



Kansas City

Member Guide

The member guide provides a general overview of services and benefits that are included in Blue KC Individual & Family Plans.

For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting **MyBlueKC.com** and clicking on **Plan Benefits**.





Table of Contents

GETTING STARTED

- Understanding Health Insurance Terms
- Your Member Portal on MyBlueKC.com
- MyBlueKC Mobile App
- Your Blue KC Member ID Card
- What to Expect on Your Explanation of Benefits
- Opt-In to Text Messaging

FINDING CARE

- Knowing Where to Go for Care Starts Here
- Find a Doctor or Hospital
- Blue KC Community Support Tool
- Virtual Care
- Blue Cross Blue Shield Global Solutions
- How Prior-Authorization Works

LIVING HEALTHY

- Rewards Program
- Behavioral Health Services
- Maternity Support Right from the Start
- Blue365® Deals
- Lifestyle Program Benefit
- Chronic Condition Management
- Blue KC Care Management App

PHARMACY

- Making the Most of Your Pharmacy Benefits
- Rx Savings Solutions



Getting Started





Understanding Health Insurance Terms

Exclusive Provider Organization (EPO)

A type of health plan where you receive healthcare services only from doctors, hospitals and specialists in your plan's network. There is no out-of-network coverage except for emergency services. Non-emergency services received out-of-network are not covered.

High Deductible Health Plan (HDHP)

A plan with a higher deductible than a traditional insurance plan. The monthly premium is usually lower, but you pay more healthcare costs yourself (your deductible) before the insurance company starts to pay its share. Certain plans that meet IRS guidelines are called Qualified High Deductible Health Plans (QHDHP). QHDHPs can be combined with a Health Savings Account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes.

Health Savings Account (HSA)

An HSA allows you to pay for qualified medical expenses with tax-free money. To qualify for an HSA, you must have a qualified high deductible health plan (QHDHP). In general, you can use the money in your HSA to pay for deductibles, copayments and other expenses not covered by your health plan, like dental or vision expenses. If you don't use all the money in your account by the end of the year, don't worry. The money rolls over from year to year.

Open Enrollment

Open Enrollment, also known as Annual Enrollment, is when you can make additions, changes or deletions to your elected benefit options. In most cases, changes in benefits elections can only be made during Open Enrollment or when you experience a specific qualifying event like the birth of a child or marriage. Open Enrollment is your opportunity to review your health insurance and spending accounts benefits coverage and make choices for the upcoming calendar year. You should actively enroll during Open Enrollment to ensure your benefits meet your needs.

Coinsurance

The percentage of costs of a covered healthcare service you pay (for example, 25%) after you've paid your deductible.

Copayment

The fixed amount (for example, \$25) you pay for a covered healthcare service, usually when you receive the service. The amount can vary, depending on the provider and the type of healthcare service.

Deductible

The amount you pay for services received before your health plan begins to pay. For example, if your deductible is \$1,500, your health plan will not pay for covered services until you've paid \$1,500 toward your covered healthcare expenses. Once your deductible is met, your health plan will begin to pay a portion of your covered healthcare.

Premium

The amount you pay for your health plan, typically on a monthly basis.

Explanation of Benefits (EOB)

It looks like a bill, feels like a bill, but an EOB is not a bill. If you have a health plan, it's the statement you get from your insurance company after you receive services from a healthcare provider. The EOB lists several things including the services you received, the cost your plan covers and the total amount billed to you.

In/Out-of-network

An out-of-network provider is any provider that does not have a contract with your healthcare plan. Generally, your insurance company will pay less money or not pay anything at all for services you receive from out-of-network providers.

To save money, it's important to understand who is an in-network provider in your healthcare plan. To learn more, access the Find Care tool on BlueKC.com to help you find the most up-to-date and accurate information when you're looking to find or get basic information about an in-network doctor, hospital or other healthcare provider.

Want to learn more?

Review the Blue KC glossary online at BlueKC.com/Consumer/Glossary to find general definitions and examples of health insurance terms.





Your Member Account on MyBlueKC.com

- 1. My Information:** Quickly view, print, or email a copy of your member ID card.
- 2. Claims, EOB, & Usage:** Check the status of your claims and export a list of past claims. View your Explanation of Benefits (EOB) documents to understand any payment you may owe to your provider. This section also includes graphs to illustrate your progress toward your deductible and out-of-pocket maximum.
- 3. Plan Benefits:** View your medical certificate, summary of benefits and coverage, and more. If your Blue KC policy includes pharmacy benefits, you'll have tools to help you locate a pharmacy, learn about the differences between generic and brand name medications, save on prescriptions and access the Blue KC Prescription Drug List.
- 4. Find Care:** Search for an in-network doctor, hospital or other healthcare professional and estimate your out-of-pocket costs for common procedures – all based on your specific health plan.
- 5. Health & Wellness:** We're proud to offer a variety of resources to help you stay healthy and live well. Learn more about our A Healthier You™ wellness program and a variety of other programs available.
- 6. Contact Us:** Get answers to questions about your Blue KC policy or health insurance in general. We're here to help answer all your questions Monday – Friday, 8 a.m. – 5 p.m. Central.

Register With Your Member ID Card

Step 1: Go to MyBlueKC.com to create your new account.

Step 2: Follow the on-screen instructions. You will have the option to create your account without a member ID.

Step 3: You will also need to provide and verify your email address. Once verified, personalize your communication preferences to be logged in to your account.

NOTE: Once you've registered online, the same information can be used to access the MyBlueKC mobile app.

Access your member account:

Visit MyBlueKC.com or download the MyBlueKC mobile app.



MyBlueKC.com



MyBlueKC mobile app

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting MyBlueKC.com and clicking on **Plan Benefits**.



Connect With Us

Whether you're looking for healthy tips or have a question to ask, our social media communities offer you a quick and easy way to connect, learn or just give a quick 'hello' to your hometown health insurance provider.



Blue KC Is Here To Help

Need help? Don't worry, we're just a phone call away. If you have any questions, comments or concerns, call Customer Service at the phone number listed on your member ID card. We're available Monday - Friday, 8 a.m. to 5 p.m. Central Time. Plus, tons of tools and resources are available to you 24/7 at MyBlueKC.com.



Provider Directory

As a Blue KC member, you're part of the largest provider network in the Kansas City area, with extensive access to medical professionals who meet your specific healthcare needs. The Find Care tool on BlueKC.com can help you find the most up-to-date and accurate information about a network, doctor, hospital or other healthcare provider.

To view the most accurate information related to your Blue KC network, be sure to first log in as a member on MyBlueKC.com. By doing so, the results from the Find Care tool will be tailored to your specific Blue KC network.

