

Center School District

**Health Benefit Plan Summary - \$3000 BlueSaver BlueSelect Plus Spira Care EPO Base Plan**

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

**General Plan Information**

<p><b>Plan Type</b></p>	<p><b>Exclusive Provider Organization (EPO)</b>                  Members receive all care from in-network providers except for emergency services. Non-emergency services received out-of-network will not be covered.                  This plan is an HSA Qualified High Deductible Health Plan.</p>	
<p><b>Medical Network(s)</b>                  A complete listing of network hospitals and physicians is available on <a href="http://MyBlueKC.com">MyBlueKC.com</a>.</p>	<p><b>In Area:</b> BlueSelect Plus  <b>Out-of-Area:</b> BlueCard PPO/EPO</p>	
<p><b>Deductible – Embedded</b>                  You must pay all the costs up to the Deductible amount before this plan begins to pay for covered services.</p>	<p><b>In-Network</b>                  Individual: \$3,000                  Family: \$6,000</p>	<p><b>Out-of-Network</b>                  Not covered</p>
<p><b>Coinsurance</b>                  Applies only as specified in your contract. Coinsurance is noted in this summary where applicable.</p>	<p><b>In-Network</b>                  Member Pays: 0%                  Plan Pays: 100%</p>	<p><b>Out-of-Network</b>                  Not covered</p>
<p><b>Out-of-Pocket Limits – Embedded</b>                  The Out-of-Pocket Limit is the most you could pay during the Calendar Year for your share of the cost of covered services.                  These cost shares apply to the Out-of-Pocket Limit: Coinsurance, Deductibles, Copays  <b>Applies to:</b> All Medical and Rx Cost Sharing</p>	<p><b>In-Network</b>                  Individual: \$3,000                  Family: \$6,000</p>	<p><b>Out-of-Network</b>                  Not covered</p>
<p><b>Blue KC 24-Hour Nurse Line</b>                  Available 7 days a week, 365 days a year to help you with symptoms or answer health-related questions.</p>	<p><b>PH:</b> 877-852-5422</p>	
<p><b>Customer Service &amp; Care Guide Services</b></p>	<p><b>Local:</b> 913-29-SPIRA (77472)  <b>Toll Free:</b> 877-33-SPIRA (77472)</p>	

**Plan Benefits - Medical**

<p><i>When you visit a Spira Care Center...</i></p>	<p><b>In-Network</b></p>	<p><b>Out-of-Network</b></p>
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<p><b>Visits to a Spira Care Center include:</b></p> <ul style="list-style-type: none"> <li>• Office Visit – Routine</li> <li>• Office Visit – Urgent/Acute</li> <li>• Chronic Disease Care (excluding drugs &amp; equipment)</li> <li>• Outpatient Mental Health, Behavioral Health, and Substance Abuse Services</li> </ul> <p><i>Included as part of office visit and no member cost share:</i></p> <ul style="list-style-type: none"> <li>• Labs</li> <li>• X-ray (basic diagnostic x-rays for fracture and other injuries or illness)</li> </ul> <p><i>Workers' Comp</i> Your health coverage through any of the Blue Cross and Blue Shield of Kansas City plans, including Spira Care and Spira Care (HSA Eligible), cannot be used for an on-the-job or work-related injury or illness. However, members may have access to workers' compensation insurance paid for by their employers which may provide monetary benefits and/or medical care coverage for a work related injury or illness. Please speak with your human resources representative for more information.</p>	Deductible, then no charge	Not covered
<p><b>Preventive Screenings &amp; Immunizations (Children &amp; Adults)</b> Blue KC health plans include routine preventive benefits that are consistent with the guidelines developed by the United States Preventive Services Task Force (USPSTF), Health Resources and Services Administration (HRSA), and the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. Services must be billed with a primary diagnosis of preventive to be covered at 100%. Refer to your member certificate for additional details.</p>	No member cost share	Not covered
<p><b><i>When you visit another Physician's Office...</i></b></p>	<b>In-Network</b>	<b>Out-of-Network</b>
<p><b>Physician</b> <b>Primary Care Physician (PCP)</b> - An internist, family practitioner, general practitioner, or pediatrician.</p>	Deductible, then no charge	Not covered
<p><b>Specialist</b> - Doctors of Medicine (MD), Doctors of Osteopathy (DO), except Primary Care Physicians, and other medical practitioners such as optometrists, psychologists and chiropractors.</p>	Deductible, then no charge	Not covered
<p><b>Other Services &amp; Procedures performed in a provider's office and not included with an office visit</b></p>	Deductible, then no charge	Not covered
<p><b>Urgent Care Center</b></p>	Deductible, then no charge	Not covered
<p><b>Blue KC Virtual Care - Office Visit</b> Virtual Care provided by Blue KC virtual care partner(s). All other virtual care services subject to applicable cost sharing.</p>	Deductible, then no charge	Not applicable
<p><b>Blue KC Virtual Care - Behavioral Health Therapy</b> Virtual Care provided by Blue KC virtual care partner(s). All other virtual care services subject to applicable cost sharing.</p>	Deductible, then no charge	Not applicable
<p><b>Preventive Screenings &amp; Immunizations (Children &amp; Adults)</b> Blue KC health plans include routine preventive benefits that are consistent with the guidelines developed by the United States Preventive Services Task Force (USPSTF), Health Resources and Services Administration (HRSA), and the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. Services must be billed with a primary diagnosis of preventive to be covered at 100%. Refer to your member certificate for additional details.</p>	No member cost share	Not covered
<p><b>Labs Performed in a Provider's Office/Independent Lab/Urgent Care Facility</b></p>	Deductible, then no charge	Not covered

