



Kansas City



We Are

Here For You

▶ **2023**

TODAY. TOMORROW. FOR GOOD.

**TURNER SCHOOL DISTRICT
HEALTH BENEFITS**



What's Changing for 2023/2024:

- Preferred Care Blue QHDHP increasing deductible to \$3,000 / \$6,000

Let's Cover the Basics

New hires may be effective on a different date



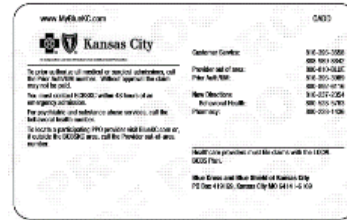
Your coverage is effective: October 1, 2023



If you are new to the plan, making a plan change, or changing dependent coverage, you will receive a new ID card



Your enrolled family members will receive their own ID card!



It is your responsibility to notify your providers of a change in insurance

NETWORK & PLAN OPTIONS

BlueSelect Plus Network

Spira Care Plan –

Qualified High Deductible Health Plan \$4000

- Exclusive access to convenient Care Centers
- Health Savings Account Eligible
- EPO: In Network Coverage Only
- National and International Coverage

Spira Care Plan \$2000

- EPO: In Network Coverage Only
- National and International Coverage

Spira Care Plan \$3500

- EPO: In Network Coverage Only
- National and International Coverage

Preferred-Care Blue Network

Traditional Health Plan \$500

- PPO: In and Out of Network coverage
- National and International Coverage

Qualified High Deductible Health Plan \$3000

- Health Savings Account Eligible
- PPO: In and Out of Network coverage
- National and International Coverage



Your Networks

IN-NETWORK HOSPITALS | BlueKC.com

Hospital Name	Preferred-Care Blue	BlueSelect Plus
AdventHealth (Shawnee Mission, College Boulevard, South Overland Park)	YES	YES
Belton Regional Medical Center	YES	NO
Cameron Regional Medical Center	YES	YES
Cass Regional Medical Center	YES	NO
Center Point Medical Center	YES	NO
Children's Mercy Hospitals (Hospital Hill and South)	YES	YES
Lee's Summit Hospital	YES	NO
Liberty Hospital	YES	YES
Menorah Medical Center	YES	NO
North Kansas City Hospital	YES	YES
Olathe Health System	YES	YES
Overland Park Regional Medical Center	YES	NO
Providence Medical Center	YES	YES
Research Medical Center	YES	NO
St. Joseph Medical Center	NO	YES
St. Luke's Health System	YES	NO
St. Mary's Medical Center	NO	YES
University Health (Formerly Truman Medical Centers - Hospital Hill and Lakewood)	YES	YES
University of Kansas Health System	YES	YES
Western Missouri Medical Center	YES	YES



Kansas City

PREFERRED-CARE BLUE NETWORK

When Choice, Access and Peace of Mind are Top of Mind

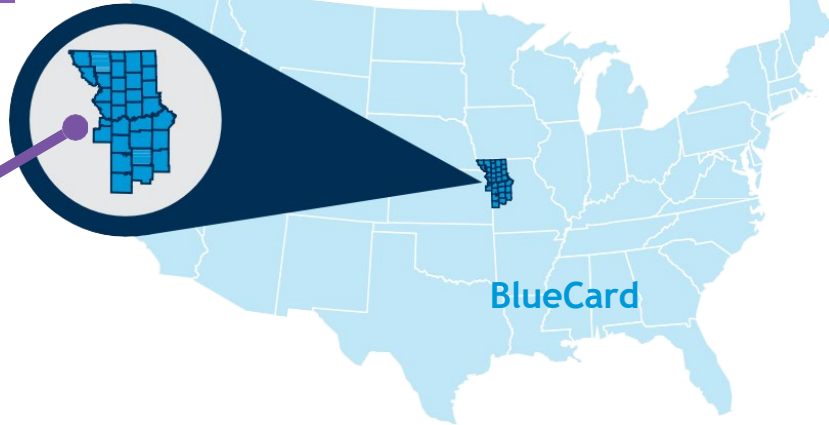


Over 6,800 Providers
50+ In Network Hospitals

PREFERRED-CARE BLUE NETWORK (PPO)

Covers both Metro and Non-KC Metro

Includes BlueCard for nationwide access to care



❖ **Largest Selection of Providers**

❖ **Access across our 32-county service area**

❖ **In and Out of network coverage**

❖ **Includes St. Luke's and HCA health systems**



Kansas City

BLUESELECT PLUS NETWORK (EPO or PPO)



Over 4,100 Providers
16 Top Hospital Systems

Best for members who:

✓ Live in one of these 12 counties:

Missouri: Clay, Jackson, Platte, Cass, Clinton, DeKalb, Johnson, Lafayette, Ray, Caldwell