Keep in mind that you'll need to refer to your certificate or contract documents for terms related to your specific health insurance plan. The terms found in those documents are legally binding and supersede the definitions and examples found in the glossary.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

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MyBlueKC Mobile App

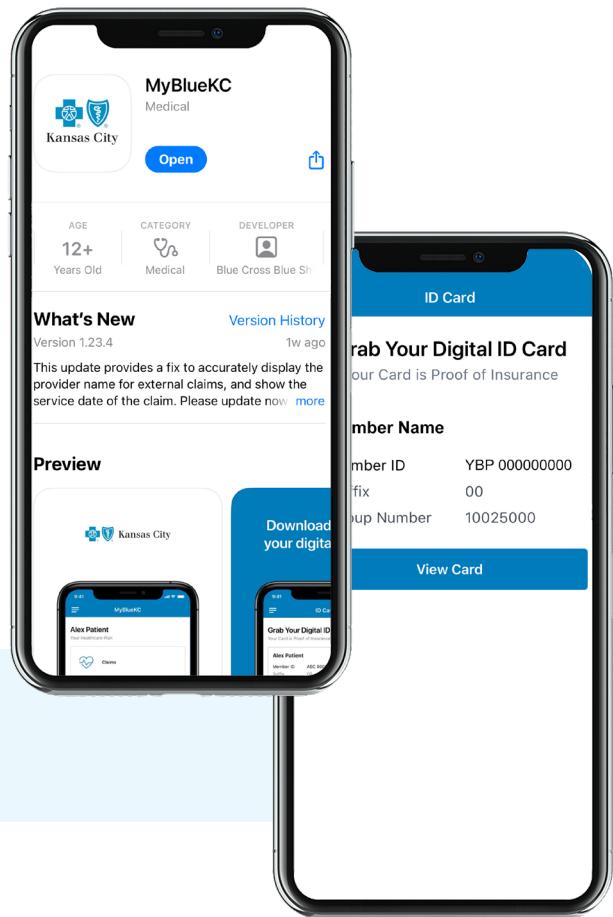
The MyBlueKC mobile app makes it easy to manage your Blue KC coverage – no matter where you are. The app will help you understand your healthcare plan and how it works.

From claims to out-of-pocket costs to finding care, you'll have the information you need to manage your plan and get the most from your Blue KC coverage. All you need is a smartphone and the MyBlueKC app.

Registration is Simple!

If you've already registered your member account on, MyBlueKC.com, you can use that same login for the app. Otherwise, follow the steps to easily register. The app provides a customized experience based on your plan and coverage.

Use the app to learn about other benefits and programs that come with your Blue KC coverage.



The MyBlueKC Mobile App Puts the Power in Your Hands



Download your digital member ID card and access benefit information about your plan



Review spending for the current plan year and understand costs with a Cost Estimator



View details about your claims and find doctors and specialists in your network

Questions?

Please call Blue KC Customer Service at the number listed on your member ID card. Manage your Blue KC coverage on-the-go by downloading the MyBlueKC mobile app.



MyBlueKC mobile app

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Your Blue KC Member ID Card

Please present your card anytime you visit your doctor, receive healthcare services or fill a prescription. It contains information healthcare professionals need to make sure your care is covered.

- Member ID Number** – Number used to identify you and your policy. Contains a three-letter prefix, followed by your ID number.
- Suffix** – This number is unique for each member covered on your policy.
- Group Number** – Number used to classify our ACA Individual & Family Plans.
- Plan Type** – Identifies your plan type.
- Network Name** – This is the network of hospitals, doctors and other healthcare professionals that accepts your Blue KC policy. It's important that you see providers in this network to maximize the benefits of your policy. If you have a plan with access to Spira Care, the Spira Care logo will appear here as well.
- In-Network Deductible & Out-of-Pocket Maximum** – This space will include your plan's applicable In-Network Deductible and maximum Out-of-Pocket amounts.
- QR Code** – Scan the QR code on your member ID card to view your benefit summary. If your benefits are not yet effective or you have issues with the QR code, call Customer Service at the number on your member ID card.



Access your digital member ID card:

Visit MyBlueKC.com or download the MyBlueKC mobile app.

Visit the Privacy & Security link on BlueKC.com to read our Notice of Privacy Practices. You can also call the number on your member ID card to request a copy. By accepting this card and any benefits to which the card entitles the holder, the holder acknowledges that the agreement pursuant to which the card was issued constitutes a contract solely between the contract holder and Blue KC, and that Blue KC is an independent licensee of the Blue Cross Blue Shield Association permitted to use the Blue Cross and Blue Shield service marks in a portion of the States of Missouri and Kansas.

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What to Expect on Your Explanation of Benefits (EOB)

When you visit a doctor or hospital, they work with Blue KC to file a claim on your behalf. These claims are outlined on your EOB.

An EOB is your go-to reference for important information like how much of your care was covered and how much you may owe your provider.

EOBs are available via your Blue KC member account at MyBlueKC.com and the MyBlueKC mobile app once a claim has been processed. You can find them under the Claims, EOB, & Usage section. You can also sign up for paperless EOBs in the Communication Preferences section.

Enrolling in email or text notifications provides you real-time updates on each of your claims and EOBs.

If you prefer to have EOBs delivered by mail you will receive a single document of all claims processed for the prior 30-day period.

Here's a look at a your EOB

- This is Not a Bill:** Your EOB is documentation of how Blue KC has processed your claim. If you do receive a bill from your provider, this is the amount you may owe. Use your EOB to verify the accuracy of any bill you may receive from your healthcare provider.
- Member Information:** Information about you and your insurance coverage. If an out-of-network claim has been filed, it is clearly noted here.
- Total Number of Claims:** Information about your recent claim(s) within the time period outlined.
- Narrative:** A brief overview of how your claim was processed.
- Summary:** A simple overview to show how your claim is paid. Please review the Claim Details section for further details.

 Kansas City
PO BOX 419169
Kansas City MO 64141-6169

Forwarding Service Requested
JANE DOE
1234 STREET
CITY ST 00000

1 **THIS IS NOT A BILL**
This is an Explanation of Benefits.
Keep this document for your records.
Name of Insured: JANE DOE
Member ID: 0000000000
Group Number: 00000000

2 **TOTAL NUMBER OF CLAIMS: 1**
3

4 **Dear JANE DOE:**
This Explanation of Benefits (EOB) document provides an overview of how your recent claim(s) were processed by Blue Cross and Blue Shield of Kansas City (Blue KC) and may include information about copays, deductibles, coinsurance, or non-covered charges you may owe to the healthcare provider(s) listed on the following page. Use this EOB to verify the accuracy of any bill you may receive from your healthcare provider(s).

