



January 1, 2023 – December 31, 2023

## **City of Kansas City HMO Plan 3 2023 Summary of Benefits**

### **Medicare Advantage Plan with Part D Prescription Drug Coverage**

To join City of Kansas City HMO Plan 3, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area.

Kansas: Johnson and Wyandotte.

Missouri: Cass, Clay, Clinton, Jackson, Lafayette, Platte and Ray.

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, call us and ask for the "Evidence of Coverage." You can also see the Evidence of Coverage on our website,

[www.medicarebluekc.com/cityofkcmo](http://www.medicarebluekc.com/cityofkcmo).

If you want to know more about the coverage and costs of Original Medicare, look in your current "**Medicare & You**" handbook. View it online at [www.medicare.gov](http://www.medicare.gov) or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

#### *Have Questions?*

Call us at 1-888-892-8907, TTY: 711 from 8 a.m. – 8 p.m. Central Time 7 days a week, October 1 to March 31 and from April 1 to September 30, 8 a.m. – 8 p.m. Central Time, Monday through Friday or go online to our website:

[www.medicarebluekc.com/cityofkcmo](http://www.medicarebluekc.com/cityofkcmo).

You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, [www.medicarebluekc.com/EGWPFformulary](http://www.medicarebluekc.com/EGWPFformulary).

## SUMMARY OF BENEFITS

### City of Kansas City HMO Plan 3

#### MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

<b>Monthly Plan Premium</b>	You do not pay a separate monthly plan premium for City of Kansas City HMO Plan 3. You must continue to pay your Medicare Part B premium.
<b>Deductible</b>	Medical Deductible: Not Applicable. Prescription Drug Deductible: Not Applicable.
<b>Maximum Out-of-Pocket Responsibility</b>	Your yearly limit(s) in this plan: <ul style="list-style-type: none"><li>• \$3,400 for services you receive from in-network providers.</li></ul> If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.
<b>Prior Authorization</b>	Some in-network services may require prior authorization and are indicated with (PA) for your reference.

#### COVERED MEDICAL AND HOSPITAL BENEFITS

<b>Acupuncture for Chronic Low Back Pain</b>	You pay a \$30 copay for each Medicare-covered acupuncture treatment.
<b>Ambulance (PA)</b>	Ground Ambulance: \$150 copay. Air Ambulance: \$150 copay. Worldwide Ambulance Coverage: \$150 copay.
<b>Ambulatory Surgical Center (PA)</b>	Ambulatory Surgical Center: \$225 copay.
<b>Annual Physical Exam</b>	There is no coinsurance, copayment, or deductible for the annual physical exam.
<b>Cardiac Rehabilitation Services</b>	You pay a \$5 copay per day for cardiac rehabilitation and intensive cardiac rehabilitation services.

<b>COVERED MEDICAL AND HOSPITAL BENEFITS</b>	
<b>Chiropractic Services</b>	You pay a \$20 copay for each visit.
<b>Dental Services</b>	Medicare-covered: \$20 copay.
<b>Diabetes Self-Management Training, Diabetic Services And Supplies</b>	<p>You pay a \$0 copay for each Medicare-covered diabetes self-management training via Telehealth.</p> <p>You pay a \$0 copay for Medicare-covered diabetes self-management training.</p> <p>You pay nothing for the Diabetic Care Program or the Medicare-covered diabetic device and supplies.</p> <p>You pay a \$0 copay for preferred brand diabetes monitoring devices and supplies, and Continuous Glucose Monitors (CGM) and supplies when obtained at a pharmacy.</p> <p>Non-preferred brand Continuous Glucose Monitors (CGM) are covered only when deemed medically necessary and prior authorized.</p> <p>You pay 0% coinsurance for all other brands of diabetic supplies when obtained from Edgepark.</p> <p>You pay 20% coinsurance for all other brands of diabetic supplies when obtained at a pharmacy or a DME provider.</p> <p>You pay 0% coinsurance for Medicare-covered diabetic therapeutic custom-molded shoes or inserts.</p>
<b>Diagnostic Services / Labs/ Imaging (PA)</b>	<p>Diagnostic tests and procedures: \$0 copay.</p> <p>Lab services: \$0 copay.</p> <p>Diagnostic Radiology Services (such as MRI, CAT Scan): \$225 copay.</p> <p>X-rays: \$0 copay.</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 20% coinsurance.</p>
<b>Doctor's Office Visits</b>	<p>Telehealth visit: \$0 copay.</p> <p>Primary care physician visit: \$5 copay.</p> <p>Specialist visit: \$30 copay.</p> <p>You pay a \$5 copay for other health care providers in a primary care physician office.</p>