Kansas: Johnson and Wyandotte

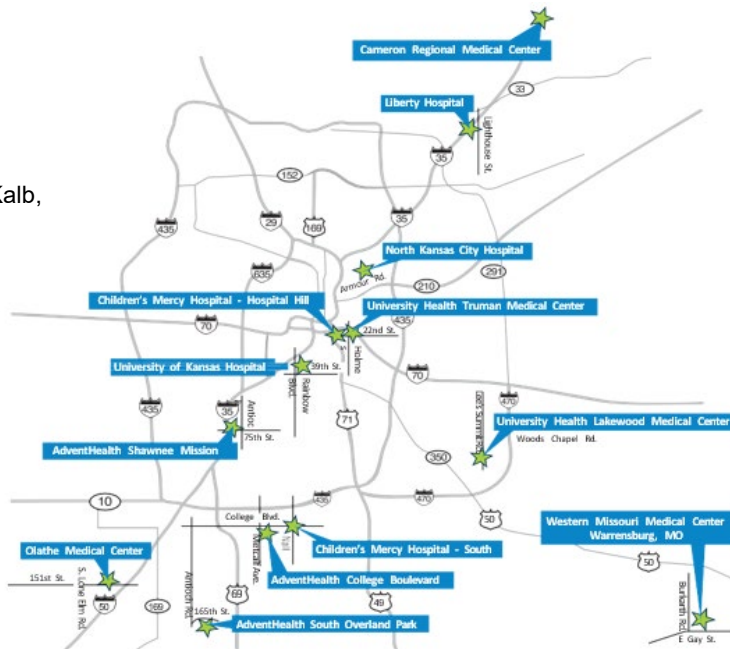
✓ Seek care from any of the 4100+ providers and 16 hospitals primarily located in these (7) counties:

Missouri: Clinton, Clay, Jackson, Johnson, Platte

Kansas: Johnson and Wyandotte

Hospitals included in the network:

- AdventHealth Health System
- Cameron Regional Medical Center
- Children's Mercy (Hospital Hill and South)
- Liberty Hospital
- North Kansas City Hospital
- Olathe Health System
- Providence Medical Center
- St. Joseph Medical Center
- St. Mary's Medical Center
- University Health (Truman Medical Center and Lakewood)
- University of Kansas Health System
- Western Missouri Medical Center



All other hospitals in Blue KC's service area
considered out of network



Kansas City

BLUESELECT PLUS EPO OR PPO PLAN TYPE

IN NETWORK

Missouri: Clay, Jackson, Platte, Cass, Clinton, DeKalb, Johnson, Lafayette, Ray, Caldwell

Kansas: Johnson, Wyandotte

Includes **4,100+ providers** and **16 hospitals¹** primarily located in the 7 counties outlined in orange

OUT OF NETWORK

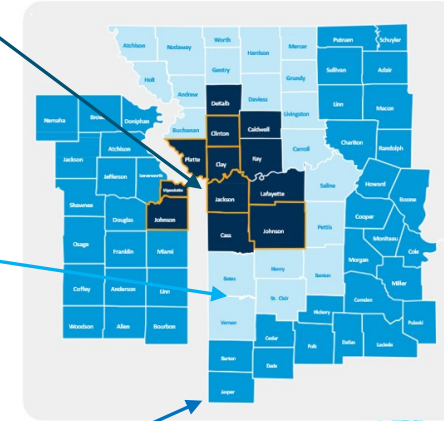
When receiving care outside the BlueSelect Plus Network, but within the 32-county Blue KC service area:

EPO No coverage except for emergency services. You will be responsible for 100% of costs.

PPO Your extended out of network benefits provide some coverage, but higher out-of-pocket costs will apply.

BLUECARD

Offers coverage nationwide, including these counties on the map. Costs apply toward your annual deductible.



Includes 4,100+ providers and 12 hospital systems primarily located in the 7 metropolitan counties



Kansas City

NATIONAL AND INTERNATIONAL NETWORK

Across the country and around the globe



National Domestic Coverage



96%
Hospitals

95%
Physicians

International Coverage



190
Countries Worldwide

Locate a BlueCard Provider

- Log into **MyBlueKC.com**
- Click **Find Care** then **Find Doctors**
- Change your **location in upper right corner** e.g., New York
- Your existing network will automatically populate
- **For International Coverage, call 1-800-810-BLUE or bcbsglobalcore.com**

Available for Blue KC PPO & EPO plans only



Kansas City

Your care options



Kansas City



Spira Care Centers & BlueSelect Plus Network

At Spira Care Centers:

What does LOW and NO additional cost mean?

LOW ADDITIONAL COST

**LOW additional cost
for appointments and services
at Spira Care Centers**

If you enroll in a Blue KC health plan with a Health Savings Account and with exclusive access to Spira Care Centers.

- ✓ Preventive services are covered at 100%
- ✓ Non-preventive visits will incur a low additional cost (\$60) for appointments and services at Spira Care Centers until your Out-of-Pocket Max is met
- ✓ Once your Out-of-Pocket Max is met, you will incur no additional cost for appointments and services at Spira Care Centers

NO ADDITIONAL COST

**NO additional cost
for appointments and services
at Spira Care Centers**

If you enroll in a Blue KC health plan without a Health Savings Account and with exclusive access to Spira Care Centers.

