

Understanding Your Plan's Network

Check with your HR department to determine if your company is offering an EPO and/or PPO Spira Care plan.



While your primary care needs can be handled at your Spira Care Center, we recognize that certain circumstances call for outside care — like seeing a specialist, long-term behavioral health support or being admitted to a hospital.

For needs outside of a Care Center, you will have access to your plan's network within the Kansas City metro area and the nationwide BlueCard network for care when traveling outside your service area (applies toward your annual deductible).

It is important to understand if your plan is on an EPO or PPO insurance model. Ask your human resources representative or look on your member ID card.

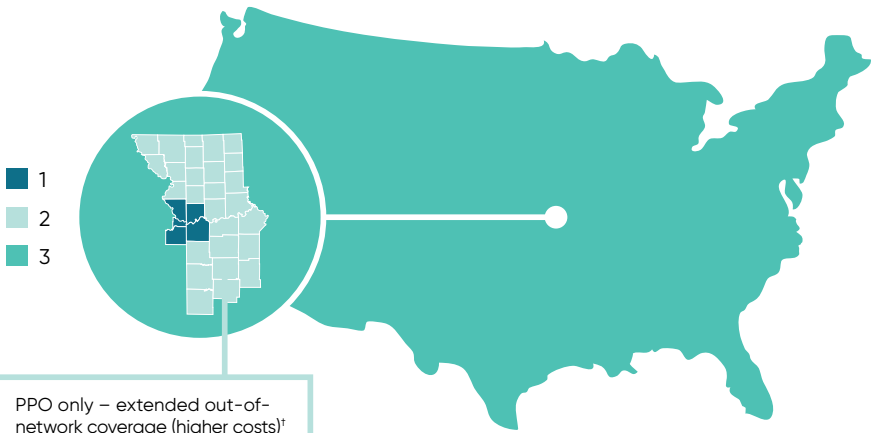
EPO

In an Exclusive Provider Organization (EPO) insurance model, members must receive all care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) except for emergency services. Non-emergency services received out-of-network will not be covered.

PPO

In a Preferred Provider Organization (PPO) insurance model, members are encouraged to receive care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) but have the option to receive care from out-of-network providers at a higher cost.

BlueSelect Plus Network: EPO & PPO Differences



PPO only – extended out-of-network coverage (higher costs)[†]

EPO only – no coverage except for emergencies[†]

	EPO Plan Type	PPO Plan Type
<p>1. When receiving care in the BlueSelect Plus network (Clay, Clinton, Jackson and Platte counties in Missouri, and Johnson and Wyandotte counties in Kansas).</p>	<p>You have in-network coverage when using any of the 3,600+ providers in the six area counties and ten hospitals in the network.</p> <p>Important note: All other hospitals (and their providers) in the Kansas City metro area that are not in the BlueSelect Plus network are considered out-of-network. With the EPO plan type, you will be responsible for 100% of costs associated with any care received out of network. With the PPO plan type, your out-of-network benefits provide some coverage, but higher out-of-pocket costs will apply.[†] Emergency services are always covered at the in-network cost share.</p>	
†KEY DIFFERENCE		
<p>2. When receiving care outside the BlueSelect Plus network within the 32-county Blue KC service area.</p>	<p>No coverage except for emergency services. You will be responsible for 100% of costs.</p>	<p>Out-of-network coverage, meaning higher out-of-pocket costs will apply.[†]</p>
<p>3. When receiving care outside the 32-county Blue KC service area (when traveling or on vacation, for example).</p>	<p>You have access to the BlueCard network which provides you in-network access to medical care. If you use a non-BlueCard provider, you do not have out-of-network coverage except for emergency services.[†]</p>	<p>You have access to the BlueCard network which provides you in-network access to medical care.</p>

[†]Out-of-network benefits are subject to the plan's allowable charge. Out-of-network providers may bill the member for the remaining balance.

Questions? Please call Spira Care at 1-877-33-SPIRA.