<b>Allergy</b>		
<b>Allergy Testing</b>	Deductible, then no charge	Not covered
<b>Allergy Treatment</b>	Deductible, then no charge	Not covered
<i>When you need radiology services...</i>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>X-Ray</b>	Deductible, then no charge	Not covered
<b>Other Radiology Procedures (MRI, CT/PET Scans, MRA)</b> Prior Authorization Policy Applies In-Network	Deductible, then no charge	Not covered
<i>When you have out-patient surgery...</i>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Outpatient Surgery Facility Fees</b> Prior Authorization Policy Applies In-Network	Deductible, then no charge	Not covered
<b>Physician (Surgeon) Services</b>	Deductible, then no charge	Not covered
<i>If you need immediate medical attention...</i>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Urgent Care Center Office Visit</b>	Deductible, then no charge	Not covered
<b>Emergency Services</b>	Deductible, then no charge	In-Network Deductible, then no charge
<b>Ground Ambulance</b> Out-of-Network Benefits: In-Area benefits are subject to billed charges. Out-of-Area benefits are subject to the host plan's allowable charges, and providers may bill the member for the remaining balance. See Certificate for details.	Deductible, then no charge	In-Network Deductible, then no charge
<b>Air Ambulance</b>	Deductible, then no charge	In-Network Deductible, then no charge
<i>If you have a hospital stay...</i>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Hospital Facility Fees</b> Prior Authorization Policy Applies In-Network	Deductible, then no charge	Not covered
<b>Physician (Surgeon) Services</b>	Deductible, then no charge	Not covered
<i>If you need help recovering or have other special health needs...</i>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Skilled Nursing Care</b> Prior Authorization Policy Applies In-Network Maximum benefit of 30 Day(s)/Calendar Year for In-Network	Deductible, then no charge	Not covered
<b>Home Health Services</b> Prior Authorization Policy Applies In-Network	Deductible, then no charge	Not covered
<b>Physical Therapy</b> Maximum benefit of 60 Visit(s)/Calendar Year for In-Network	Deductible, then no charge	Not covered
<b>Occupational Therapy</b> Combined with Physical Therapy Limits	Deductible, then no charge	Not covered
<b>Skeletal Manipulation performed in a Chiropractic Office</b>	Deductible, then no charge	Not covered
<b>Speech Therapy</b> Maximum benefit of 20 Visit(s)/Calendar Year for In-Network	Deductible, then no charge	Not covered

