

Your partner for a healthier you.

Plan Features



ESSDACK Health Insurance Plan

Comprehensive Major MedicalSM

Grandfathered Enhanced

Effective October 1, 2024 – September 30, 2025

Your financial responsibility is based on your provider's network: PPO (Blue Choice) or Traditional (CAP). Maximum benefits are available when services are received from Blue Choice providers. Non-Blue Choice & Non-CAP: The difference between the payment allowance and provider charge, additional 20% non-PPO network coinsurance amount*, deductible, coinsurance or copay amount. CAP (Non-Blue Choice): Additional 20% non-PPO network coinsurance amount*, deductible, coinsurance or copay amount. Blue Choice: Deductible, coinsurance or copay amount.

*Non-PPO Coinsurance limited to a combined \$2,000 per person, \$4,000 two-or more persons each benefit period.

Member Pays			
	Option A	Option B	Option C
Deductible (Per group anniversary benefit period)	\$800/\$1,600 individual/two-or-more persons.	\$1,600/\$3,200 individual/two-or-more persons.	\$2,400/\$4,800 individual/two-or-more persons.
Coinsurance (Member portion for most services)	20% of allowed amounts after deductible has been met.	20% of allowed amounts after deductible has been met.	20% of allowed amounts after deductible has been met.
Coinsurance Maximum	\$1,600/\$3,200 individual/two-or-more persons.	\$3,200/\$6,400 individual/two-or-more persons.	\$4,100/\$8,200 individual/two-or-more persons.
Total Deductible plus Coinsurance	\$2,400/\$4,800 individual/two-or-more persons.	\$4,800/\$9,600 individual/two-or-more persons.	\$6,500/\$13,000 individual/two-or-more persons.

Doctor's Office Visits	
Home and office visits	Subject to deductible/coinsurance.
Telemedicine Visits	Subject to deductible/coinsurance.
Preventive care as defined by the Affordable Care Act	Paid at 100% of the allowable charge. Some of the services include: Routine screenings Preventive immunizations Well-women visits/screenings Contraceptive methods

Drug Coverage	
Prescription Drugs BlueRx Card - Retail	<p style="text-align: center;">\$15 Generic Copay \$65 Name Brand Copay when no Generic is available, \$65 Plus Cost Difference for Name Brand when Generic is available Maximum Supply: 30 days. A 90-day supply is available through the Extended Supply Network.</p>
BlueRx Mail Order	<p style="text-align: center;">\$37.50 Generic Copay \$147.50 Name Brand Copay when no Generic is available \$147.50 Plus Cost Difference for Name Brand when Generic is available Maximum Supply: 90 days</p> <p style="text-align: center;">Select Formulary. Mandatory Designated Specialty Pharmacy.</p>

Medical Services	
Emergency medical transportation	Subject to deductible/coinsurance.
Inpatient surgery physician/surgical Pre-admission certification required for all planned Inpatient admissions at 1-800-782-4437	Subject to deductible/coinsurance.
Inpatient facility fee	Subject to deductible/coinsurance.
Outpatient surgery physician/surgical	Subject to deductible/coinsurance.
Outpatient lab and radiology (Includes Advanced Imaging)	Subject to deductible/coinsurance.
Emergency room	Subject to deductible/coinsurance.
Accidental Injury Services	Subject to deductible/coinsurance.

Recovery/Special Needs	
Outpatient rehabilitation	Subject to deductible/coinsurance.
Hospice	Paid at 100% of the allowable charge.
Home Social Work Visits	Paid at 100% of the allowable charge.
Mental Health	
Mental Illness & Substance Use Disorders <u>Inpatient Services</u> Requires pre-admission certification from New Directions Behavioral Health at 1-800-952-5906	Subject to deductible/coinsurance.
Mental Illness & Substance Use Disorders <u>Outpatient Services</u>	Subject to deductible/coinsurance.
Other	
Maximum Lifetime Benefit	Unlimited.
Eligible Dependents	Covered to age 26.