- ✓ Preventive services are covered at 100%
- ✓ Non-preventive visits at Spira Care Centers will incur no additional cost

Your Advanced Primary Care Team



Physicians, Physician Assistants, Nurse Practitioners for routine preventive care, wellness visits and treatment of illness.

Behavioral Health Consultants address issues ranging from psychosocial, motivational and medical concerns to substance use and tobacco cessation.

Health Coaches help enhance their overall health and wellbeing.

Diabetes Educators inform, support and advocate for patients, while helping them reach treatment goals and self-manage or prevent diabetes.

Care Guides leverage nursing and benefits experience to resolve care dilemmas and answer questions about benefits, costs and care management.

Meet the Care Teams at [SpiraCare.com](https://www.spiracare.com)

Advanced Primary Care services including:



Routine Preventive Care

wellness visits,
screenings,
immunizations

Sick Care

Such as flu, pink eye
and urinary tract
infections.

Behavioral Health Consultations

to provide support for
things like stress,
depression and anxiety.

Chronic Medical Condition Management

for things like diabetes
and heart disease.

Health Coaching
personalized health
plans for overall health
and wellbeing.

Injuries*

treatment of lacerations
and musculoskeletal
injuries.

Digital X-Rays**

must be ordered by a
Spira Care provider.

Routine Lab Draws

must be ordered by a
Spira Care provider.

Diabetes Education

*Your health coverage through any of the Blue Cross and Blue Shield of Kansas City plans, including Spira Care and Spira Care (HSA Eligible), can't be used for an on-the-job or work-related injury or illness.

**X-Rays are not available at Spira Care Lee's Summit or Spira Care Liberty. If you are at one of these Care Centers and your Spira Care provider orders an X-Ray, we will work with the patient to schedule the X-Ray and a different Spira Care location.



There is a Spira Care Center Just Around the Corner

CROSSROADS

1916 Grand Boulevard
Kansas City, MO 64108

OVERLAND PARK

7431 W 133rd Street
Overland Park, KS 66213

LEE'S SUMMIT

760 NW Blue Parkway
Lee's Summit, MO 64086

SHAWNEE

10824 Shawnee Mission Parkway
Shawnee, KS 66203

LIBERTY

8350 N Church Road
Kansas City, MO 64158

TIFFANY SPRINGS

8765 N Ambassador Drive
Kansas City, MO 64154

OLATHE

15710 W 135th Street, #200
Olathe, KS 66062

WYANDOTTE

9800 Troup Avenue
Kansas City, KS 66111

INDEPENDENCE

3717 S Whitney Avenue, Independence, MO 64055



Take a Virtual Tour at
[SpiraCare.com/TOUR](https://www.SpiraCare.com/TOUR)



- ✓ Appointments required
- ✓ No walk-ins
- ✓ After hours answering service

HOURS OF OPERATION

MON – THURS

All Locations

7:30 AM to 6:30 PM

FRI

All Locations

7:30 AM to 5 PM

SAT

Crossroads, Overland Park,
Shawnee, Tiffany Springs

8 AM to Noon

SUN

All Locations

Closed

*Hours subject to change.
Closed on holidays.*

Spira Care EPO \$2000 | BlueSelect Plus

	BlueSelect Plus In-Network	Out-of-Network
Deductible (Individual / Family)	\$2,000 / \$4,000	Not Covered
Coinsurance (Your Share)	0%	Not Covered
Preventive Care	No Cost	Not Covered
Office Visit	Spira Care — No Cost BlueSelect Plus — Deductible	Not Covered
Blue KC Virtual Sick Care	No Cost	Not Covered
Urgent Care	BlueSelect Plus — Deductible	Not Covered
Emergency Room	In-Network Deductible	
Inpatient or Outpatient Services	Deductible	Not Covered
Digital X-rays	Spira Care — No Cost BlueSelect Plus — Deductible	Not Covered
MRI, MRA, CT and PET Scans <i>Physician's Office, Imaging Center, Outpatient Setting, Hospital</i>	Deductible	Not Covered
Prescriptions	Retail: \$15 / \$50 / Deductible Mail Order: \$15 / \$125 / Deductible	Not Covered
Out-of-Pocket Maximum* (Individual / Family)	\$2,000 / \$4,000	Not Covered

*Out-of-Pocket Maximum includes all medical and Rx costs.