<b>Hearing Therapy</b> Combined with Speech Therapy Limits	Deductible, then no charge	Not covered
<b>Durable Medical Equipment</b> Prior Authorization Policy Applies In-Network	Deductible, then no charge	Not covered
<b>Inpatient Hospice Services</b> Prior Authorization Policy Applies In-Network Maximum benefit of 14 Day(s)/Lifetime for In-Network	Deductible, then no charge	Not covered
<b>Home Hospice Services</b>	Deductible, then no charge	Not covered
<i>If you have behavioral health, or substance abuse needs...</i>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Outpatient Mental Health, Behavioral Health, and Substance Abuse Services</b>		
<b>Office Visit</b>	Deductible, then no charge	Not covered
<b>Therapy</b>	Deductible, then no charge	Not covered
<b>Inpatient Mental Health, Behavioral Health, and Substance Abuse Services (Facility Fees)</b> Prior Authorization Policy Applies In-Network	Deductible, then no charge	Not covered
<b>Inpatient Mental Health, Behavioral Health, and Substance Abuse Services (Physician)</b> Includes: Therapy & Other Services, partial hospitalizations	Deductible, then no charge	Not covered
<i>Family Planning &amp; Pregnancy...</i>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Contraceptive Devices, Implants, and Injections</b> See also pharmacy benefits.	No member cost share	Not covered
<b>Elective Sterilization – Women</b>	No member cost share	Not covered
<b>Elective Sterilization – Men</b>	Deductible, then no charge	Not covered
<b>Maternity</b> Dependent daughters are covered for maternity services	Covered	Not covered
<b>Infertility and Impotency Diagnosis and Treatment</b> Infertility and impotency treatment limited to \$10,000 per Lifetime Pharmacy Coverage: See Member Certificate for more details.	Deductible, then no charge	Not covered
<i>Routine Vision Care...</i>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Routine Eye Exam</b> Maximum benefit of 1 Exam(s)/Calendar Year for In-Network	Deductible, then no charge	Not covered
<b>General Pharmacy Information</b>		
<b>Retail Pharmacy Network(s)</b>	RxPremier	
<b>Prescription Drug List</b> Learn more about the drugs covered by your plan, drug category/tier, prior authorization and step therapy by reviewing your prescription drug list at <a href="http://MyBlueKC.com">MyBlueKC.com</a>	Blue KC Preferred Formulary	

<p><b>Specialty Pharmacy</b> A Specialty Pharmacy is one that provides specialized care for patients with complex chronic health conditions. Learn more about the drugs covered by your plan, drug category/ tier, prior authorization and step therapy by reviewing your prescription drug list at <a href="http://MyBlueKC.com">MyBlueKC.com</a></p>	<p>OptumRx Specialty Services <b>PH:</b> 855-427-4682</p>	
<p><b>Outpatient Prescription Drug Deductible</b> You must pay all the costs up to the Deductible amount before this plan begins to pay for covered services.</p>	<p><b>In-Network</b> Combined with Medical Deductible</p>	<p><b>Out-of-Network</b> Not covered</p>
<p><b>Outpatient Prescription Drug Out-of-Pocket Limits</b> The Out-of-Pocket Limit is the most you could pay during the Calendar Year for your share of the cost of covered services.</p>	<p><b>In-Network</b> Combined with Medical Out-of-Pocket Limits</p>	<p><b>Out-of-Network</b> Not covered</p>
<p><b>Rx Savings Solutions</b> A team of pharmacists and pharmacy technician will help you make sure you're getting the best possible pricing for your medicines. Member support is available Monday – Friday, 7 a.m. to 7 p.m. CST.</p>	<p>Register online at <a href="http://MyBlueKC.com">MyBlueKC.com</a> and stay up-to-date on cost saving opportunities. <b>Email:</b> <a href="mailto:info@rxsavingsllc.com">info@rxsavingsllc.com</a> <b>PH:</b> 1-800-268-4476</p>	
<p><b>Plan Benefits – Pharmacy</b></p>		
<p><i>When you use a retail or specialty pharmacy...</i></p>	<p><b>In-Network</b></p>	<p><b>Out-of-Network</b></p>
<p><b>Retail Pharmacy (Short-term supply: Up to 34 Days)</b></p>		
<p><b>Drug Tier 1:</b> Generic / Generic Specialty</p>	<p><b>RxPremier:</b> Deductible, then no charge Contraceptives – No member cost share</p>	<p>Not covered</p>
<p><b>Drug Tier 2:</b> Preferred Brand / Non-Preferred Generic / Preferred Brand Specialty</p>	<p><b>RxPremier:</b> Deductible, then no charge</p>	<p>Not covered</p>
<p><b>Drug Tier 3:</b> Non-Preferred Brand / Non-Preferred Brand Specialty</p>	<p><b>RxPremier:</b> Deductible, then no charge</p>	<p>Not covered</p>
<p><b>Retail Pharmacy (Long-term supply: Between 35-102 Days)</b></p>		
<p><b>Drug Tier 1:</b> Generic / Generic Specialty</p>	<p><b>RxPremier:</b> No member cost share</p>	<p>Not covered</p>
<p><b>Drug Tier 2:</b> Preferred Brand / Non-Preferred Generic / Preferred Brand Specialty</p>	<p><b>RxPremier:</b> No member cost share</p>	<p>Not covered</p>
<p><b>Drug Tier 3:</b> Non-Preferred Brand / Non-Preferred Brand Specialty</p>	<p><b>RxPremier:</b> No member cost share</p>	<p>Not covered</p>
<p><i>When you use a mail order pharmacy...</i></p>	<p><b>In-Network</b></p>	<p><b>Out-of-Network</b></p>
<p><b>Mail Order Pharmacy (Mail Order supply: Between 35-102 Days)</b></p>		
<p><b>Drug Tier 1:</b> Generic</p>	<p>Deductible, then no charge Contraceptives – No member cost share</p>	<p>Not covered</p>
<p><b>Drug Tier 2:</b> Preferred Brand / Non-Preferred Generic</p>	<p>Deductible, then no charge</p>	<p>Not covered</p>
<p><b>Drug Tier 3:</b> Non-Preferred Brand</p>	<p>Deductible, then no charge</p>	<p>Not covered</p>

