

Belton School District

Health Benefit Plan Summary - Blue Care HMO II Gold

This Benefit Summary provides only highlights of the services covered by Blue Cross and Blue Shield of Kansas City (Blue KC). For Additional details, exclusions and limitations refer to your member certificate available at <u>MyBlueKC.com</u>.

General Plan Information	
Plan Type	Health Maintenance Organization (HMO) Members must receive all care from HMO providers except for emergency services. Members choose a primary care physician. Members may self-refer to physician specialists in the Blue-Care network. Urgent care and an exclusive network of specialists are also covered; other services must be ordered by an HMO physician.
Medical Network(s) A complete listing of network hospitals and physicians is available on <u>MyBlueKC.com</u> .	In Area: Blue-Care
Deductible –	In-Network
You must pay all the costs up to the Deductible amount before this plan begins to pay for covered services.	Not applicable
Coinsurance	In-Network
Applies only as specified in your contract. Coinsurance is noted in this summary where	Member Pays: Not applicable
applicable.	Plan Pays: 100%
Out-of-Pocket Limits – Embedded	In-Network
The Out-of-Pocket Limit is the most you could pay during the Calendar Year for your share	Individual: \$3,000
of the cost of covered services. These cost shares apply to the Out-of-Pocket Limit: Coinsurance, Copays Applies to: All Medical and Rx Cost Sharing	Family: \$6,000
Blue KC 24-Hour Nurse Line Available 7 days a week, 365 days a year to help you with symptoms or answer health- related questions.	PH: 877-852-5422
Customer Service	PH: 888-989-8842 or (816) 395-2270
Plan Benefits - Medical	
When you visit a health care provider's office or clinic	In-Network
Physician	
Primary Care Physician (PCP) - An internist, family practitioner, general practitioner, or pediatrician. You select a Blue-Care PCP to manage your healthcare needs.	\$30 Copay/Visit

Specialist - Doctors of Medicine (MD), Doctors of Osteopathy (DO), except Primary Care Physicians, and other medical practitioners such as optometrists, psychologists and chiropractors.	\$60 Copay/Visit
Other Services & Procedures performed in a provider's office and not included with an office visit	No member cost share
Urgent Care Center	\$60 Copay/Visit
Blue KC Virtual Care - Office Visit Virtual Care provided by Blue KC virtual care partner(s). All other virtual care services subject to applicable cost sharing.	\$60 Copay/Visit
Blue KC Virtual Care - Behavioral Health Therapy Virtual Care provided by Blue KC virtual care partner(s). All other virtual care services subject to applicable cost sharing.	No member cost share
Preventive Screenings & Immunizations (Children & Adults) Blue KC health plans include routine preventive benefits that are consistent with the guidelines developed by the United States Preventive Services Task Force (USPSTF), Health Resources and Services Administration (HRSA), and the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention. Services must be billed with a primary diagnosis of preventive to be covered at 100%. Refer to your member certificate for additional details.	No member cost share
Labs Performed in a Provider's Office/Independent Lab/Urgent Care Facility	No member cost share
Allergy	
Allergy Testing	\$100 Copay/Visit
Allergy Treatment	No member cost share
When you need radiology services	In-Network
X-Ray	No member cost share
Other Radiology Procedures (MRI, CT/PET Scans, MRA) Prior Authorization Policy Applies In-Network	\$150 Copay/Provider per Day
When you have out-patient surgery	In-Network
Outpatient Surgery Facility Fees Prior Authorization Policy Applies In-Network	\$250 Copay/Day Limited to Inpatient/Outpatient \$1,250 Copay Max per Calendar Year
Physician (Surgeon) Services	No member cost share
If you need immediate medical attention	In-Network
Urgent Care Center Office Visit	\$60 Copay/Visit
Emergency Services Copay Waived if Admitted	\$150 Copay/Visit
Ground Ambulance Out-of-Network Benefits: In-Area benefits are subject to billed charges. Out-of-Area benefits are subject to the host plan's allowable charges, and providers may bill the member for the remaining balance. See Certificate for details.	No member cost share
Air Ambulance	No member cost share
If you have a hospital stay	In-Network

Hospital Facility Fees	\$250 Copay/Day
Prior Authorization Policy Applies In-Network	Limited to Inpatient/Outpatient \$1,250 Copay Max per Calendar Year
Physician (Surgeon) Services	No member cost share
If you need help recovering or have other special health needs	In-Network
Skilled Nursing Care Prior Authorization Policy Applies In-Network Maximum benefit of 30 Day(s)/Calendar Year for In-Network	\$60 Copay/Day Limited to \$300 Copay Max per Calendar Year
Home Health Services Prior Authorization Policy Applies In-Network Maximum benefit of 60 Visit(s)/Calendar Year for In-Network	\$30 Copay/Visit
Physical Therapy Maximum benefit of 60 Visit(s)/Calendar Year for In-Network	No member cost share
Occupational Therapy Combined with Physical Therapy Limits	No member cost share
Skeletal Manipulation performed in a Chiropractic Office	\$30 Copay/Visit
Speech Therapy Maximum benefit of 20 Visit(s)/Calendar Year for In-Network	No member cost share
Hearing Therapy Combined with Speech Therapy Limits	No member cost share
Durable Medical Equipment Prior Authorization Policy Applies In-Network	No member cost share
Inpatient Hospice Services Prior Authorization Policy Applies In-Network Maximum benefit of 14 Day(s)/Lifetime for In-Network	\$125 Copay/Day Limited to Inpatient/Outpatient \$1,250 Copay Max per Calendar Year
Home Hospice Services	No member cost share
If you have behavioral health, or substance abuse needs	In-Network
Outpatient Mental Health, Behavioral Health, and Substance Abuse Services	
Office Visit	\$30 Copay/Visit
Тһегару	No member cost share
Inpatient Mental Health, Behavioral Health, and Substance Abuse Services (Facility Fees) Prior Authorization Policy Applies In-Network	\$250 Copay/Day Limited to Inpatient/Outpatient \$1,250 Copay Max per Calendar Year
Inpatient Mental Health, Behavioral Health, and Substance Abuse Services (Physician) Includes: Therapy & Other Services, partial hospitalizations	No member cost share
Family Planning & Pregnancy	In-Network
Contraceptive Devices, Implants, and Injections See also pharmacy benefits.	No member cost share

