder
- Expedited access network

Our focus is on empowering and inspiring members– equipping them with practical information and access to different resources they may find helpful. To learn more visit **BlueKC.com/BH** or log into your member account at **MyBlueKC.com.**

Match to the right care and services:

Call 833-302-MIND (6463) or call the behavioral health number on your member ID card.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

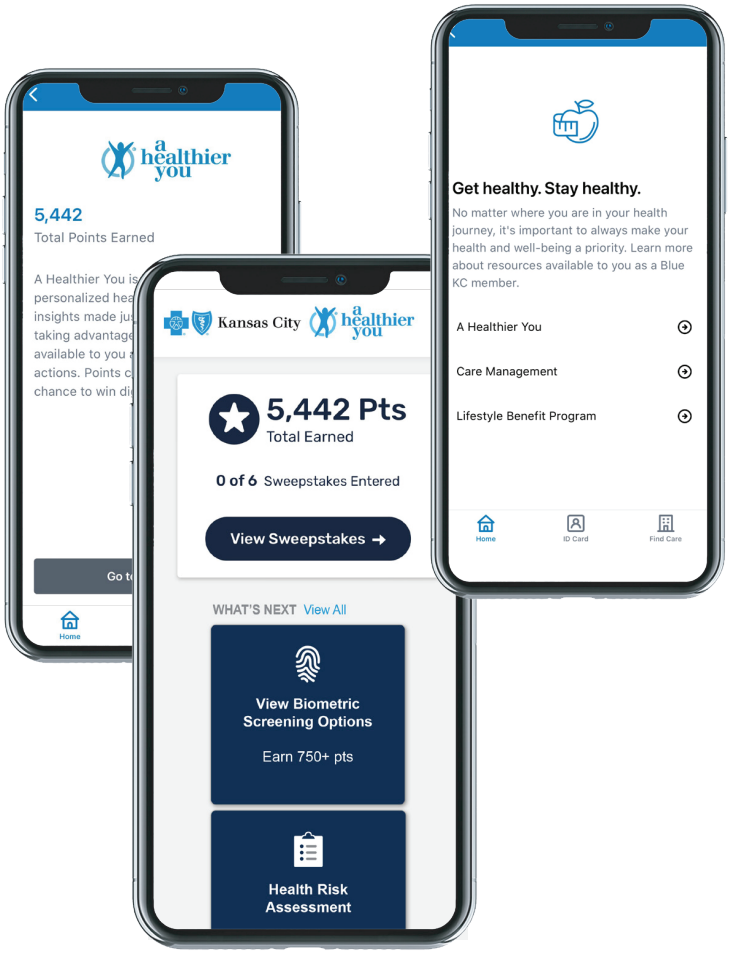
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A Healthier You™

Take control, get healthier, earn chances to win gift cards.

A Healthier You gives you convenient access to wellness tools that you can use to live your healthiest life. Plus, you'll earn points that can be redeemed for chances to win gift cards to popular retailers.



Take your Health Risk Assessment.

Connect a device to track your steps, sleep, nutrition and more.

Get reminders for actions to help you stay on top of preventive care and chronic conditions.

Complete health actions to earn points to enter monthly sweepstakes.

Access the A Healthier You portal for wellness support and helpful digital tools:

Log in to **MyBlueKC.com** and click on **Plan Benefits** > **Wellness Programs.** Then, click **A Healthier You.**

OR

Download the **MyBlueKC app** from the App Store or Google Play. Open the app and tap the **Health & Wellness tab** > **A Healthier You**.

MyBlueKC.com

MyBlueKC mobile app

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

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Maternity Support Right From the Start

Your pregnancy is covered by your Blue KC health plan – starting with your first doctor's visit. Coverage varies, so be sure to check your plan for details. Most cover:



Prenatal care (vitamins, gestational diabetes testing, Rh incompatibility testing, STD testing)



Childbirth (including any complications)



Post-birth (breastfeeding equipment, birth control, etc.)

Once your baby arrives, make sure to **contact your HR department** to have your baby added to your plan. You must add your baby to your plan within 30 days of birth.[1]

Parenthood Deserves a 24/7 Mindful Advocate

Expectant and new parents may experience stress, anxiety, the baby blues or post-partum depression. A Mindful Advocate is here to support you. For help, call **833-302-MIND (6463)** or the behavioral health number on your member ID card, or visit **BlueKC.com/BH** to learn more.

Breast Pump Benefit

Most Blue KC plans cover the allowable charge for a breast pump purchase.[2] At about 30 weeks get a prescription from your doctor, then order your pump by contacting an in-network provider.[3]

Well and High-Risk Prenatal Support

This program offers tools, resources and answers to questions to help you navigate your pregnancy. You can also find support from a prenatal nurse case manager if you're experiencing a high-risk pregnancy.

