

Greenbush Health Trust

Your health insurance coverage options

For members of Greenbush Health Insurance Trust



Greenbush Health Insurance Trust (GHT) offers its members a comprehensive health insurance plan with four deductible choices to best meet member needs.

Below is a brief description of the deductible options available through Blue Cross and Blue Shield of Kansas.



Comprehensive Major MedicalSM

Quad Option | These plans combine basic hospital, medical, surgical and prescription drug coverage with major medical coverage.

Deductible | You pay a pre-set dollar amount for covered expenses each benefit period for all covered members of your family, collectively. (Note: No one person can contribute more than the individual deductible amount toward the family deductible.)

Coinsurance | After the deductible has been met, Blue Cross pays a pre-selected percentage of the covered services. Any remaining percentage is paid by you. Once your share meets the maximum of your selected option, Blue Cross pays 100% of covered services for the balance of the benefit period — which is 12 consecutive months beginning on the anniversary of the group coverage.

Comprehensive Major Medical Quad Option (10/01/2024 – 09/30/2025)

	Deductible (person/family)	Coinsurance Percentage	Coinsurance Maximum	Out of Pocket Maximum	Lab & X-Ray	Office Visit Copay	Results/Rx ^A	Blue Rx Mail
Option A	\$1,500/ \$4,500	80%/20%	\$1,000 per person \$2,000 two persons \$3,000 three or more	\$6,350/\$12,700	100% to \$300	\$35/\$70	\$15/\$50/\$75/ 25% up to \$250/ 25% to \$1,000	2.5 x Copay
Option B	\$2,000/ \$6,000	80%/20%	\$1,500 per person \$3,000 two persons \$4,500 three or more	\$6,350/\$12,700	100% to \$300	\$35/\$70	\$15/\$50/\$75/ 25% up to \$250/ 25% to \$1,000	2.5 x Copay
Option C	\$2,500/ \$7,500	80%/20%	\$2,000 per person \$4,000 two persons \$6,000 three or more	\$6,350/\$12,700	100% to \$300	\$35/\$70	\$15/\$50/\$75/ 25% up to \$250/ 25% to \$1,000	2.5 x Copay
Option D	\$5,000/ \$10,000	0%	N/A	\$6,350/\$12,700	deductible/ coinsurance	deductible/ coinsurance	\$15/\$50/\$75/ 25% up to \$250/ 25% to \$1,000 ^B	2.5 x Copay ^B

^A Generic/Preferred Brand/Non-Preferred Brand/Preferred Specialty/Non-Preferred Specialty

^B After deductible has been met

Preventive care as defined by the Affordable Care Act is paid at 100%.

Each plan includes an unlimited lifetime benefit. Eligible children are covered to age 26.

Blue Choice® Network

Blue Choice is a preferred provider organization created through special provider contracts. Maximum benefits are available by using Blue Choice providers and obtaining pre-admission certification before any planned admission.

If services are not received from Blue Choice providers or if pre-admission certification is not obtained prior to a planned admission, payment will be reduced and there will be additional out-of-pocket expense.

Other advantages of the Blue Choice network:

- Largest statewide network of contracting providers
- Network providers accept our discounted payment allowance for covered services as payment-in-full
- Immediate access to PPO provider discounts (through Blue Cross Blue Shield Global Core no matter where you travel)

ResultsRx

ResultsRx is a formulary provided by Blue Cross and Blue Shield of Kansas, as designed by the pharmacy benefits manager Prime Therapeutics. Blue Cross and Prime partner for total drug management. Our integrated benefits make sure medical and pharmacy are working together to keep your costs low.

The ResultsRx formulary has met an extensive evaluation of safety and efficacy by Prime Therapeutics before approval to be included.

In addition to cost savings, the Blue Cross and Prime partnership strives to offer the best programs and clinical outcomes to improve your health.

Specialty Medications

Our Mandatory Designated Specialty Pharmacy is the only in network specialty pharmacy. Members get personalized, expert support from a team of pharmacists and clinical experts. Their specialty medicines arrive safely, quickly and affordably.

Specialty medications are only available for a 30 day supply.

Advance Insurance Company of Kansas

The Greenbush Health Insurance Trust benefit package offers a \$15,000, a \$25,000 and a \$35,000 group life and Accidental Death & Dismemberment (AD&D) insurance option. Groups are required to offer at least the \$15,000 option to all eligible employees.

FlexAccess™

FlexAccess delivers savings by allowing payers to maximize the full value of drug manufacturer copay assistance for select specialty drugs. The copay assistance value is applied to the member's maximized copayment and blocked from applying to member accumulator balances.

HealthyOptionsSM

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. Employees can take health appraisals, sign-up for a disease management program to help manage chronic conditions, explore exclusive health and wellness discounts through Blue365® and view a selection of health-related videos, webinars and articles through our Wellness Media Library. These are just a few of the tools and support provided through the HealthyOptions program.

Tria Health

Chronic conditions are primarily managed with medications, yet 16% of the US health expenditure is driven by non-optimized medication use. We can help develop and maintain a partnership of trust with your employees and their health care providers to deliver patient-centered, pharmacist-led, and technology-enabled one-on-one consultations for chronic condition management that results in optimal health outcomes.

District requirements

- Must be a member of the Greenbush Health Insurance Trust (GHT)
- Enrollment of at least 75 percent of KPERS adjusted eligible employees
- Two years commitment to the GHT by any new group who enrolls
- Group must have 50 full-time (30+ hours per week) employees to be eligible
- GHT plan administrator will bill member groups \$5 per covered employee per month fee (to cover GHT expenses)
- Groups are required to provide at least \$15,000 life insurance option to all eligible employees
- Minimum employer contribution \$350 for all participating employees, based on a 12 month benefit period
- Interested groups will be reviewed by Blue Cross and a Greenbush Health independent actuary prior to acceptance by the Trust members

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; any service or supply related to the medical management of obesity except for eligible preventive services; 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 benefit programs available to employers, their employees, spouses and dependents through the Greenbush Health Insurance Trust. It is not a legal document. The exact provisions of the benefits and exclusions are contained in the certificate. These benefits are provided through Blue Cross and Blue Shield of Kansas.

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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.

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