## Discrimination is Against the Law

Blue KC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue KC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue KC:

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

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

If you believe that Blue KC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Appeals Department, PO Box 419169, Kansas City, MO 64141-6169, 816-395-3537, TTY: 816-842-5607, [APPEALS@bluekc.com](mailto:APPEALS@bluekc.com). You can file a grievance in person or by mail, or email. If you need help filing a grievance, the Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

If you, or someone you're helping, has questions about Blue KC, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-877-410-6716.

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue KC, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-877-410-6716.

Chinese: 如果您，或是您正在協助的對象，有關於 Blue KC 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 1-877-410-6716。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue KC, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-410-6716.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue KC haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-410-6716 an.

Korean:

가 [Blue KC] 가  
1-877-410-6716

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue KC, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 1-877-410-6716.

Arabic:

إن كان لديك أو لدى شخص تساعد أسئلة بخصوص Blue KC ، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-877-410-6716.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue KC, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-877-410-6716.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue KC, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-877-410-6716.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue KC, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-410-6716.

Laotian: ຖ້າ ທ່ານ ຫຼື ຄົນ ທ່ານ ກຳ ລັງ ຈຸ ວຍ ຫຼື ອ ມ ະ ສາ ຖາ ມ ກ ງ ງ ອ ກ ັ ບ Blue KC, ທ່ານ ມີ ສິ ດ ະ ທ ຈ ລ ດ ັ ດ ຮັ ບ ການ ຈຸ ວ ຍ ຫຼື ອ ກ ລ ະ ຈ ັ ື ມ ຸ ນ ຊ່ າ ວ ສານ ະ ທ ຈ ັ ບ ພາ ສາ ຂ ອ ງ ທ່ານ ະ ບ ມ ຄ່ າ ໄ ຊ້ ຈ່ າ ຍ. ການ ໂອ້ ລົ ມ ກ ັ ບ ພາ ຍ ພາ ສາ, ໃ ທ້ ໂ ທ ຫ າ 1-877-410-6716.

Pennsylvanian Dutch: "Wann du hoscht en Froog, odder ebber, wu du helfscht, hot en Froog baut Blue KC, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kansch du 1-877-410-6716 uffrufe.

Persian: اگر شما، یا کسی که شما به او کمک میکنید، سوال در مورد Blue KC، داشته باشید حق این را دارید که کمک اطلاعات به زبان خود را به طور رایگان دریافت نمایید. تماس حاصل نمایید. 1-877-410-6716

Cushite: Isin yookan namni biraa isin deeggartan Blue KC irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-877-410-6716 tiin bilbilaa.

Portuguese: Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Blue KC, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-410-6716.

For TTY services, please call 1-816-842-5607.