5 **SUMMARY**

Total Charges: \$205.00	This is the total amount for claims processed between: 02/13/2023 and 02/13/2023. These services were provided between 02/01/2023 and 02/01/2023.
Total Amount Paid by Blue KC: \$0.00	This is the amount Blue KC paid for the billed services based on your benefits and plan usage to date. The Claim Details page provides additional information.
Amount You May Owe: \$73.02	This is the amount the healthcare provider may bill you for because you have a deductible, copay, coinsurance, or the service was not covered by your insurance plan. The Claim Details page provides additional information.

6. **Claim Details:** This area combines critical payment information into one convenient summary. Please review this carefully as it outlines the Blue KC negotiated savings as well as any fees and services for which you are responsible.

7. **Blue KC Discount Amount:** Blue KC has negotiated savings with providers on your behalf. Please note any out-of-network provider may bill you for an additional amount based on contract status.

8. **Covered by Blue KC:** This is the total of the claim after all discounts and other reductions. Deductible and coinsurance amounts are calculated from this figure.

9. **Copay:** The amount a member must pay each time a specific covered service is received, if your policy includes copayments.

10. **Coinsurance:** The percentage of an allowable charge you must pay for a covered service. Generally, the deductible must be met before your coinsurance applies.

11. **Applied to Deductible:** The portion of the claim being applied to your plan deductible. You must pay this amount before benefits become payable by Blue KC.

12. **Blue KC Payment Amount:** This is the amount that Blue KC will pay to the provider or member for the claim.

13. **Plan Usage:** This area documents what your deductible status was at the time the claim was processed. Many times, this information will be outdated by the time you receive an EOB. You can get your most recent and up-to-date deductible information in your member account at MyBlueKC.com under the Claims & Usage section.

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12

CLAIM DETAILS

Claim Number: 000000000

Name of Insured: JANE DOE

Provider Name: DOCTOR

Claim Network Status: IN NETWORK

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12

Date(s) of Service
Type of Service
Total Charges
Not Covered/Not Eligible
Reason Code
Blue KC Discount Amount
Covered by Blue KC
Copay
Coinsurance
Applied to Deductible
Blue KC Payment Amount

02/01/23
SRO
\$205.00
\$0.00
PDC
\$131.98
\$73.02
\$0.00
\$0.00
\$73.02
\$0.00

Totals

\$205.00
\$0.00

\$131.98
\$73.02
\$0.00
\$0.00
\$73.02
\$0.00

BCBSKC Plan Payment: \$00

Amount You May Owe: \$73.02

TYPE OF SERVICE DESCRIPTION

SRO - General Surgery - Outpatient

REASON CODE DESCRIPTION

ZLR -

PDC - This charge has been processed based upon the provider's participation status and your contract terms.

To help protect your privacy, BLUE KC does not include additional details beyond the Type of Service Description included on this EOB. Contact the healthcare provider who performed the service for more information.

13
PLAN USAGE

These totals are accurate as of the last claim shown on this document. If you received care more recently, unprocessed claims for that care will not yet be reflected in the totals shown here. You can also log into MyBlueKC.com to view your plan usage information, including your current deductible amount (if applicable) and out-of-pocket expenses.

Medical - In Network Individual

A deductible is the amount you pay for covered healthcare services before Blue KC pays its share of the cost.

\$3000.00 Total Deductible

\$1273.34 Applied to Deductible

\$1726.66 Remaining Deductible

Medical - In Network Family

A deductible is the amount you pay for covered healthcare services before Blue KC pays its share of the cost.

\$6000.00 Total Deductible

\$1273.34 Applied to Deductible

\$4726.66 Remaining Deductible

Individual In Network Out Of Pocket Max

Blue KC will pay 100% of covered services for the remainder of the plan year, if your deductible, coinsurance, and copayments exceed this total.

\$3000.00 Total Out Of Pocket

\$1273.34 Total Applied to Out-of-Pocket Max

\$1726.66 Remaining Out-of-Pocket Max

* Some plan designs may not include all copayments in the out-of-pocket accumulation.

Family In Network Out Of Pocket Max

Blue KC will pay 100% of covered services for the remainder of the plan year, if your deductible, coinsurance, and copayments exceed this total.

\$6000.00 Total Out Of Pocket

\$1273.34 Total Applied to Out-of-Pocket Max

\$4726.66 Remaining Out-of-Pocket Max

* Some plan designs may not include all copayments in the out-of-pocket accumulation.

Access your EOBS:

Visit MyBlueKC.com or download the MyBlueKC mobile app.



MyBlueKC.com



MyBlueKC mobile app

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

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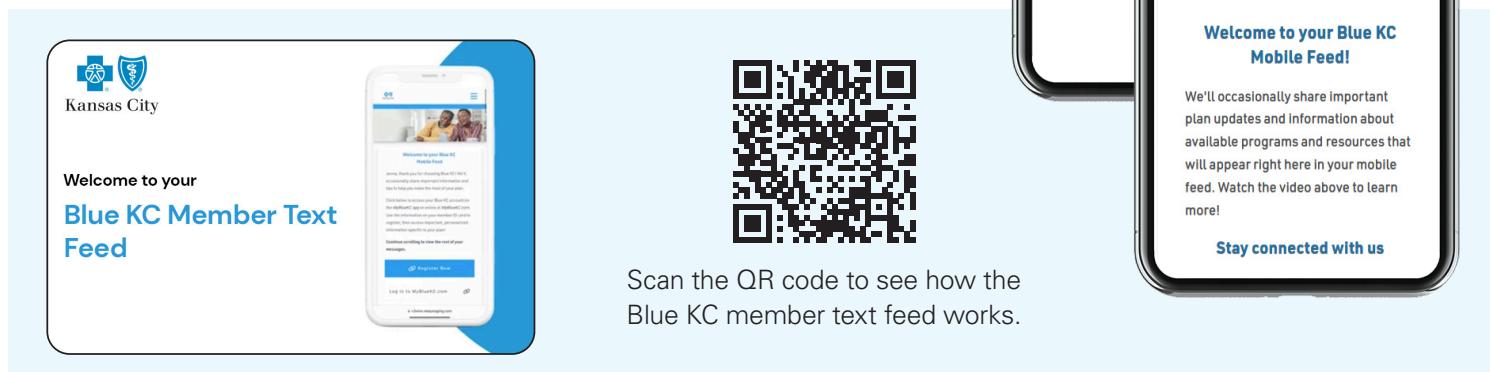
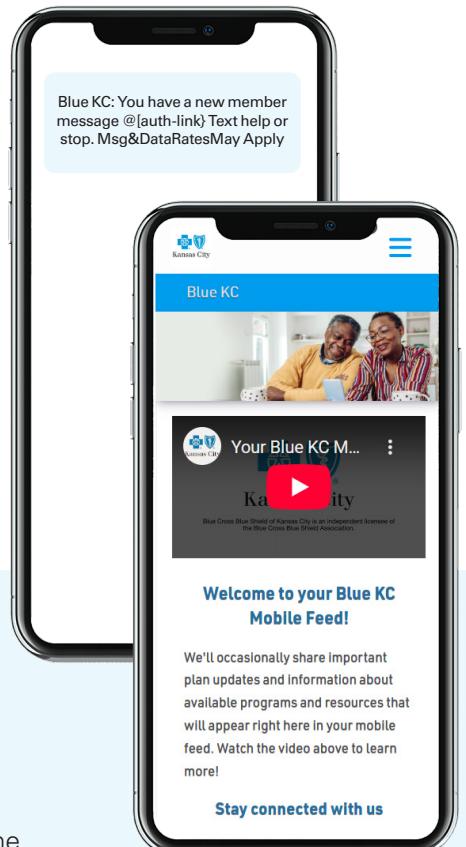