Spira Care EPO \$3500 | BlueSelect Plus

	BlueSelect Plus In-Network	Out-of-Network
Deductible (Individual / Family)	\$3,500 / \$7,000	Not Covered
Coinsurance (Your Share)	0%	Not Covered
Preventive Care	No Cost	Not Covered
Office Visit	Spira Care — No Cost BlueSelect Plus — Deductible	Not Covered
Blue KC Virtual Sick Care	No Cost	Not Covered
Urgent Care	BlueSelect Plus — Deductible	Not Covered
Emergency Room	In-Network Deductible	
Inpatient or Outpatient Services	Deductible	Not Covered
Digital X-rays	Spira Care — No Cost BlueSelect Plus — Deductible	Not Covered
MRI, MRA, CT and PET Scans <i>Physician's Office, Imaging Center, Outpatient Setting, Hospital</i>	Deductible	Not Covered
Prescriptions	Retail: \$15 / \$50 / Deductible Mail Order: \$15 / \$125 / Deductible	Not Covered
Out-of-Pocket Maximum* (Individual / Family)	\$3,500 / \$7,000	Not Covered

*Out-of-Pocket Maximum includes all medical and Rx costs.

Spira Care (with HSA), EPO \$4000 | BlueSelect Plus

	BlueSelect Plus In-Network	Out-of-Network
Deductible (Individual / Family)	\$4,000 / \$8,000	Not Covered
Coinsurance (Your Share)	0%	Not Covered
Preventive Care	No Cost	Not Covered
Office Visit	Spira Care — \$60 Fair Market Value Fee BlueSelect Plus — Deductible	Not Covered
Blue KC Virtual Sick Care	Deductible	Not Covered
Urgent Care	BlueSelect Plus — Deductible	
Emergency Room	In-Network Deductible	
Inpatient or Outpatient Services	Deductible	Not Covered
Digital X-rays	Spira Care — Included in office visit BlueSelect Plus — Deductible	Not Covered
MRI, MRA, CT and PET Scans <i>Physician's Office, Imaging Center, Outpatient Setting, Hospital</i>	Deductible	Not Covered
Prescriptions	Retail: Deductible Mail Order: Deductible	Not Covered
Out-of-Pocket Maximum* (Individual / Family)	\$4,000 / \$8,000	Not Covered

*Out-of-Pocket Maximum includes all medical and Rx costs.

Spira Care Centers & BlueSelect Plus Network



SPIRA CARE CENTERS

BLUESELECT PLUS NETWORK

NATIONAL BLUECARD

Nine Spira Care Centers across the Kansas City metro area.



Access the BlueSelect Plus network for specialty care and hospitalizations.

BlueCard provides in-network access to medical care, nationally and internationally

12 Hospital Systems
4,100+ Physicians & Specialists
11,000 Access Points

Hospitals in the BlueSelect Plus Network

AdventHealth
Cameron Regional Medical
Center Children's Mercy Hospital
Liberty Hospital
North Kansas City Hospital
Olathe Medical Center

Providence Medical Center
St. Joseph Medical Center
St Mary's Medical Center
University Health Truman / Lakewood
University of Kansas Health Hospital
Western Missouri Medical Center

All other hospitals in the area are considered out-of-network.
Members pay until out-of-pocket maximum is met.

Traditional Plan

- Preferred-Care Blue (PPO) \$500

TRADITIONAL PPO \$500 | Preferred-Care Blue

	In-Network	Out-of-Network
Deductible (Individual / Family)	\$500 / \$1,000	
Coinsurance (Your Share)	20%	40%
Preventive Care	No Cost	Deductible then 40%
Office Visit	PCP: \$35 copay Specialist: \$70 copay	Deductible then 40%
Urgent Care	\$70 copay	Deductible then 40%
Emergency Room	\$150 copay, then deductible then 20% <i>copay waived if admitted</i>	
Inpatient or Outpatient Services	Deductible then 20%	Deductible then 40%
MRI, MRA, CT and PET Scans Physician's Office, Imaging Center, Outpatient Setting, Hospital	Deductible then 20%	Deductible then 40%
Prescription Drugs	Retail: \$10 / \$60 / \$80 Mail Order: \$30 / \$180 / \$240	Retail: \$10 / \$60 / \$80 Mail Order: \$30 / \$180 / \$240 Then 50%
Out-of-Pocket Maximum (Individual / Family)	\$4,500 / \$9,000	\$9,000 / \$18,000



Kansas City

Out-of-Pocket Maximum includes all medical and Rx copays.

BlueSaver Health Plans

Qualified High Deductible Health Plans



Health Savings Account

- Preferred-Care Blue (PPO) \$3000

BLUESAVER QHDHP PPO \$3000 | Preferred-Care Blue

	Preferred-Care Blue In-Network	Out-of-Network
Deductible (Individual / Family)	\$3,000 / \$6,000	
Coinsurance (Your Share)	20%	40%
Preventive Care	No Cost	Deductible then 40%
Office Visit	Deductible then 20%	Deductible then 40%
Urgent Care	Deductible then 20%	Deductible then 40%
Emergency Room	In-Network Deductible then 20%	
Inpatient or Outpatient Services	Deductible then 20%	Deductible then 40%
MRI, MRA, CT and PET Scans Physician's Office, Imaging Center, Outpatient Setting, Hospital	Deductible then 20%	Deductible then 40%
Prescription Drugs	Deductible then: \$10 / \$60 / \$80	Deductible then: \$10 / \$60 / \$80 Then 50%
Out-of-Pocket Maximum (Individual / Family)	\$4,000 / \$8,000	\$8,000 / \$16,000

Out-of-Pocket Maximum includes all medical and Rx copays.