To get started and take the Welcome Assessment, visit **MyBlueKC.com** and log in. Then, click **Health Programs** (under Health & Wellness), then the **Pregnancy** tab.

Find more information on your maternity benefits:

Visit **MyBlueKC.com** or download the Blue KC Care Management app and use access code **kchelpwelcome**.

MyBlueKC.com

Blue KC Care Management

[1] Be sure to choose your pediatrician earlier in your pregnancy so you can be sure they are in-network. You can find in-network pediatricians by logging into MyBlueKC.com.

[2] If you are unsure if your plan includes the breast pump benefit, please call Customer Service at the number listed on your member ID card.

[3] Find the provider listing on MyBlueKC.com. Go to Health Programs (located under Health & Wellness), then the Pregnancy tab.

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.

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Blue365®

Blue365® offers premier health and wellness discounts at no additional cost to you.

With Blue365, great deals are yours for every aspect of your life. Save on workout apparel, meal programs, gym memberships and much more!



Joining Blue365®

Redeeming deals is easy as 1-2-3. Check out the instructions below and start redeeming today!

Step 1: Visit **Blue365deals.com/BlueKC**.

Step 2: Click the **Join** button located in the top right corner of the page.

Step 3: Enter your Blue KC member information to see exclusive deals available to members of select Blue Cross Blue Shield organizations. To check your eligibility, simply enter the first three characters of your member ID.

Step 4: To complete your registration, enter your personal information, accept the Terms and you are ready to enjoy the discounts.

Join Blue365 and redeem deals:

Visit **Blue365deals.com/BlueKC**.

Blue365

For costs and further details of the coverage, including exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, see your insurance producer or contact Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.

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Lifestyle Program Benefit

Get healthier with this covered benefit that helps you lose weight.

If you qualify, we'll match you with a program that fits your lifestyle and keeps you on track with one-on-one support from a trained health coach, including virtual options.

Blue KC has partnered with Solera to offer you a personalized experience from leading health solutions like WW (Weight Watchers® Reimagined). And the best part? It's completely paid for by your health plan if you qualify.



Pick the Right Program for You

Choose from a variety of programs, from virtual personal coaching to small group meetings. Each program has milestones to help you stay on track and earn free tools.

Get Digital Tools

After you qualify and are matched to a lifestyle program, you'll receive a smart scale within a week (digital programs only) and an activity tracker after four weeks.*

It's a Covered Benefit – That Means No Additional Cost to You

If you qualify, this benefit is paid for 100%. And so is your matching lifestyle program.

Find out if you qualify by taking a brief quiz at GoSolera.com/BlueKC.

Download the Blue KC Care Management app and use access code **kchelpwelcome**.

GoSolera.com/BlueKC

Blue KC Care Management

*For participants who complete four weeks of activity meeting Diabetes Prevention Program guidelines. Applies to select activity tracker models. Limited to one per person. While supplies last. Solera Health reserves the right to discontinue at any time. Solera4me is provided by Solera Health, an independent company.

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Kansas City

Living Healthy

Diabetes Self Management

Strips, lancets, and a digital glucose monitor, at no additional cost.

When you have diabetes, there's a lot to keep up with every day.

The Teladoc Health Diabetes Management program makes it easier to keep track of your blood sugar. If you qualify, we'll send you a free glucose meter, plus all the strips and lancets you need.

This easy digital program helps track your glucose and provide instant support for abnormal readings.



The program's glucose meter offers:

- Personalized tips with each blood glucose check
- Optional family alerts to keep everyone in the loop
- Ability to reorder strips from your meter
- Real-time support when you're out of range
- Automatic uploads, which replace paper logbooks

Sign up by visiting TeladocHealth.com/register/BlueKC and use code BlueKC or calling 800-835-2362.

TeladocHealth.com

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Chronic Condition Management

Here to help you manage your condition every step of the way.

If you live with a chronic condition, you're not alone. Chronic conditions affect about six in 10 American adults*. With support from Blue KC, you can learn how to avoid potential problems and keep your health problems from getting worse.

We're Here to Help With Your Health Journey

Our dedicated, in-house registered nurses provide specialized support based on your condition and help you stay on track with care reminders. Our in-house social workers and Community Health Workers help members with chronic conditions address social determinants of health, involving access to food, transportation and more, which can pose additional challenges.

Chronic condition management supports conditions like:

- Asthma (including Pediatric Asthma)
- Chronic Kidney Disease (CKD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes (including Pediatric Diabetes)
- Heart Disease
- Heart Failure
- High Blood Pressure

Registered nurses can assist with your conditions.