Opt-In to Text Messaging

Texting has never been healthier. Your Blue KC member text feed delivers useful updates right to your phone! Simply opt-in, and we'll deliver messages related to your health and health plan right to your mobile device.

Designed with your health and privacy in mind:

- A secure space for personalized messages about your care and coverage.
- A HIPAA and TCPA compliant messaging portal that keeps your information private and safe.
- Any person on your policy can opt-in at any time.
- You can opt-out of the service at any time by replying STOP.



Get Important Messages, Live a Healthier Life



Health and wellness tips



Suggestions on where to go for care and cost-saving tips



Member-only offers and policy information and updates

Opt-in for Blue KC text message alerts:

Call 1-888-625-0529, text DIGITALBLUE to 62086, or scan the QR code to sign up online.

If you're enrolled in a Blue KC plan with Spira Care, call 1-888-625-0530 or text LINKBLUEKC to 62086.



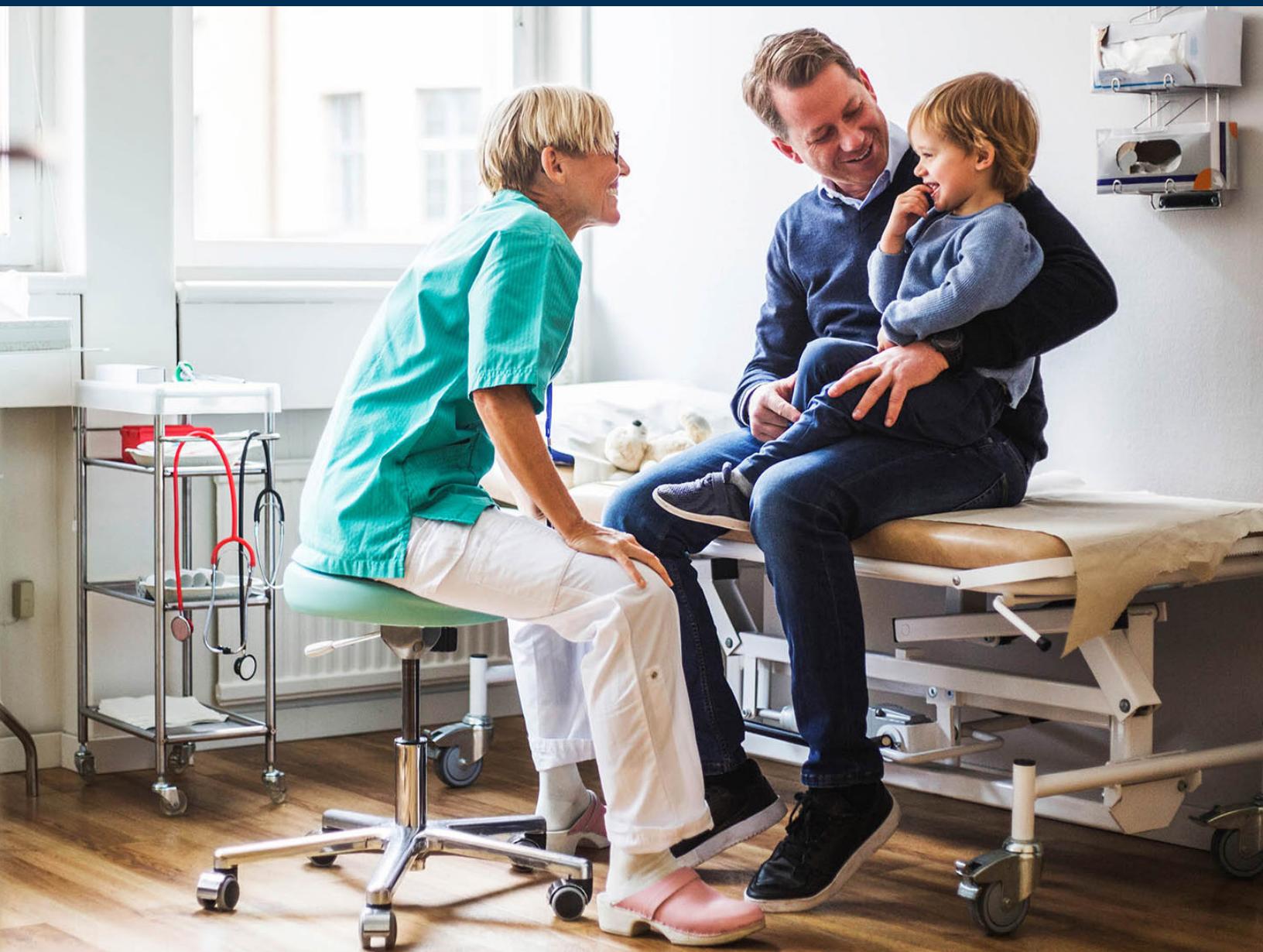
Sign-Up Online

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Finding Care





Knowing Where to Go for Care Starts Here

Getting the right care, at the right place and the right time can save you time, money and improve your overall health.

Primary Care Doctor

The go-to place for managing your healthcare. Your primary care doctor monitors your overall health and should help coordinate the care you receive. Because your doctor knows your medical history best, it's always a good idea to consult with them before seeking alternate care.

COST \$

Blue KC Virtual Care

Mobile technology makes care more accessible than ever. Now, you can have a video visit with a doctor or behavioral healthcare provider, right from home or wherever you are. All you need is a smartphone, tablet or computer – and you can either download the MyBlueKC mobile app or visit MyBlueKC.com.

COST \$

Retail Health Clinic

Located within retail stores, these health centers are designed to handle minor, non-emergent, health issues at your convenience. Retail health clinics are typically staffed by licensed nurse practitioners, physician assistants, and in some instances, physicians.