Exclusions: The following procedures and all related services and supplies are not covered under this program. Services provided directly for or relative to diseases or injuries caused by or arising out of acts of war, insurrection, rebellion, armed invasion, or aggression; duplicate benefits provided under federal, state or local laws, regulations or programs, except Medicaid; cosmetic or reconstructive surgery (except as stated in the certificate); any keratotomy procedures; charges for personal items; convalescent or custodial/maintenance care or rest cures; blood or payments to donors of blood; charges for services by immediate relatives or by members of your household; acupuncture and admissions for acupuncture; services related to temporomandibular joint dysfunction syndrome over the amount specified in the certificate; any medically-aided insemination procedure; services related to the reversal of sterilization procedures; mental illness or substance use disorder services provided by a non-eligible provider; hearing aids; eyeglasses or contact lenses (except after the removal of cataracts); unnecessary services and admissions; services or supplies which are experimental or investigative in nature; services not specifically listed as benefits in the certificate; services covered and payable by any medical expense payment provision of any automobile insurance policy.

**This is a brief summary of the coverage available under this program. It is not a legal document.
The exact provisions of the benefits and exclusions are contained in the certificate.**

**Customer Service: 800-432-3990
Website: www.bcbsks.com**

USD 303 NESS CITY Dental Care Program

Effective Oct 01, 2024

This Dental Care Program offers coverage for preventive services, along with additional coverage for primary and periodontics services. Employees and each eligible dependent will receive benefits for all covered services each anniversary year.

Covered Services	
<p>PRIMARY 80% payment</p>	<p>Inlays Simple extractions Repair of dentures Oral examinations Fillings (except gold) Fluoride (under age of 21) Emergency treatment for pain Dental imaging services required to treat or diagnose diseases or abnormalities of the teeth, surrounding tissue, and cavity detection Prophylaxis, including cleaning, scaling and polishing Endodontics General anesthesia when the dental treatment is covered Sealants limited to one application per tooth per lifetime per eligible insured between 5 and 17 years of age inclusive, and limited to permanent molars and bicuspid (20 teeth).</p>
<p>PERIODONTICS 80% payment</p>	<p>Surgery of the bony structure supporting the teeth Periodontic treatment of the gums, consisting of examination, management and surgery</p>
<p>Dependents under age 12</p>	<p>Subject to cost-sharing</p>

Monthly Premium

	<u>Employee</u>	<u>Emp/Child(ren)</u>	<u>Emp/Spouse</u>	<u>Family</u>
Dental	\$32.22	\$64.20	\$69.27	\$101.25

Dental: Yes No

Printed Name: _____

Signature: _____

Plan Administrator Representative or Plan Sponsor Representative

Title: _____

Date: _____

BCBSKS Representative Signature: _____

Date: _____

For Office Use Only	
Effective Date: _____	Completed Date: _____

Contracting Dentists: Payment will be the maximum allowable charge for covered dental services. Payment will be sent directly to the dentist. The member will only be responsible for any coinsurance amounts and any charges for non-covered services.

Non-Contracting Dentists In Company Service Area: The member will be responsible for any difference between the payment allowance and the provider's charge, in addition to any coinsurance amounts and any charges for non-covered services. Payment will be sent directly to the member.

Non-Contracting Dentists Outside Company Service Area: Payment is based on usual, customary and reasonable charges. If the member does not sign payment over to the dentist, or the dentist does not submit the claim on the member's behalf, payment will be sent directly to the member.

Coinsurance: The coinsurance will be applied to the payments of a contracting dentist or a non-contracting dentist as described.

Out-of-State Dentists: As a BCBSKS member, you may go to any dentist located outside the state of Kansas that contracts with the local Blue Cross Plan. Payment amount is based on the local Blue Cross allowance arrangement with their contracting dentists. If the out-of-state Blue plan does not provide their discounted rates to BCBSKS, then the BCBSKS allowance is used. The member may be responsible for the difference between the allowed amount and the BCBSKS paid amount. BCBSKS payments will be sent directly to the member.

Exclusions: Services not listed as eligible dental services in the certificate; duplicate benefits provided under federal, state or local laws, regulations or programs (except for Medicaid); patient education services; hospital calls and consultations; lab work; occlusal adjustments; dental implants (except limited coverage under Prosthodontics); services for diseases or injuries caused by or arising out of acts of war or aggression; services for cosmetic purposes; payments under any provision of a Blue Cross and Blue Shield of Kansas certificate when the payment would duplicate payment for coverage made under another provision of the dental certificate (but only to the extent that such payment would exceed the charge for the service); services provided by a dentist for which there would customarily be no charge; medically unnecessary services; services related to alveolar ridge augmentations; services related to temporomandibular joint dysfunction syndrome over the amount specified in the certificate; orthodontic services; services covered and payable by any medical expense payment provision of any automobile insurance policy; services performed by immediate relatives or by members of the household of the employee; benefits received when a patient transfers during treatment, or if more than one dentist provides services for the same, payment for that benefit will not exceed the amount payable for one service.

