Kansas City: Blue KC Standard Gold 2000 limited Al/AN with broad Preferred-Care Blue EPO

Coverage Period: Beginning on or after 01/01/2023 Coverage for: All Coverage Tiers | Plan Type: EPO



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only

a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, BlueKC.Com or by calling 1-877-410-6716. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-877-410-6716 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; or \$2,000 individual/ \$4,000 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care services are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For IHCP <u>providers</u> \$0 individual / \$0 family. For <u>In-Network providers</u> \$8,700 individual / \$17,400 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover, and penalties for failure to obtain preauthorization for services may be incurred, which can result in the cost of the service being your responsibility.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.BlueKC.com/qhp/pcb or call 1-877-410-6716 for a list of network providers .	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

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All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

			What You Will Pay		Limitations, Exceptions, & Other Important Information
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	
If you visit a health care	Primary care visit to treat an injury or illness		\$30 <u>copay</u> /visit, <u>Deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Other services/ procedures that are performed in a physician's office are subject to the network deductible and coinsurance level (excluding lab).
provider's office or clinic	Specialist visit		\$60 <u>copay</u> /visit, <u>Deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Same limitations as primary care.
	Preventive care/ screening/ immunization		No charge, <u>Deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Blood Work: No charge if performed in In-Network provider's office/independent lab. X-rays and other radiology procedures performed in an In-Network physician's office will not be subject to the applicable Cost-Sharing if you are required to pay your office visit Copayment.
	Imaging (CT/PET scans, MRIs)	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bluekc.com/2023IFPSGACAMO	Generic drugs	IHCP Pharmacy: Retail No charge, Deductible does not apply	RxSelect-Walgreens: Retail \$15 copay/fill, Deductible does not apply; Mail Order \$45 copay/fill, Deductible does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required. Failure to obtain approval may result in the cost of the drug being your responsibility. Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).
	Preferred brand drugs	IHCP Pharmacy: Retail No charge, Deductible does not apply	RxSelect-Walgreens: Retail \$30 copay/fill, Deductible does not apply; Mail Order \$90 copay/fill, Deductible does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required. Failure to obtain approval may result in the cost of the drug being your responsibility. Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).
	Non-preferred brand drugs	IHCP Pharmacy: Retail No charge, Deductible does not apply	RxSelect-Walgreens: Retail \$60 copay/fill, Deductible does not apply; Mail Order \$180 copay/fill, Deductible does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization may be required. Failure to obtain approval may result in the cost of the drug being your responsibility. Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).
	Specialty drugs	Not applicable	Generic Specialty drugs / Preferred Specialty drugs: \$250 copay/fill, Deductible does not apply; Non-Preferred Specialty drugs: \$250 copay/fill, Deductible does not apply	Not covered	Prior authorization may be required. Failure to obtain approval may result in the cost of the drug being your responsibility. Covers up to 34 day supply (retail).

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Certain outpatient surgeries and services must be prior authorized. Failure to obtain approval may result in the cost of the service being your responsibility.
	Physician/surgeon fees	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	Emergency room care	No charge	25% coinsurance	25% coinsurance after In-Network Deductible	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No charge	25% coinsurance	25% coinsurance after In-Network Deductible	Cost sharing waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No charge	\$45 <u>copay</u> /visit, <u>Deductible</u> does not apply	\$45 <u>copay</u> /visit, <u>Deductible</u> does not apply	Same limitations as primary care.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.
	Physician/surgeon fees	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	Office Visit: \$30 copay/visit, Deductible does not apply; Therapy in a Provider's Office: 25% coinsurance; Therapy in a Facility: 25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.

				What You Will Pay		
Common Medical Event Se	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		Inpatient services	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.
	If you are pregnant	Office visits	No charge	\$60 <u>copay</u> /visit, <u>Deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). You must pay your office visit copayment for each visit to a Physician for Complications of Pregnancy. Only one office visit copayment shall apply for Physician obstetrical services per pregnancy.
		Childbirth/delivery professional services	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
		Childbirth/delivery facility services	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral.
	If you need help	Home health care	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. 100 visit Calendar Year maximum.
	If you need help recovering or have other special health needs	Rehabilitation services	No charge	Therapy in a Provider's Office: \$30 copay/visit, Deductible does not apply Therapy in a Facility: 25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Physical: 20 visit Calendar Year maximum. Occupational: 20 visit Calendar Year maximum.

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Habilitation services	No charge	Therapy in a Provider's Office: \$30 copay/visit, Deductible does not apply Therapy in a Facility: 25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Physical: 20 visit Calendar Year maximum. Occupational: 20 visit Calendar Year maximum.
	Skilled nursing care	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. 150 day Calendar Year maximum. Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.
	Durable medical equipment	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.
	Hospice services	No charge	25% coinsurance	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization is required for service received at an inpatient facility. Failure to obtain approval may result in the cost of the service being your responsibility.
Market and a second	Children's eye exam	No charge	\$25 <u>copay</u> /visit, <u>Deductible</u> does not apply	Not covered	Cost sharing waived at non-IHCP with IHCP referral. Limited to 1 Exam(s) per Calendar Year maximum for In-Network. Limited to a child age 18 and younger.
If your child needs dental or eye care	Children's glasses	ino charge	No charge, <u>Deductible</u> does not apply	Not covered	Limited to 1 Pair of Lenses and 1 Frame(s) per Calendar Year maximum or 1 Annual Supply of Contacts per Calendar Year for In-Network maximum. Limited to a child age 18 and younger.

Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of- Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's dental check-up	Not covered	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except when the life of the mother is endangered)
- Acupuncture

Bariatric surgery

Cosmetic surgery

Dental care

Infertility treatment

Long-term care

- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

Routine foot care

Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Chiropractic care

- Hearing aids limited to 1 hearing aid(s) Every 48 Months
 Private-duty nursing limited to 100 visits per
 - Calendar Year

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Blue Cross and Blue Shield of Kansas City at 816-395-2953 or www.BlueKC.com, the Missouri Department of Commerce and Insurance at 800-726-7390 or at www.insurance.mo.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact the Missouri Department of Commerce and Insurance at 800-726-7390 or at www.insurance.mo.gov.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP. TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Not applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u>, and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing					
<u>Deductibles</u>	\$0				
<u>Copayments</u>	\$0				
Coinsurance	\$0				
What isn't covered					
Limits or exclusions	\$60				
The total Peg would pay is	\$60				

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment

Total Example Cost \$5,600

In this example, Joe would pay:

Cost Sharing				
<u>Deductibles</u>	\$0			
Copayments	\$0			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$0			
The total Joe would pay is	\$0			

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$0
■ Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
■ Other coinsurance	0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

Note: These numbers assume the patient does not participate in the <u>plan</u>'s wellness program. If you participate in the <u>plan</u>'s wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-816-395-2121.

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.

Discrimination is Against the Law

Blue Cross and Blue Shield of Kansas City (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.

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 1-877-395-7126.

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1-844-395-7126.

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.



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