COST \$\$\$

Urgent Care

Immediate care for pressing, but not life-threatening conditions. In some communities, urgent care facilities are open 24/7. The wait time is shorter than an emergency room.

COST \$\$\$\$

Emergency Room/Community Hospital

Immediate care for life-threatening emergencies. Always go to the emergency room (ER) or call 911 if your health is in danger. However, for less severe injuries or illnesses, the ER can be expensive and wait times can average over four hours. Smaller community/neighborhood hospitals may advertise both emergency and urgent care. However, emergency room rates are generally charged for any type of visit at these facilities.

COST \$\$\$\$\$

Behavioral Health

In addition to the behavioral health benefits included in your health plan, you also have access to Mindful Advocates available 24/7 to help with behavioral healthcare needs. To reach a Mindful Advocate call the behavioral health phone number on your member ID card or visit MindfulBlueKC.com to learn more.

You have a lot of choices of where to go for medical care.

We can help you sort through these options, so that you do what's right for your health, and your wallet. The next time you're wondering where to turn, visit BlueKC.com/WTG.



	Primary Care Doctor \$	Blue KC Virtual Care \$	Retail Health Clinic \$\$\$	Urgent Care \$\$\$\$	Emergency Room/Community Hospital \$\$\$\$\$
Mild Asthma	✓	✓	✓	✓	
Minor Headaches	✓	✓	✓	✓	
Sprains, Strains	✓	✓	✓	✓	
Nausea, Vomiting, Diarrhea	✓	✓	✓	✓	
Bumps, Cuts, Scrapes	✓	✓	✓	✓	
Burning with Urination	✓	✓	✓	✓	
Coughs, Sore Throat	✓	✓	✓	✓	
Ear and Sinus Pain	✓	✓	✓	✓	
Eye Swelling, Irritation, Redness or Pain	✓	✓	✓	✓	
Minor Allergic Reactions	✓	✓	✓	✓	
Minor Fevers, Colds	✓	✓	✓	✓	
Rashes, Minor Burns	✓	✓	✓	✓	
Back Pain	✓			✓	
X-rays	✓			✓	
Animal bites	✓			✓	
Stitches	✓			✓	
Vaccinations	✓				
Cut or wound that won't stop bleeding					✓
Any life-threatening or disabling condition including difficulty breathing					✓
Sudden or unexplained loss of consciousness					✓
Chest pain, numbness in face, arm or leg; difficulty speaking					✓
Severe shortness of breath					✓
High fever with stiff neck, mental confusion or difficulty breathing					✓
Coughing up or vomiting blood					✓
Major injuries					✓
Possible broken bones					✓

For many members, deductibles and coinsurance may also apply, which can make an even greater difference in the cost between an emergency room and other care options.

To best determine where to go for medical care:

Visit BlueKC.com/WTG.



BlueKC.com/WTG

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Find a Doctor or Hospital

At MyBlueKC.com, you have access to Find Care, a cost-sharing estimate and price comparison platform that empowers members to see and compare costs for healthcare.

With Find Care, you can better understand healthcare expenses before visiting a doctor or scheduling care.

- Find providers in your network
- Narrow search using filters
- Estimate costs
- Read and write provider reviews
- Compare providers
- Review doctor quality information

The easiest way to find care is through your member portal, but if you are not a member or have not registered on the portal yet, you can search as a guest.

To search as a New Member or Guest*

Step 1: Visit BlueKC.com/FindCareTool

Step 2: Scroll down to Select Your Plan Year and choose 2026

Step 3: Select the county that you reside in

Step 4: Explore your options

*Searching as a guest will not allow you to estimate costs, research condition information or view treatment timelines.

Find a doctor or hospital and estimate your medical costs:

Visit MyBlueKC.com or download the MyBlueKC mobile app.

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Get More from Your Search

Use categories to expand your search and feel more empowered with your healthcare decisions:

Search by Location

Search by city or ZIP code.

Search by Plan

For current members, your plan's network will automatically display when logged onto MyBlueKC.com.

Search by Category:

- Name of doctor or specialty: Search by first or last name, or a specialty, such as general practice or OB/GYN.
- Facility name or type of facility: Enter the name of a hospital or clinic, or types of facilities near you and the support you might need.

Search by Costs for Procedures

Find Care enables you to search for procedures and estimate out-of-pocket costs for medical procedures, such as a knee replacement or MRI.

Search by Condition

Search conditions such as deviated septum or lumbar (low back pain). Read medical information to find treatment options and doctors, which can provide insights into how you can lower your total costs and find the support you might need.



MyBlueKC.com



MyBlueKC mobile app



Find Community Resources Quickly and Easily

Blue Cross and Blue Shield of Kansas City (Blue KC) is dedicated to supporting the wellness of the members and families we serve. We are pleased to offer the Blue KC Community Support Tool to help members find free or reduced-cost services in their area. The Blue KC Community Support Tool allows you to search for resources related to food, job training, utility and financial assistance, transportation, and more.

Search for Free or Reduced-Cost Services



Food



Goods



Transit



Health



Care



Education



Work



Legal

Connect, Browse, and Search

- Browse by category or search by keyword, program name or organization name, then filter results to find relevant programs in your area based on your needs.
- Search anonymously by ZIP code to find resources for yourself, family members, or friends, regardless of geographic location.

To get started and find the help you need:

Visit BlueKC.com/CommunitySupport.



Community Support Tool

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24/7 Access to Virtual Care Online or Mobile Doctor Visits

Virtual care is not for emergencies. If you have a serious medical concern, go to the emergency room or call 911.

Urgent or Sick Care Needs

Get care wherever you are for common medical issues by streaming a live visit directly online or on your mobile device.

Virtual Care providers can treat common medical issues:

COVID-19	Pink Eye
Sinus Pain	Nausea, Vomiting, Diarrhea
Mild Asthma	Bumps, Cuts, Scrapes
Mild Allergic Reactions	Coughs, Sore Throat
Minor Headaches	Eye Swelling, Irritation, Redness or Pain
Burning with Urination	Minor Fevers, Colds
Cold Sores	Rashes, Minor Burns
Sprains, Strains	

Why Use Virtual Care?

- Short wait times
- Meet with licensed, U.S. board-certified physicians and behavioral healthcare providers
- Feel safe with private, secure, HIPAA-compliant tool
- Rest assured if you are traveling and need care quick
- Works with your device's camera
- Get the care you need – including some prescriptions*
- Save on drive time
- May cost less than going to the emergency room

Behavioral Healthcare

Find behavioral therapy** and medication support by scheduling your session with a psychologist or counselor.

Behavioral healthcare services treat:

Anxiety	OCD
Bereavement/Grief	PTSD/Trauma
Bipolar Disorder	Panic Attack
Depression	

Start an Appointment

Step 1: Download the **MyBlueKC mobile app** or visit MyBlueKC.com.