Kansas City

CLAIM FLOW EXAMPLES

DOCTORS OFFICE VISIT



- Full cost of a doctor visit is **\$150**
- BlueKC has negotiated a fee of **\$90** using an in-network provider
- **You pay nothing at the visit**
- Your doctor sends a bill for **\$150** to your home, but you don't pay it
- You receive the Explanation of Benefits (EOB) from Blue KC indicating that you owe **\$90**
- You pay your doctor **\$90 (this amount goes towards your deductible)**

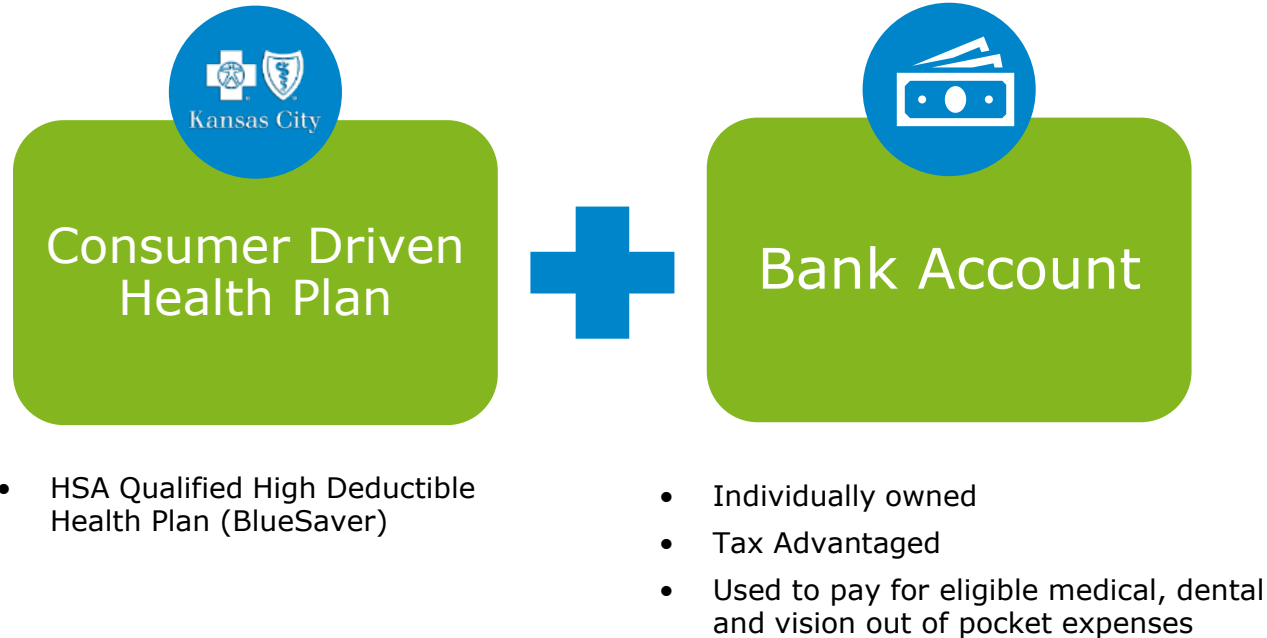
PHARMACY



- Doctor writes **prescription**
- **Show ID card** at time of transaction
- Receive Blue KC **discounts** by using network pharmacies
 - Prescriptions are **priced immediately**
 - You pay the **discounted amount** of the prescription drug at the time of purchase
 - Discounted amount of prescription drugs is **automatically applied to the deductible**



UNDERSTANDING HEALTH SAVINGS ACCOUNTS



WHAT IS A HEALTH SAVINGS ACCOUNT?