This is a brief summary of the coverage available under this program. It is not a legal document.
The exact provisions of the benefits and exclusions are contained in the certificate.

2024 Contract Changes Summary



Grandfathered Groups

Changes are effective at anniversary unless otherwise indicated

Weight Management Services – Coverage for weight management services including office visit and/or consultations, lab and radiology services, and complications from bariatric surgery.

Carrier Screenings (for both parents) – Includes coverage for carrier screenings prior to and during pregnancy.

ID Card Process Change – Members will only receive a new ID card if there are cost share changes such as a copay amount, or if information printed on the card changes such as moving from an individual plan to a family plan.

Prescription drug program

Formulary – The list of preferred medication is subject to change periodically. Members can obtain the most accurate prescription drug coverage by selecting the BCBSKS Select Medication List at bcbsks.com/drugs.

Welcome to BlueAccess®

Our secure online member portal is the gateway to your health information

With BlueAccess, you can quickly and securely:

- Check claims and view plan usage
- Find in-network doctors and hospitals
- Compare quality ratings for doctors
- Access your virtual ID card
- Contact customer support

Registration is quick and simple

- 1 Go to bcbsks.com/blueaccess.
- 2 Click *Register for a BlueAccess account*.
- 3 Have your ID card handy and follow the step-by-step instructions.

Once you have registered for a BlueAccess account, download the mobile app to track claims, find doctors and view your plan benefits from anywhere.



Scan to download the BlueAccess app or visit our website. bcbsks.com/app



For a complete look at your healthcare plan, log in to your BlueAccess account at bcbsks.com/blueaccess.

- 1 **Manage My Account** | Edit and manage your preferences and go paperless.
- 2 **Forms** | Order a new ID card, find authorization forms and other forms related to your health insurance coverage.
- 3 **Summary of Benefits and Coverage (SBC) and Contract/Certificate** | View details about your coverage and contract.
 - View your copay, deductible and coinsurance amounts
 - Common medical coverage information
 - Coverage for specific tests or treatments
- 4 **Explanation of Benefits (EOB)** | See how much we paid, what your responsibility is and what the provider write-off amount is.
- 5 **Strive, powered by WebMD ONE** | Use this health and wellness platform to take a Health Assessment and generate a personalized health plan to reach your well-being goals.
- 6 **Blue365®** | Exclusive health and fitness deals and discounts.



1133 SW Topeka Blvd, Topeka, KS 66629

An independent licensee of the Blue Cross Blue Shield Association.



HealthyOptionsSM

Wellness resources for your valued employees

Your resource for living a healthier life.



BlueCross BlueShield
Kansas

[bcbsks.com/BeHealthy](https://www.bcbsks.com/BeHealthy)

Your resources for living a healthier life.



Hands-on health tools

HealthyOptions is a powerful set of services, tools and support neatly packaged to inspire your employees to be active and make informed lifestyle choices – and it's all included as part of your company's health plan. Building and supporting a culture of wellness can deliver results for your business and your employees. Workers that are healthy and maintain a positive outlook can lead your business to an even healthier bottom line.

An effective workplace wellness program enhances your employees' wellness and can boost company morale, decrease stress and control your overall healthcare costs.

Online resources at bcbsks.com/BeHealthy

Wellness through WebMD® – WebMD offers a wide selection of tools, information, recipes and support – all designed so your employees can live a healthier life.

Discounts through Blue365® – Exclusive discounts are offered in the following categories: fitness, healthy eating, lifestyle, personal care, financial health and wellness.

Healthy lifestyles – Members have access to information about programs that emphasize healthy living, including smoking cessation classes and a walking exercise program.

Preventive care – A convenient chart helping members see the preventive screenings men and women should have as they age.

Related resources – More than 60 health related websites are listed on the Blue Cross website.

Wellness media library – The Blue Cross and Blue Shield of Kansas wellness media library provides a selection of health-related pre-recorded webinars, videos, articles, learning modules and other resource materials*. Employees can document participation by answering questions at the end of each webinar, video or module, then printing a completion certificate.

Visit bcbsks.com/WellnessLibrary.

*some resources available in Spanish.

Workplace wellness

Wellness educational sessions and webinars – Nurse health educators are available to work with employees on a variety of wellness topics onsite or via a webinar. Additional wellness education resources are available in our wellness media library.