Step 2: View a list of available doctors, their experience and ratings, and select one.

Step 3: Create an account using your Blue KC member ID card for reference.

Access 24/7 Virtual Care:

Visit MyBlueKC.com or download the MyBlueKC mobile app. Have your Blue KC member ID card handy.

* Blue KC does not guarantee a prescription will be written.

** Affordable visits based on your plan's benefits. Costs can vary for behavioral healthcare provider type.



MyBlueKC.com



MyBlueKC mobile app

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting MyBlueKC.com and clicking on Plan Benefits.



Blue Cross Blue Shield Global SolutionsSM

Additional Travel Medical and International Health Insurance

As a Blue KC member, you have the opportunity to purchase additional travel medical insurance through Blue Cross Blue Shield Global Solutions. This solution offers peace of mind to world travelers and expats by providing access to an elite network of providers, innovative mobile and online tools, the convenience of telemedicine and exceptional customer service. Blue Cross Blue Shield Global Solutions is proud to set the standard for complete, reliable, convenient protection of your health and safety in the global community.

Are you Leaving Home for Work, School, or Vacation?

Be sure you take the right international travel health insurance with you. Consider purchasing Blue Cross Blue Shield Global Solutions single-trip, multi-trip, or long-term global coverage.



**BlueCross BlueShield
Global SolutionsSM**



24/7/365 support through the Global Service Center



Global network of doctors and hospitals in over 190 countries



Unlimited telemedicine at no cost



Multilingual support



Plan options for coverage of pre-existing conditions



100% coverage after deductible (with options as low as \$0)

Find a plan and get a quote:

Visit bcbsglobalsolutions.com or call 1-816-395-2583.

Blue Cross Blue Shield Global Solutions is an independent licensee of the Blue Cross Blue Shield Association, however you do not have to be currently enrolled in a Blue Cross and/or Blue Shield medical plan to purchase a Blue Cross Blue Shield Global Solutions plan.



Blue Cross Blue Shield
Global Solutions

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting MyBlueKC.com and clicking on Plan Benefits.



How Prior Authorization Works

Blue KC wants you to receive the most effective, appropriate care and treatment available. We also want to protect you from incurring additional or unnecessary costs. That's why we require your healthcare provider to get approval—also known as prior authorization—for certain services.

When authorization is required

- All scheduled medical and surgical admissions
- Certain prescription drugs
- Out-of-network services
- Dental implants, bone grafts/reconstruction, orthognathic surgery
- Blepharoplasty
- Cochlear devices
- Breast surgery
- Genetic testing for breast and colon cancer
- Cancer care
- Insulin pumps
- Organ and tissue transplants
- Wheelchairs or power operated vehicles
- Cardiac procedures and devices
- Bariatric surgery
- High tech imaging
- In-lab sleep studies
- ENT procedures
- Gender affirmation
- Pain management
- Durable medical equipment (DME) items, including: wheelchairs, power operated vehicles, speech generating devices, insulin pumps, bone growth stimulators and more.
- Home health
- Home infusion services

When authorization is NOT required

- Emergent admissions or procedures
- Most 23-hour observation admissions

Requesting prior authorization

Your healthcare provider will submit a request for prior authorization via an electronic form, phone or fax (contact information is on the back of your member ID card). Blue KC processes requests within 36 hours, which shall include one working day of obtaining all necessary information regarding a proposed admission, procedure, or service.

IMPORTANT: Prior authorization requests for prescription drugs can only be submitted by your physician via an electronic form, found by visiting:

BlueKC.com/consumer/find-a-form.html

Information needed

To ensure the authorization process is as quick and efficient as possible, we highly recommend that the physician's office submitting requests have the following information:

- Recent clinical information including prior tests, lab work and/or imaging performed related to this diagnosis
- Working or differential diagnosis and notes from your last visit related to the diagnosis
- Your name and address
- Type and duration of treatment performed
- Your Blue KC member ID number
- Provider name, address, tax ID, and NPI

When authorizations are approved

When the service has been approved, an approval letter and authorization number is faxed to the ordering physician or facility. A copy of this information is also mailed to the member.

It's the responsibility of the ordering physician or facility to complete the pre-service authorization process for your scheduled medical procedure. They can obtain verification by emailing prior_auth@bluekc.com.

IMPORTANT: Authorization from Blue KC does not guarantee claim payment. Services must be covered by your health plan and you must be eligible at the time services are rendered. Claims submitted for unauthorized procedures are subject to denial.

When authorizations are denied

Should a service be denied, Blue KC will notify the ordering physician or facility via fax, and will contact you in writing to provide a reason for the denial and information about how you can appeal the decision. This communication begins the appeal options per current state policy. Blue KC also offers the ordering physician a consultation with a Blue KC Medical Director, known as the peer-to-peer process. The peer-to-peer process must be initiated within two business days of the denial notice and completed within seven days.

Blue KC works with various third-party partners to assist with prior authorization.

To find a comprehensive list of services that require prior authorization, log into MyBlueKC.com, click Plan Benefits > Prior Authorization.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

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Kansas City

Living Healthy





Introducing Blue KC ACA Rewards



With Blue KC, taking care of your health has never been more rewarding. Members can earn rewards for making healthy choices in 2026 through Blue KC ACA Rewards. You can even earn up to \$50 in gift cards for completing an Annual Wellness Visit (\$25) and a Health Risk Assessment in your portal (\$25). It is all part of **our pledge to help you improve your health and well-being.**

How does it work?

First, you need to sign up for Blue KC ACA Rewards.

All you have to do is:

- Visit BlueKC.com/ACARewards and select **Register Now**.
- You will need your member ID card, date of birth, and email address to set up your account.
- You can also call 1-866-859-3822 (TTY: 711) to sign up over the phone. You can reach us from Monday through Friday, 8 a.m. to 5 p.m. Central Time.



Ready for rewards?
Scan this code
with your phone
to sign up!

Earn gift cards
from your favorite
local stores **or**
merchandise from
popular brands.

Supporting your healthy choices

Blue KC ACA Rewards also offers helpful tools for managing your health in your daily life. You can access these resources through your computer, tablet, or phone.



To-do list: List of personalized activities for you to complete to improve your health while earning rewards.



Rewards redemption: Pick gift cards from top brands like AMC, Home Depot, Kohl's, and Starbucks right in the app and have them sent directly to you via email or physical mail.



Health education: Extensive library of articles, videos, decision tools, and more to guide you on your journey to better health.

You must register to join. Visit www.BlueKC.com/ACARewards to register and see what health actions earn rewards.