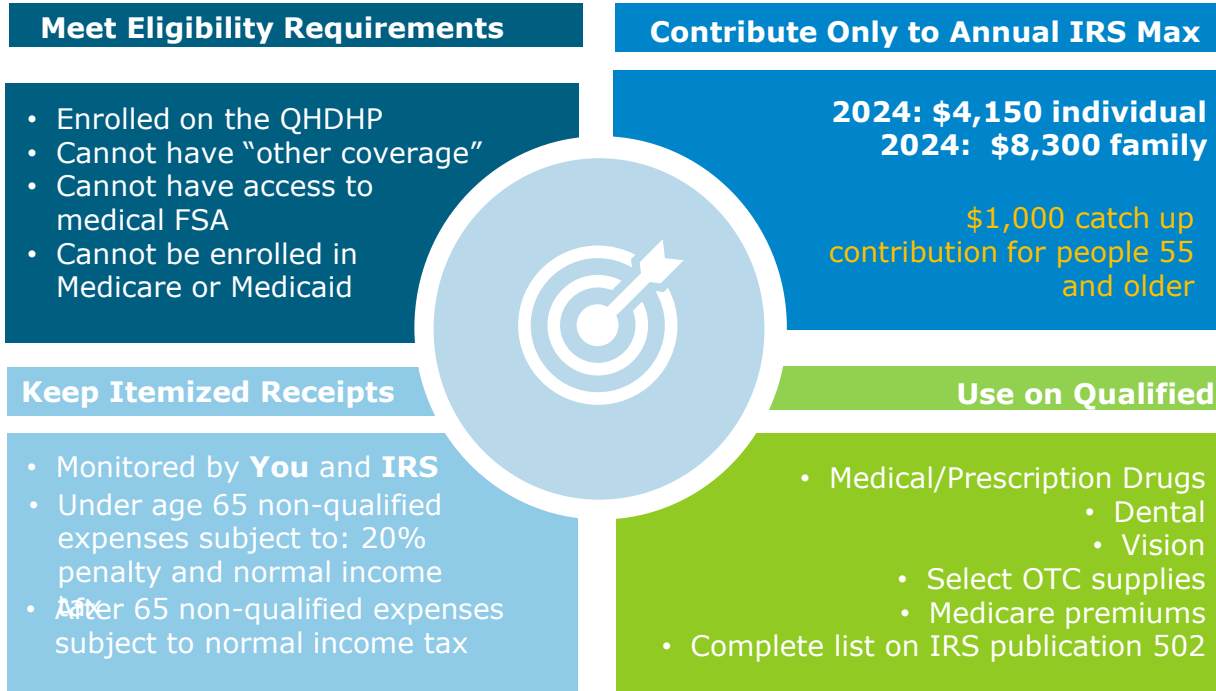
A Health Savings Account (HSA) can help you manage your expenses today and in the future.

- **Own.** The HSA is always yours, even if you change jobs, re-enroll in one of the Traditional plans, become unemployed or retire.
- **Grow.** Your unused balance rolls over from year to year. No “use it or lose it”.
- **Save.** HSA’s provide tax-free contributions and tax-free withdrawals and tax-free earnings from investment options.
- **Choose.** Use for current expenses, save for the future or explore investment options.



HEALTH SAVINGS ACCOUNTS (HSAs)

Your responsibilities as the HSA account holder



Kansas City



Added-Value Tools & Resources

FINDING CARE

New member? Switching networks? Search for providers as a guest on BlueKC.com.

STEP 1: Visit BlueKC.com

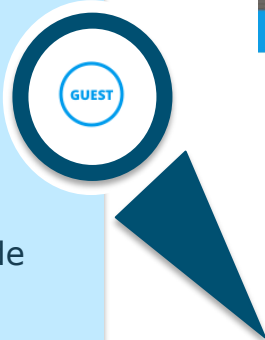
STEP 2: Select Find Care, in the upper right corner of the page

STEP 3: Select I have or might get a Blue KC health plan through my employer

STEP 4: Select your Network under the Select a Medical Network drop down

STEP 5: Select your Location by Zip Code

STEP 6: Explore your Options



Search for Care Providers

Log in to your account to use the Find Care tool.

- ✓ Search for an in-network doctor, hospital or other healthcare professional
- ✓ Compare providers side-by-side and estimate out-of-pocket costs—all based on your specific health plan
- ✓ View provider quality information and read reviews

[LOG IN TO FIND CARE](#)

[FIND CARE AS A GUEST >](#)

Shop smart to save money.

If eligible, you'll see SmartShopper, helping you shop and earn cash-back rewards for choosing quality, cost-effective providers for common medical tests and procedures.

[SEE IF YOU'RE ELIGIBLE >](#)

YOUR MEMBER PORTAL | MyBlueKC.com

Register online even if you don't have your ID number!