**COVERED MEDICAL AND HOSPITAL BENEFITS**

	You pay a \$30 copay for other health care providers in a specialist office.
<b>Durable Medical Equipment (DME), Prosthetics and Related Supplies (PA)</b>	You pay 20% coinsurance for items.
<b>Emergency Care</b>	\$65 copay per visit. If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. Worldwide Emergency Coverage: \$65 copay.
<b>Health And Wellness Education Programs</b>	You pay a \$0 copay for Nutritional Counseling. You pay a \$0 copay for Telehealth counseling visit. You pay a \$0 copay for Fitness programs. You pay a \$0 copay for Blue KC Virtual Care services.
<b>Hearing Services</b>	Exam to diagnose and treat hearing and balance issues: \$30 copay. Routine hearing exam (up to 1 visit(s) every year): \$0 copay. Fitting and Evaluation for Hearing Aid (up to 3 visit(s) every year): \$0 copay. Hearing Aid (up to 2 hearing aids every year): \$0 copay. Benefit must be accessed through the plan's partner and includes up to one hearing aid per ear, per year, up to \$500 benefit allowance per ear every year.
<b>Home Health Agency Care (PA)</b>	You pay a \$0 copay for home health visits.
<b>Home Infusion Therapy (PA)</b>	You pay a 20% coinsurance for home infusion therapy.
<b>Immunizations</b>	There is no coinsurance, copayment, or deductible for the Medicare-covered pneumonia, influenza, Hepatitis B and COVID-19 vaccines.

**COVERED MEDICAL AND HOSPITAL BENEFITS**

<b>Inpatient Hospital (PA)</b>	<b><u>Medical Facility:</u></b> Days 1-7: \$200 copay per day for each admission. Days 8 & beyond: \$0 copay per day. <b><u>Mental Health Facility:</u></b> Days 1-7: \$200 copay per day for each admission. Days 8-90: \$0 copay per day.
<b>Meals</b>	You pay nothing for up to 2 meals per day, for up to 4 weeks (56 meals) per year. You pay nothing for nutritional shakes available for up to 4 weeks (24 units) per year.
<b>Medicare Part B Drugs (PA)</b>	For Part B drugs such as chemotherapy drugs: 20% coinsurance. Other Part B drugs: 20% coinsurance.
<b>Mental Health Care</b>	Outpatient group therapy visit: \$30 copay. Individual therapy visits: \$30 copay. Telehealth visit: \$0 copay.
<b>Opioid Treatment Program Services</b>	You pay a \$0 copay for Telehealth services. You pay a \$30 copay per visit for opioid treatment program services.
<b>Outpatient Hospital (PA)</b>	Observation: \$225 copay. Outpatient hospital, other services: 20% coinsurance. Outpatient Surgery: \$225 copay.
<b>Outpatient Substance Abuse Services</b>	You pay a \$0 copay for Telehealth services. You pay a \$30 copay for each individual therapy visit. You pay a \$30 copay for each group therapy visit.
<b>Over-the-Counter Items</b>	Your benefit is \$25 per month for eligible OTC items.
<b>Partial Hospitalization Services (PA)</b>	You pay a \$30 copay per day for partial hospitalization services.