Strive, powered by WebMD ONE – Strive is a health and wellness platform that provides relevant and personalized information to guide your employees toward their well-being goals, while generating data-driven insights and reporting about your population. It provides things like:

- Health risk assessment
- Daily habits tracker
- Text-based health coaching
- Device and app connection
- Well-being challenges
- A mobile app for on the go access

Member information available at bcbsks.com/strive

Employer resources available at bcbsks.com/strivetools

Disease, wellness and case management

Our nurses provide one-on-one support, coaching and education for participating employees by phone.

Disease management – Our goal is to improve the overall health of members with chronic health conditions by providing one-on-one support, tools and educational materials. We work toward this goal by offering disease management programs focused on:

- Asthma
- COPD
- Diabetes
- Heart disease and heart failure
- High blood pressure and high cholesterol

Wellness management – Our registered nurses provide coaching for maternity, tobacco cessation, weight loss and stress management.

Participation in the disease and wellness management programs are strictly voluntary and confidential.

Case management – Our dedicated case managers are registered nurses who work closely with members, their families, and everyone involved from the healthcare team to deliver better outcomes and savings.

To achieve this, our case managers:

- Help members set and meet goals they want to achieve that align with the physician's treatment plan
- Help members identify their own healthcare needs (to include medication adherence)
- Locate community resources and support
- Coordinate home health and hospice services
- Assist with discharge planning services
- Refer behavioral health services
- Look for gaps in care
- Help members access contracting providers

Case managers are available to help with complex wound management, head injuries, stroke, end-of-life-care, transplants, ventilator dependency and more.

Changes in attitudes, behaviors and lifestyle can go a long way to supporting good health.



Other resources

GuidedHealth® – A sophisticated analytics platform powered by Prime Therapeutics, our pharmacy benefits manager. Pharmacy and medical data are integrated to identify potential health- and cost-related issues. This data creates a complete picture of every member's drug therapy and medical information. Issues identified can include overuse or underuse of drugs, or unsafe drug use.

Preventive care – These services, as defined by the Affordable Care Act, are paid at 100% with no deductible, copay or coinsurance. Some of the services include: routine screenings, preventive immunizations, well-woman visits/screenings and contraceptive methods. (May not be applicable to grandfathered groups.)

New Directions Behavioral Health® – As a member of Blue Cross, your employees have access to behavioral health services through New Directions. These include mental health services, substance abuse treatment and more.

New Directions Employee Assistance Program (offered for an additional fee) – The Employee Assistance Program (EAP) gives your employees a performance boost. Services include financial and legal benefits, child and elder care referrals, work/life resources and short-term counseling.



Blue365® offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under your policies with your local Blue company, its contracts with Medicare, or any other applicable federal healthcare program. To find out what is covered under your policies, call your local Blue company. The products and services described herein are neither offered nor guaranteed under your local Blue company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to your local Blue company's grievance process. Blue Cross Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither any local Blue company nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item.

WebMD provides health information and services to consumers and health care professionals and is responsible for privacy policies governing its site. WebMD is not affiliated with Blue Cross and Blue Shield of Kansas.

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New Directions is an independent company that administers behavioral health benefits on behalf of Blue Cross and Blue Shield of Kansas.

Prime Therapeutics Specialty Pharmacy LLC (Prime Specialty Pharmacy) is a wholly owned subsidiary of Prime Therapeutics LLC (Prime), a pharmacy benefit management company. Blue Cross and Blue Shield of Kansas contracts with Prime to provide pharmacy benefit management and specialty pharmacy services. Blue Cross and Blue Shield of Kansas has minority ownership interest in Prime Therapeutics.

Visit us at bcbsks.com/BeHealthy





Find Your Feel-Good

Navigate your way toward better well-being with **Strive**, powered by WebMD ONE.



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Discover health and happiness

Strive can help guide you toward your healthy place. Whether you'd like to spend more time in nature, in the comfort of your home or in the company of loved ones, we offer exciting tools and resources that can help you enjoy better well-being and experience more feel-good moments in your life.

Map your way toward well-being with proven resources:

- **Health Assessment**—Receive a personalized report on your health along with steps to help you improve it.
- **Daily Habits**—Set and track health goals through a personalized, mobile-first experience.
- **Health Coaching**—Work one-on-one with a trained health professional for free.
- **Media Library**—Watch videos and listen to podcasts on well-being topics.
- **Device and App Connection Center**—Connect a fitness device or app to automatically upload your activity.
- **Personal Health Record**—View all of your health information in one place.