My Information

Quickly print, text or email your ID card

Plan Benefits

View coverage & pharmacy info

Claims & Usage

View claims, EOB's, deductible and Out of Pocket Max

Health & Wellness

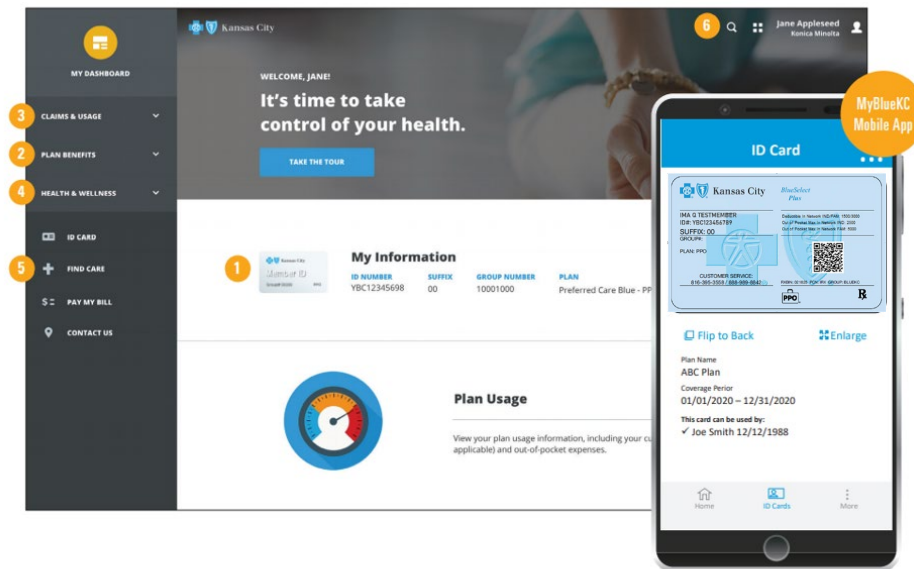
A Healthier You

Find Care

Find doctors, hospitals, pharmacies, dental providers

Ask Us

Get answers to your questions



ACCESS YOUR ACCOUNT  

Go to MyBlueKC.com or download the **MyBlueKC** mobile app to access your information—even if you don't have your member ID number!

Download on the
App Store

GET IT ON
Google Play



Kansas City

MYBLUEKC APP

Puts so much in the palm of your hand

Find doctors and
specialists in your
network



Virtual
care



Download your
digital ID card



Access
benefits



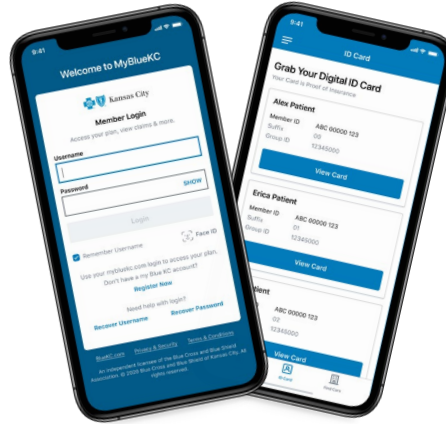
Review spending for
your current year



View details
about your claims



Cost
estimator



Use the app to learn about other benefits and programs. Registration is simple, if you're already registered at MyBlueKC.com, use the same log-in for the app.

BLUE KC VIRTUAL CARE

**BLUE KC
VIRTUAL
CARE
IS ALWAYS
ON.**



URGENT SICK & BEHAVIORAL HEALTH CARE NEEDS

- Affordable 24/7 access
- No sick care appointment necessary
- Schedule a video visit with a board-certified doctor

ALWAYS PRIVATE & SECURE

Scheduled sessions with therapists and psychiatrists are available for various behavioral health needs



Care you need--
including prescriptions



Great for traveling
when you need care



Save on drive time
or office wait time



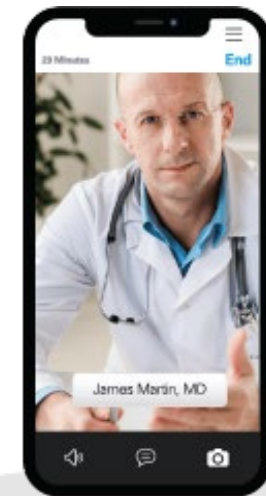
Board-certified
physicians



Private & Secure



Pay much less than the
emergency room



BLUEKCVirtualCare.com



Note: Virtual Care visit is charged as a specialty visit



Kansas City

ROUTINE PREVENTIVE SERVICES

100% coverage on all plans



Childhood Immunizations

Annual Physicals

Well women exams &
mammograms

Generic contraceptive

PSA tests

Colorectal cancer exams

Breastfeeding support,
supplies (pumps)
and counseling



Services must be
coded as preventive
and performed in a
different calendar
year



Services from non
network providers
subject to non network
deductible and
coinsurance



Routine
preventive list

GET NOTIFIED PRESCRIPTION SAVINGS

Rx Savings Solutions helps you decide what's best for your health and budget



SELECTION

Online search tool to discover all options available



PRICE

Personalized cost estimates and plan coverage



CONVENIENCE

Email & text alerts if there are savings



ASSISTANCE

Experienced staff works directly with your doctor



**SAME DRUG,
DIFFERENT
FORM**



**DIFFERENT
DRUG, SAME
TREATMENT**



**SAME
INGREDIENTS,
DIFFERENT PILLS**



**SAME ACTIVE
INGREDIENT,
LOWER PRICE**

DID YOU KNOW

A capsule might cost more than a tablet or a drug with two active ingredients can be split into two for big savings?!

GO ONLINE! 

START SAVING! Log in to MyBlueKC.com, access your pharmacy benefits and Rx Savings Solutions



Kansas City

Get cash rewards with SmartShopper

It pays to shop.