## COVERED MEDICAL AND HOSPITAL BENEFITS

### Physical, Speech and Occupational Therapy

Physical Therapy visit: \$30 copay.  
Speech Therapy visit: \$30 copay.  
Occupational Therapy visit: \$30 copay.  
Telehealth Visit: \$0 copay.

### Podiatry services

You pay a \$5 copay for each Medicare-covered podiatry visit.

### Preventive Care (e.g., flu vaccine, diabetic screenings)

You pay nothing for all preventive services covered under Original Medicare at zero cost sharing.

Any additional preventive services approved by Medicare during the contract year will be covered.

Below is a list of Medicare-covered preventive services:

- Abdominal aortic aneurysm screening
- Annual wellness visit
- Bone mass measurement
- Breast cancer screening (mammograms)
- Cardiovascular disease risk reduction visit (therapy for cardiovascular disease)
- Cardiovascular disease testing
- Cervical and vaginal cancer screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- HIV screening
- Medical nutrition therapy
- Medicare Diabetes Prevention Program (MDPP)
- Obesity screening and therapy to promote sustained weight loss
- Prostate cancer screening exams
- Screening and counseling to reduce alcohol misuse
- Screening for lung cancer with low dose computed tomography (LDCT)
- Screening for sexually transmitted infections (STIs) and counseling to prevent STIs
- Smoking and tobacco use cessation (counseling to stop smoking or tobacco use)
- "Welcome to Medicare" preventive visit

**COVERED MEDICAL AND HOSPITAL BENEFITS**

<b>Pulmonary Rehabilitation Services</b>	You pay a \$5 copay per day for pulmonary rehabilitation services.
<b>Services to Treat Kidney Disease</b>	You pay 0% coinsurance for renal dialysis. You pay a \$0 copay for kidney disease education services. You pay a \$0 copay for Telehealth services.
<b>Skilled Nursing Facility (SNF) (PA)</b>	Days 1-20: \$0 copay per day. Days 21-100: \$125 copay per day.
<b>Supervised Exercise Therapy (SET)</b>	You pay a \$5 copay per session for Supervised Exercise Therapy (SET) services.
<b>Urgently Needed Services</b>	\$30 copay per visit. \$0 copay when you use Blue KC Virtual Care. Worldwide Urgent Coverage: \$30 copay.
<b>Vision Services</b>	Exam to diagnose and treat diseases and conditions of the eye (including yearly glaucoma screening): \$30 copay. Routine eye exam (up to 1 visit(s) every year): \$0 copay. Eyeglasses or contact lenses after cataract surgery: \$0 copay. Our plan pays up to \$150 for eyewear (lenses and frames or contract lenses).

**PRESCRIPTION DRUG BENEFITS****Deductible**

Prescription Drug Deductible: Not Applicable.

**Initial Coverage**

You pay the following until your total yearly drug costs reach \$4,660. Total yearly drug costs are the drug costs paid by both you and our Part D plan.

**Standard Retail Cost-Sharing**

<b>Tier</b>	<b>One-month supply</b>	<b>Two-month supply</b>	<b>Three-month supply</b>
Tier 1 (Preferred Generic)	\$5 copay	\$10 copay	\$10 copay
Tier 2 (Generic)	\$10 copay	\$20 copay	\$20 copay
Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$90 copay
Tier 4 (Non-Preferred Drug)	\$80 copay	\$160 copay	\$160 copay
Tier 5 (Specialty Tier)	33% coinsurance	Not Applicable	Not Applicable

**Standard Mail Order**

<b>Tier</b>	<b>One-month supply</b>	<b>Two-month supply</b>	<b>Three-month supply</b>
Tier 1 (Preferred Generic)	\$5 copay	\$10 copay	\$10 copay
Tier 2 (Generic)	\$10 copay	\$20 copay	\$20 copay
Tier 3 (Preferred Brand)	\$45 copay	\$90 copay	\$90 copay
Tier 4 (Non-Preferred Drug)	\$80 copay	\$160 copay	\$160 copay
Tier 5 (Specialty Tier)	33% coinsurance	Not Applicable	Not Applicable

Your cost-sharing may be different if you use a Long-Term Care pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 100 days) of a drug.