It's easy to connect with a registered nurse with the **Blue KC Care Management app**. This app is available at no additional cost and allows you to:

- Keep a diary of your symptoms
- Set daily reminders to take medications
- Read helpful articles about your condition and healthcare coverage
- Chat with a registered nurse to help you coordinate care

How To Get Started:

Step 1: Using your mobile device, search for **Blue KC Care Management** in the App Store or Google Play, or scan the QR code below to download the Care Management app.

Step 2: When prompted, use access code **kchelpwelcome**.

Step 3: Create an account.

Step 4: Follow the instructions to set up your account.

Contact our team of chronic condition clinical professionals:

Call 816-395-2060, email **Care_Management@BlueKC.com**, or download the Blue KC Care Management app and use access code **kchelpwelcome**.

Blue KC Care Management

* CDC National Center for Chronic Disease Prevention and Health Promotion: About Chronic Diseases | Chronic Disease | CDC

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Complex Medical Case Management

Answers and support in life's toughest moments.

Managing a complex health issue can be overwhelming. With Blue KC, you'll find compassionate support from highly-trained staff ensuring you won't have to navigate the healthcare system alone.

Our in-house registered nurses have been specially trained to improve a member's functional health status, when possible, and reduce the need for expensive medical services.



Transplant Surgery Program

Our in-house transplant experts will work closely with you before, during and after your procedure to make sure you're well-informed and prepared for this life-changing process.

High-Risk Maternity

A high-risk pregnancy can be very complex, often with risks of complications for the mother and/or baby. If you're a high-risk mom, our expert obstetric team of OB/GYNs, NICU nurses, pediatric nurses and OB nurses can help you have a healthy pregnancy. See section on "Maternity Support Right From The Start."

Oncology

No matter where you are in your cancer journey, your Blue KC Care Team is here to support you. See section on Oncology.

For case management support:

Call 816-395-2060, email **Care_Management@BlueKC.com**, or download the Blue KC Care Management app and use access code **kchelpwelcome**.

Blue KC Care Management

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Transitions of Care Program

Navigating a complex healthcare system can be challenging.

When it's time for you to return home, we want to make sure it's for good. We're committed to helping you transition from the hospital to home, because it's the key to providing you with high-quality care and reducing your likelihood of readmission or the costly use of the emergency room.



Your Blue KC Care Team of Healthcare Professionals:

Ensure you understand discharge instructions, including medications and equipment.

Coordinate your follow-up appointments and assist with any lifestyle barriers impacting your health.

Learn more about the Transitions of Care program:

Call 816-395-2060, email **Care_Management@BlueKC.com**, or download the Blue KC Care Management app and use access code **kchelpwelcome**.

Blue KC Care Management

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Advanced Illness Program

Care That's Deeply Personal and Highly Respected

You and your family don't have to face tough choices alone.

Blue KC's Advanced Illness Management program focuses on care and comfort while helping you and your family navigate advanced care planning for medical decisions. A highly-trained healthcare team provides the support and guidance your family needs.

Through this program, we can help define your goals for care, advocate for you to manage your quality of life, as well as help avoid complications.

Even in the most complex circumstances, we're here to invest in your care, treat you with dignity and grace and help you make the right care decisions for you and your family.



Learn more about the Advanced Illness program:

Call 816-395-2060, email **Care_Management@BlueKC.com**, or download the Blue KC Care Management app and use access code **kchelpwelcome**.

Blue KC Care Management

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Blue KC Care Management App

Wellness Support and Inspiration

The Blue KC Care Management app puts you in control by connecting you to your care team right from your smartphone or tablet.

The app is with you every step of your care journey, making it easier to manage wellness, prevention, maternal health, and chronic conditions, such as diabetes, asthma, or cancer.



Encouragement and Support From the App

- Discreet support via secure, two-way messaging with your care team
- Set appointment and medication reminders
- View your personal health information and care program details
- Learn from clinically approved articles and videos personalized to you
- Track your steps and progress toward your health goals

Connect to care by downloading the Blue KC Care Management app:

Your access code is **kchelpwelcome**. Once downloaded, you can also connect through the MyBlueKC mobile app.

MyBlueKC mobile app

Blue KC Care Management

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Kansas City

Pharmacy



Making the Most of Your Pharmacy Benefits

We know how important your pharmacy benefits are to you.

Blue KC, together with our pharmacy benefit manager (PBM), provides safe, easy and cost-effective ways for you to get the medication you need.

You have several ways to fill prescriptions. Each option offers convenient services to help you make the most of your pharmacy plan.



Retail Network

You can fill your prescriptions at thousands of retail pharmacies and many national drug stores, supermarkets and large retailers.