Total rewards and health actions are based on eligibility for certain health actions, which will vary by person. Members may not qualify for all health actions. One reward per health action per year. Dates of service must be in the current plan year.

Rewards will be given when you self-report that the health action has been completed. Health actions that earn rewards are subject to change.

If you have other questions, please call Blue KC ACA Customer Service at 1-866-984-0034 (TTY: 711) Monday through Friday, 8 a.m. to 8 p.m. Central Time.

Healthmine Services, Inc. is a private company that contracts with Blue KC to provide member rewards programs. The maximum annual reward is \$50 per year for a Health Risk Assessment and an Annual Preventive Visit.

Blue Cross and Blue Shield of Kansas City provides free aids and services to people with disabilities to communicate effectively with us. Blue KC also provides free language services to people whose primary language is not English. If you need these language services, contact 1-866-859-3822 (TTY: 711) or languagehelp@bluekc.com.

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association.



Behavioral Health Services

Blue KC is dedicated to thinking differently about coverage and care, going beyond the traditional definition of insurance to impact the health of our members. So, whether your reason feels too small for anyone else to care or your reason feels too big to handle – we are here.

What is behavioral health?

The American Medical Association states behavioral health generally refers to mental health and substance use disorders, life stressors and crises, and stress-related physical symptoms. Behavioral healthcare refers to the prevention, diagnosis, and treatment of those conditions.



988 Suicide & Crisis Lifeline

Call or text **988** to connect with a trained crisis counselor for any behavioral health need including thoughts of suicide, substance use, or emotional distress. Chat is also available at 988lifeline.org/chat.

Emergency Assistance

Call **911** for an emergency situation that requires immediate assistance from the police, fire department or ambulance.

Domestic Violence

Call **1-800-799-SAFE (7233)** or text "START" to **88788** for crisis intervention and information for victims of domestic violence and those calling on their behalf.

Match to the right care and services:

Call 833-302-MIND (6463) or call the behavioral health number on your member ID card.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting MyBlueKC.com and clicking on **Plan Benefits**.



Maternity Support Right From the Start

Your pregnancy is covered by your Blue KC health plan – starting with your first doctor's visit. Coverage varies, so be sure to check your plan for details. Most cover:



Prenatal care (vitamins, gestational diabetes testing, Rh incompatibility testing, STD testing)



Childbirth (including any complications)



Post-birth (breastfeeding equipment, birth control, etc.)

Once your baby arrives, make sure to **contact your HR department** to have your baby added to your plan. You must add your baby to your plan within 30 days of birth.¹

Parenthood Deserves a 24/7 Mindful Advocate

Expectant and new parents may experience stress, anxiety, the baby blues or post-partum depression. A Mindful Advocate is here to support you. For help, call **833-302-MIND (6463)** or the behavioral health number on your member ID card, or visit MindfulBlueKC.com to learn more.

Breast Pump Benefit

Most Blue KC plans cover the allowable charge for a breast pump purchase.² At about 30 weeks get a prescription from your doctor, then order your pump by contacting an in-network provider.³

Well and High-Risk Prenatal Support

This program offers tools, resources and answers to questions to help you navigate your pregnancy. You can also find support from a prenatal nurse case manager if you're experiencing a high-risk pregnancy.

To get started and take the Welcome Assessment, visit MyBlueKC.com and log in. Then, click **Health Programs** (under Health & Wellness), then the **Pregnancy** tab.

Find more information on your maternity benefits:

Visit MyBlueKC.com or download the Blue KC Care Management app and use access code **kchelpwelcome**.



MyBlueKC.com



Blue KC Care Management

¹ Be sure to choose your pediatrician earlier in your pregnancy so you can be sure they are in-network. You can find in-network pediatricians by logging into MyBlueKC.com.

² If you are unsure if your plan includes the breast pump benefit, please call Customer Service at the number listed on your member ID card.

³ Find the provider listing on MyBlueKC.com. Go to Health Programs (located under Health & Wellness), then the Pregnancy tab.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting MyBlueKC.com and clicking on **Plan Benefits**.



Blue365®

Blue365 offers premier health and wellness discounts at no additional cost to you.

With Blue365, great deals are yours for every aspect of your life. Save on workout apparel, meal programs, gym memberships and much more!



Discounts include:

 **Gym Memberships**

 **Glasses & Contacts**

 **Dental Services**

 **Hearing Aids**

 **Sneakers**

 **Healthy Meal Programs**

 **Rental Cars & Travel**

Joining Blue365

Redeeming deals is easy as 1-2-3. Check out the instructions below and start redeeming today!

Step 1: Visit Blue365deals.com/BlueKC.

Step 2: Click the **Join** button located in the top right corner of the page.

Step 3: Enter your Blue KC member information to see exclusive deals available to members of select Blue Cross Blue Shield organizations. To check your eligibility, simply enter the first three characters of your member ID.

Step 4: To complete your registration, enter your personal information, accept the Terms and you are ready to enjoy the discounts.

Join Blue365 and redeem deals:

Visit Blue365deals.com/BlueKC.



Blue365

For details about your coverage, please review your Blue KC certificate, which outlines the benefits, exclusions, responsibilities, rights and other important information related to your health insurance plan. To view your current Blue KC contract/certificate, or to print a copy of your Summary of Benefits and Coverage, visit MyBlueKC.com and click on Plan Benefits.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.



Lifestyle Program Benefit

Get healthier with this covered benefit that helps you lose weight.

If you qualify, we'll match you with a program that fits your lifestyle and keeps you on track with one-on-one support from a trained health coach, including virtual options.

Blue KC has partnered with Solera to offer you a personalized experience from leading health solutions like WW (Weight Watchers® Reimagined). And the best part? It's completely paid for by your health plan if you qualify.



Find out if you qualify by taking a brief quiz at GoSolera.com/BlueKCforYou.

Download the Blue KC Care Management app for additional support and use access code **kchelpwelcome**.

¹For participants who complete four weeks of activity meeting Diabetes Prevention Program guidelines. Applies to select activity tracker models. Limited to one per person. While supplies last. Solera Health reserves the right to discontinue at any time. Solera4me is provided by Solera Health, an independent company.

²For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

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Pick the Right Program for You

Choose from a variety of programs, from virtual personal coaching to small group meetings. Each program has milestones to help you stay on track and earn free tools.



Get Digital Tools

After you qualify and are matched to a lifestyle program, you'll receive a smart scale within a week (digital programs only) and an activity tracker after four weeks¹.



It's a Covered Benefit – That Means No Additional Cost² to You

If you qualify, this benefit is paid for 100%. And so is your matching lifestyle program.





Chronic Condition Management

Here to help you manage your condition every step of the way.

If you live with a chronic condition, you're not alone. Chronic conditions affect about six in 10 American adults*. With support from Blue KC, you can learn how to avoid potential problems and keep your health problems from getting worse.