Strive Text

Free text messaging program that can help you maintain a healthy lifestyle, manage stress or cope with a chronic condition. Login to your **BlueAccess** account to enroll.

Download our mobile app, Wellness At Your Side

1. Scan the QR code to download the Wellness At Your Side app.
2. Open the app and enter your connection code: **BCBSKS**.
3. Sign-in using your BlueAccess username and password.



bcbsks.com/strive





BlueCross BlueShield
Kansas

Blue365



HEALTHY LIVING IS JUST A DEAL AWAY

Join Blue365 and start saving today!

Blue365 gives Blue Cross and Blue Shield members access to savings across all aspects of your life—including 20 percent off on Fitbit devices, gym membership access starting at \$19/month, discounts on healthy, organic meal delivery services from Sunbasket, and much more!

Register now for free to take advantage of Blue365. It's an online destination where participating members can find healthy deals and exclusive discounts, all you need is your Blue Cross Blue Shield member card to get started.

Register now for free at
www.Blue365Deals.com

Exclusive savings from



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Worry-free Travel



Traveling abroad? Take GeoBlue® with you.

Enrollment is EASY and takes only minutes to protect you and your loved ones with affordable travel medical insurance through GeoBlue.

GeoBlue offers short and long term international health plans for all varieties of travel including:

- » business trips
- » family vacations
- » study abroad opportunities
- » volunteer mission trips

Plus, ANYONE can purchase a GeoBlue plan – you don't have to have another Blue Cross policy to enroll!



MC41 09/19

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When you leave the United States, GeoBlue provides access to:

- » Comprehensive coverage including hospitalization, doctor visits and prescriptions
- » Cashless, paperless service – GeoBlue direct bills for care
- » Emergency medical evacuation for urgent, unexpected care
- » An elite network of “best in class” English-speaking, western-trained doctors in 180 countries
- » Online tools, a free app and 24/7/365 concierge support to help schedule appointments, manage care and fill prescriptions

Learn more and get a GeoBlue quote at bcbsks.com/travel

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Medicare & You with Blue

Blue Cross and Blue Shield of Kansas can help you and your employees navigate Medicare.

Medicare Advisor



Becky Skillern is your Medicare Advisor and will be your main contact at Blue Cross for all things Medicare.

Phone: 785-291-4569

Email: becky.skillern@bcbsks.com

Medicare & You seminars

Request a *Medicare & You* seminar in-person or virtually for your employees. In these seminars, our Medicare Advisors lead attendees through the parts of Medicare as well as important dates to remember. If you'd like employees to attend a seminar on their own time, our advisors also have a set schedule for virtual and in-person seminars. Visit bcbsks.com/seminars to see the seminar schedule.

One-on-one consultation

Our Medicare Advisors can meet in-person or virtually with you and your employees. During these consultations, attendees can ask questions and discuss plan options with an advisor. While our advisors can meet at your business location, we also have offices in Topeka, Wichita, Lawrence, Garden City, Dodge City, Hays, Manhattan, Hutchinson, Independence, Pittsburg and Salina. See when an advisor will be in your area at bcbsks.com/visit



Medicare materials

Need a brochure to give to your employees when they have questions about Medicare? We can provide workbooks, brochures, videos and more.

Visit us at bcbsks.com/medicare



1133 SW Topeka Blvd, Topeka, KS 66629



You + Blue

We're excited to serve your health insurance needs, and appreciate the opportunity to be a part of your family. Every day we work to empower our members and help them live healthy, active and rewarding lives. We're here to provide you the resources you need to make informed decisions.

- Login to the secure member portal, BlueAccess[®], to access your health coverage, claim information and more. Download the BlueAccess mobile app for access on the go.
- Search for doctors using the provider directory in BlueAccess or on bcbsks.com.
- Sign-up for Strive, powered by WebMD ONE. Our health and wellness platform provides you with a health action plan, a personalized homepage and mobile app, text-based health coaching, and other tools to help achieve your unique well-being goals.



Find a doctor or hospital

With 99% of doctors and 100% of hospitals within our service area in Kansas, you have the flexibility to choose the doctor, hospital and pharmacy you want. Plus, you'll have access to our discounted medical costs with all participating providers.

Connect with us



Questions? Call **800-432-3990**

Visit us at bcbsks.com