## PRESCRIPTION DRUG BENEFITS

	<p><b>Important Message About What You Pay for Vaccines</b> - Our plan covers most Part D vaccines at no cost to you.</p> <p><b>Important Message About What You Pay for Insulin</b> - You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.</p> <p>Please call us or see the plan's "<b>Evidence of Coverage</b>" on our website (<a href="http://www.medicarebluekc.com/cityofkcmo">www.medicarebluekc.com/cityofkcmo</a>) for complete information about your costs for covered drugs.</p>
<b>Coverage Gap</b>	<p>The coverage gap begins after the total yearly drug cost (including what our plan has paid and what you have paid) reaches \$4,660.</p> <p>After you enter the coverage gap, you pay 25% of the plan's cost for covered brand name drugs and 25% of the plan's cost for covered generic drugs until your costs total \$7,400, which is the end of the coverage gap.</p>
<b>Catastrophic Amount</b>	<p>After your yearly out-of-pocket drug costs reach \$7,400, you pay the greater of:</p> <ul style="list-style-type: none"><li>• \$4.15 copay for generic (including brand drugs treated as generic) and a \$10.35 copayment for all other drugs, or</li><li>• 5% of the cost.</li></ul>

**City of Kansas City HMO Plan 3** is a HMO plan with a Medicare contract. Enrollment in **City of Kansas City HMO Plan 3** depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Blue Cross and Blue Shield of Kansas City members, except in emergency situations. Please call our Member Services number or see your "Evidence of Coverage" for more information, including the cost-sharing that applies to out-of-network services.

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association. The HMO product is offered by Blue-Advantage Plus of Kansas City, Inc., a wholly-owned subsidiary of Blue Cross and Blue Shield of Kansas City.

## Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-888-892-8907 (TTY 711).

### Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit <https://www.medicarebluekc.com/employer-plans> or call 1-888-892-8907 (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

### Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2024.
- For HMO Plans only:** Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

**For PPO Plans only:** Our plan allows you to see providers outside of our network (non-contracted providers). However, while we will pay for covered services provided by a non-contracted provider, the provider must agree to treat you. Except in an emergency or urgent situation, non-contracted providers may deny care. In addition, you will pay a higher co-pay for services received by non-contracted providers.

**For PPO Plans only:** Out-of-network/non-contracted providers are under no obligation to treat Blue Medicare Advantage (PPO) members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information.

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# Multi-Language Insert

## Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-866-508-7140, TTY 711. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-866-508-7140, TTY: 711. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务, 帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务, 请致电 1-866-508-7140, TTY: 711。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問, 為此我們提供免費的翻譯服務。如需翻譯服務, 請致電 1-866-508-7140, TTY: 711。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-866-508-7140, TTY: 711. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-866-508-7140, TTY : 711. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-866-508-7140, TTY: 711 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-866-508-7140, TTY: 711. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-866-508-7140, TTY: 711번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-866-508-7140, TTY: 711. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، بمساعدتك. هذه خدمة مجانية 1. سيقوم شخص ما يتحدث العربية 711 TTY: 1-866-508-7140, ليس عليك سوى الاتصال بنا على

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं। एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-866-508-7140, TTY: 711 पर फोन करें। कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है। यह एक मुफ्त सेवा है।

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-866-508-7140, TTY: 711. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portugués:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-866-508-7140, TTY: 711. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-866-508-7140, TTY: 711. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-866-508-7140, TTY: 711. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、1-866-508-7140, TTY: 711にお電話ください。日本語を話す人者が支援いたします。これは無料のサービスです。