We're Here to Help With Your Health Journey

Our dedicated, in-house registered nurses provide specialized support based on your condition and help you stay on track with care reminders. Our in-house social workers and Community Health Workers help members with chronic conditions that address social determinants of health involving access to food, transportation and more, which can pose additional challenges.

Chronic condition management supports conditions like:

- Asthma (including Pediatric Asthma)
- Chronic Kidney Disease (CKD)
- Chronic Obstructive Pulmonary Disease (COPD)
- Diabetes (including Pediatric Diabetes)
- Heart Disease
- Heart Failure
- High Blood Pressure

Registered nurses can assist with your conditions.

It's easy to connect with a registered nurse with the **Blue KC Care Management app**. This app is available at no additional cost and allows you to:

- Keep a diary of your symptoms
- Set daily reminders to take medications
- Read helpful articles about your condition and healthcare coverage
- Chat with a registered nurse to help you coordinate care

How To Get Started:

Step 1: Using your mobile device, search for **Blue KC Care Management** in the App Store or Google Play, or scan the QR code below to download the Care Management app.

Step 2: When prompted, use access code **kchelpwelcome**.

Step 3: Create an account.

Step 4: Follow the instructions to set up your account.



Blue KC Care Management

Contact our team of chronic condition clinical professionals:

Call 816-395-2060, email Care_Management@BlueKC.com, or download the Blue KC Care Management app and use access code **kchelpwelcome**.

*CDC National Center for Chronic Disease Prevention and Health Promotion: About Chronic Diseases | Chronic Disease | CDC

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting MyBlueKC.com and clicking on **Plan Benefits**.



Blue KC Care Management App

Wellness Support and Inspiration

The Blue KC Care Management app puts you in control by connecting you to your care team right from your smartphone or tablet.

The app is with you every step of your care journey, making it easier to manage wellness, prevention, maternal health, and chronic conditions, such as diabetes, asthma, or cancer.



Encouragement and Support from the App



Discreet support via secure, two-way messaging with your care team



Set appointment and medication reminders



View your personal health information and care program details



Learn from clinically approved articles and videos personalized to you



Track your steps and progress toward your health goals

Connect to care by downloading the Blue KC Care Management app:

Your access code is **kchelpwelcome**. Once downloaded, you can also connect through the MyBlueKC mobile app.



MyBlueKC mobile app



Blue KC Care Management

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

NOTE: The Member Guide provides a general overview of services and benefits that may be included in some Blue KC health plans. Because coverage details can vary, we encourage you to review your specific plan documents for accurate information. For details about your coverage, please refer to your Summary of Benefits and Coverage (SBC) by visiting MyBlueKC.com and clicking on Plan Benefits.



Kansas City

Pharmacy





Making the Most of Your Pharmacy Benefits

We know how important your pharmacy benefits are to you.

Blue KC, together with our Pharmacy Benefit Manager (PBM), provides safe, easy and cost-effective ways for you to get the medication you need.

You have several ways to fill prescriptions. Each option offers convenient services to help you make the most of your pharmacy plan.

Retail Network

You can fill your prescriptions at thousands of retail pharmacies and many national drug stores, supermarkets and large retailers.

Specialty Pharmacy

Our specialty pharmacy can help you manage your chronic conditions and specialty therapies. Specialty medications can be important to maintaining or improving your health and quality of life. If you take a specialty medication, our specialty pharmacy can help by providing resources and personalized, therapy-specific support. Here are just a few of the support services available to you:

- Access to your medications at the lowest cost.
- 24/7 access to personalized patient care from knowledgeable pharmacists and nurses who specialize in your condition.
- Proactive refill reminders with timely delivery and shipping in confidential packaging.

Call **Pharmacy Customer Service** at the number listed on your member ID card, Monday - Friday, from 8 a.m. to 5 p.m. Central Time with any questions.

Our PBM's customer service team is available to answer your questions after hours:

Call Specialty Medication Assistance: **1-855-427-4682**

Access your account to find your Prescription Drug List, which lists the prescriptions covered by your plan:

Visit MyBlueKC.com or download the MyBlueKC app.

Manage Prescriptions Online

Log into your pharmacy benefits account by following these easy steps:

Step 1: Log into MyBlueKC.com.

Step 2: Click **Pharmacy & Prescriptions** on the left side.

Step 3: Under the Pharmacy section, you can:

- Find an in-network pharmacy
- Manage prescriptions
- Shop & save on prescriptions with Rx Savings Solutions

Use the same credentials that you use on MyBlueKC.com to access the MyBlueKC mobile app. Find Pharmacy Benefits on the app under Plan Benefits & Coverage Information.





Use Rx Savings Solutions to Save on Prescriptions

Rx Savings Solutions (RxSS) is an online tool that helps you find ways to save money on your prescription drugs.

Blue KC offers RxSS free of charge to you and your dependents enrolled in medical benefits.

RxSS's experienced pharmacists can work directly with your doctor or pharmacist to make safe changes that save you money. For assistance, please contact the RxSS Pharmacy Support team at 1-800-268-4476. Receive notifications when new savings opportunities are available.

This is what RxSS offers...

Selection

Discover all the options available to treat your condition and compare them to your current prescription(s).

Price

Know exactly what a medication costs, if your plan covers it, and the impact on your deductible.

Convenience

Never miss a savings opportunity, even in the doctor's office, and request a lower-cost prescription in just a few clicks.

Assistance

If you have a savings opportunity, the experienced RxSS staff can work directly with your doctor to help make safe changes that save money.

This is how you can save...

Same Drug, Different Form

Believe it or not, a capsule might cost more than a tablet or liquid form – or vice versa. You never know, but now you will.

Different Drug, Same Treatment

There is usually more than one medication available to treat a medical condition. We show you all of them, along with their costs.

Same Ingredients, Different Pills

If a drug has two active ingredients, the price can skyrocket! Take the active ingredients separately at the same time for the same treatment at a lower cost.

Same Active Ingredient, Lower Price

If a generic is available, we'll find it. If there is more than one option, you'll know exactly what each one costs.

Start Saving with RxSS

Step 1: Log into MyBlueKC.com

Step 2: Select Plan Benefits, then Pharmacy.

Step 3: Select **Shop & Save** with Rx Savings Solutions (or use the quick link: MyRxSS.com/BlueKC).

See your current savings opportunities or search any medication for savings. You can also view your prescription history and share with your doctors.

If you have a savings opportunity, talk to your doctor or pharmacist to discuss your options.

Access your pharmacy benefits and RxSS:

Visit MyBlueKC.com or use the quick link: MyRxSS.com/BlueKC.



MyRxSS.com

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

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Kansas City

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