Home Delivery

Our home delivery program can save you time and money by delivering maintenance medications directly to your home. Learn more on the next page.

Specialty Pharmacy

Our specialty pharmacy can help you manage your chronic conditions and specialty therapies. Learn more about these benefits on the next page.

Save Time with 90-Day Prescriptions

Many maintenance medications may be eligible for a 90-day supply at participating retail pharmacies. Filling a 90-day prescription can improve medication adherence by reducing the number of pharmacy visits and helping ensure you do not miss doses.

Be sure to check your pharmacy benefits to confirm your 90-day supply eligibility and applicable copays.

Access your account to find your Prescription Drug List, which lists the prescriptions covered by your plan:

Visit **MyBlueKC.com** or download the MyBlueKC app.

MyBlueKC.com

MyBlueKC mobile app

Getting Started

Home Delivery

Follow the instructions on the right to enroll in our home delivery program and have a three-month supply of maintenance medication (those you take regularly) delivered directly to your home. Here's what else this program can offer:

- Cost Savings – You may pay less for your medication with a three-month supply through home delivery.
- Convenience – Get free standard shipping on medications delivered to your mailbox.
- 24/7 Access and Reminders – Speak to a pharmacist who can answer your questions any time, any day.

Specialty Pharmacy

Specialty medications can be important to maintaining or improving your health and quality of life. If you take a specialty medication, our specialty pharmacy can help by providing resources and personalized, therapy-specific support. Here are just a few of the support services available to you:

- Access to your medications at the lowest cost.
- 24/7 access to personalized patient care from knowledgeable pharmacists and nurses who specialize in your condition.
- Proactive refill reminders with timely delivery and shipping in confidential packaging.

Manage Prescriptions and Track Home Deliveries Online

Log into your pharmacy benefits account by following these easy steps:

Step 1: Log into **MyBlueKC.com**.

Step 2: Select **Plan Benefits**, then **Pharmacy**.

Step 3: Choose **Visit Optum Rx** from the Purchase & Refill Prescriptions box.

Once you're redirected to our PBM's homepage, you can:

- Enroll in home delivery
- Find a network pharmacy
- Check medication coverage

Use the same credentials that you use on **MyBlueKC.com** to access the MyBlueKC mobile app. Find Pharmacy Benefits on the app under Plan Benefits & Coverage Information.

Call **Pharmacy Customer Service** at the number listed on your member ID card, Monday through Friday, from 8 a.m. to 5 p.m. Central Time with any questions.

Our PBM's customer service team is available to answer your questions after hours:

Call Home Delivery Assistance: **1-844-579-7774** or Specialty Medication Assistance: **1-855-427-4682**.

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Use Rx Savings Solutions to Save on Prescriptions

Rx Savings Solutions (RxSS) is an online tool that helps you find ways to save money on your prescription drugs.

Blue KC offers RxSS free of charge to you and your dependents enrolled in medical benefits.

RxSS' experienced pharmacists can work directly with your doctor or pharmacist to make safe changes that save you money. For assistance, please contact the RxSS Pharmacy Support team at 1-800-268-4476. Receive notifications when new savings opportunities are available.

This is what RxSS offers...

Selection

Discover all the options available to treat your condition and compare them to your current prescription(s).

Price

Know exactly what a medication costs, if your plan covers it, and the impact on your deductible.

Convenience

Never miss a savings opportunity, even in the doctor's office, and request a lower-cost prescription in just a few clicks.

Assistance

If you have a savings opportunity, the experienced RxSS staff can work directly with your doctor to help make safe changes that save money.

This is how you can save...

Same Drug, Different Form

Believe it or not, a capsule might cost more than a tablet or liquid form - or vice versa. You never know, but now you will.

Different Drug, Same Treatment

There is usually more than one medication available to treat a medical condition. We show you all of them, along with their costs.

Same Ingredients, Different Pills

If a drug has two active ingredients, the price can skyrocket! Take the active ingredients separately at the same time for the same treatment at a lower cost.

Same Active Ingredient, Lower Price

If a generic is available, we'll find it. If there is more than one option, you'll know exactly what each one costs.

Start Saving with RxSS

Step 1: Log into **MyBlueKC.com**

Step 2: Select **Plan Benefits**, then **Pharmacy**.

Step 3: Choose **Visit Rx Savings Solutions** from the Coverage, Cost & Savings box.

Step 4: Click **Continue to RxSS** in the pop-up.

See your current savings opportunities or search any medication for savings. You can also view your prescription history and share with your doctors.

If you have a savings opportunity, talk to your doctor or pharmacist to discuss your options.

Access your pharmacy benefits and RxSS:

Visit **MyBlueKC.com** or use the quick link: **MyRxSS.com/BlueKC**.

MyRxSS.com

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