- Certain routine procedures, preventive exams, imaging scans and scheduled surgeries are eligible for cash rewards.
- The amount of the reward you receive depends on the type of procedure.
- A full list of SmartShopper-eligible procedures is available on your member portal.



200+
SmartShopper-
eligible procedures



Average cash reward earned per member is \$92



Kans



Kansas City

SmartShopper™

SMARTSHOPPER REWARDS!

It pays to shop!



Shop

Many common procedures, including examinations, scans and scheduled surgeries are eligible for cash rewards. Start shopping your procedures online at [MyBlueKC.com](https://www.MyBlueKC.com), or by contacting a Blue KC Customer Advocate or the SmartShopper Personal Assistant Team at 1-855-476-5027.

200+

SmartShopper-eligible procedures



Go

Have your procedure done at the SmartShopper-eligible location of your choice.



Earn

Once the claim has been processed, a reward check will be mailed directly to your home address. The amount of the reward you receive depends on the type of procedure.



Average cash reward earned per member is \$92.

A full list of SmartShopper-eligible procedures is available on your member portal at [MyBlueKC.com](https://www.MyBlueKC.com)



Kansas City

DIABETES PREVENTION PROGRAM

Change your life in 16 weeks!



33% of all Americans are at risk for Type 2 diabetes



15-30% of those at risk, will develop Type 2 in 5 years

COVERED BENEFIT FOR QUALIFIED MEMBERS



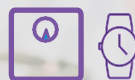
Access to personal health coach



Weekly lessons



A small group for support



Wireless scale or an activity tracker



Visit solera4me.com/bluekc and take the one-minute quiz!



Kansas City

DIABETES MANAGEMENT

Livongo for diabetes: it's all in the meter and it's all included



**Unlimited strips.
Unlimited lancets.
No cost.**



Join today at
join.livongo.com/BLUEKC/register



Personalized tips with
each blood glucose check



Real-time support when
you're out of range



Strip reordering,
right from your meter



Optional family alerts—
keep everyone in the
loop



Send a health summary report
directly from your meter



Automatic uploads mean
no more paper logbooks



Kansas City

MINDFUL BY BLUE KC

Delivering improved outcomes by meeting behavioral health needs



Identifying the critical contribution behavioral health makes to whole person health.

Addressing stigma. Creating greater access. Managing costs.



LEADS TO BETTER HEALTH OUTCOMES

24/7 support
from a
Mindful
Advocate

Assistance locating
and referring to
in-network providers

Help in creating a
care plan based
on your behavioral
healthcare needs



General Information

	Traditional PPO \$500 Preferred-Care Blue	Spira Care EPO \$2000 BlueSelect Plus	Spira Care EPO \$3500 BlueSelect Plus	BlueSaver QHDHP Spira/EPO \$4000 BlueSelect Plus	BlueSaver QHDHP PPO \$3000 Preferred-Care Blue
HSA Eligible?	NO	NO	NO	YES	YES
Deductible (Individual / Family)	\$500 / \$1,000	\$2,000 / \$4,000	\$3,500 / \$7,000	\$4,000 / \$8,000	\$3,000 / \$6,000
Coinsurance (Your Share)	20%	0%	0%	0%	20%
*Out-of-Pocket Maximum (Individual / Family)	\$4,500 / \$9,000	\$2,000 / \$4,000	\$3,500 / \$7,000	\$4,000 / \$8,000	\$4,000 / \$8,000
Preventive Care	No Cost	No Cost	No Cost	No Cost	No Cost
Office Visit	PCP: \$35 copay Specialist: \$70 copay	Spira: No Cost BSP: Deductible	Spira: No Cost BSP: Deductible	Spira: **Fair Market Value Charge is \$60 BSP: Deductible	Deductible then 20%
BlueKC Virtual Care	\$70 copay	Deductible	Deductible	Deductible	Deductible then 20%
Urgent Care	\$70 copay	Deductible	Deductible	Deductible	Deductible then 20%
Emergency Room	\$150 Copay then deductible then 20%	Deductible	Deductible	Deductible	Deductible then 20%
Inpatient or Outpatient Services	Deductible then 20%	Deductible	Deductible	Deductible	Deductible then 20%
MRI, MRA, CT and PET Scans, etc.	Deductible then 20%	Deductible	Deductible	Deductible	Deductible then 20%
Prescription Drugs	\$10 / \$60 / \$80 \$30 / \$180 / \$240	\$15 / \$50 / Deductible \$15 / \$125 / Deductible	\$15 / \$50 / Deductible \$15 / \$125 / Deductible	Deductible	Deductible then: \$10 / \$60 / \$80

10/1/2023



Kansas City

***Out-of-Pocket Maximum:** The amount members pay each year toward covered services before Blue KC pays 100% of benefits. This includes total of deductible, coinsurance, office visit copays and Rx drugs.
**** Spira QHDHP:** Please note that the allowable charge for a Spira office visit is a Fair Market Value Charge and could change at any time.

THANK
 YOU

QUESTIONS?