Elective Sterilization – Women	No member cost share
Elective Sterilization – Men	No member cost share
Maternity Dependent daughters are covered for maternity services	Covered
Infertility and Impotency Diagnosis and Treatment Infertility and impotency treatment limited to \$10,000 per Lifetime Pharmacy Coverage: See Member Certificate for more details.	No member cost share
Routine Vision Care	In-Network
Routine Eye Exam Maximum benefit of 1 Exam(s)/Calendar Year for In-Network	\$10 Copay/Visit
General Pharmacy Information	
Retail Pharmacy Network(s)	RxPremier
Prescription Drug List Learn more about the drugs covered by your plan, drug category/tier, prior authorization and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u>	Blue KC Preferred Formulary
Specialty Pharmacy A Specialty Pharmacy is one that provides specialized care for patients with complex chronic health conditions. Learn more about the drugs covered by your plan, drug category/ tier, prior authorization and step therapy by reviewing your prescription drug list at <u>MyBlueKC.com</u>	OptumRx Specialty Services PH: 855-427-4682
Outpatient Prescription Drug Out-of-Pocket Limits The Out-of-Pocket Limit is the most you could pay during the Calendar Year for your share of the cost of covered services.	In-Network Combined with Medical Out-of-Pocket Limits
Rx Savings Solutions A team of pharmacists and pharmacy technician will help you make sure you're getting the best possible pricing for your medicines. Member support is available Monday – Friday, 7 a.m. to 7 p.m. CST.	Register online at <u>MyBlueKC.com</u> and stay up-to-date on cost saving opportunities. Email: <u>info@rxsavingsllc.com</u> PH: 1-800-268-4476
Plan Benefits – Pharmacy	
When you use a retail or specialty pharmacy	In-Network
Retail Pharmacy (Short-term supply: Up to 34 Days)	
Drug Tier 1: Generic / Generic Specialty	RxPremier: \$15 Copay/Fill Contraceptives – No member cost share
Drug Tier 2: Preferred Brand / Non-Preferred Generic / Preferred Brand Specialty	RxPremier: \$50 Copay/Fill
Drug Tier 3: Non-Preferred Brand / Non-Preferred Brand Specialty	RxPremier: \$70 Copay/Fill
Retail Pharmacy (Long-term supply: Between 35-102 Days)	
Drug Tier 1: Generic / Generic Specialty	RxPremier: \$30 Copay/Fill
Drug Tier 2: Preferred Brand / Non-Preferred Generic / Preferred Brand Specialty	RxPremier: \$100 Copay/Fill
Drug Tier 3: Non-Preferred Brand / Non-Preferred Brand Specialty	RxPremier: \$140 Copay/Fill

When you use a mail order pharmacy	In-Network
Mail Order Pharmacy (Mail Order supply: Between 35-102 Days)	
Drug Tier 1: Generic	\$30 Copay/Fill Contraceptives – No member cost share
Drug Tier 2: Preferred Brand / Non-Preferred Generic	\$100 Copay/Fill
Drug Tier 3: Non-Preferred Brand	\$140 Copay/Fill

Discrimination is Against the Law

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. Blue KC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

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.

If you believe that Blue KC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Appeals Department, PO Box 419169, Kansas City, MO 64141-6169, 816-395-3537, TTY: 816-842-5607, <u>APPEALS@bluekc.com</u>. You can file a grievance in person or by mail, or email. If you need help filing a grievance, the Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

If you, or someone you're helping, has questions about Blue KC, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-877-410-6716.

Spanish: 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 1-877-410-6716.

Chinese: 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1-877-410-6716.

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue KC, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-877-410-6716.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue KC haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-877-410-6716 an.

Korean: 가 [Blue KC] 1-877-410-6716 . 가

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue KC, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 1-877-410-6716.

Arabic:

إن كان لايك أو لاى شخص تساعده أسئلة بخصوص Blue KC ، فلايك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل بـ.1-877-410-5716.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue KC, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-877-410-6716.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue KC, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-877-410-6716.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue KC, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-877-410-6716.

Laotian: ຖ້າທ່ານ, ຫຼື ຄົນ ່ທທ່ານກຳລັງຊ່ ວຍເຫຼື ອ, ມ ໍຄາຖາມກ່ ງວກັບ Blue KC, ທ່ານມ ິສດ ່ທຈະໄດ້ຮັບການຊ່ ວຍເຫຼື ອແລະໍຂໍ ມູ ນຂ່າວສານ ່ທເປັ ນພາສາຂອງທ່ານໍ ່ບມ ຄ່າໃຊ້ຈ່າຍ. ການໂອ້ລົມກັບນາຍພາສາ, ໃຫ້ ໂທຫາ 1-877-410-6716.

Pennsylvanian Dutch: "Wann du hoscht en Froog, odder ebber, wu du helfscht, hot en Froog baut Blue KC, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 1-877-410-6716 uffrufe.

Persian:

```
اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Blue KC ، داشته باشید حق این را دارید که کمکو اطالعات به زبان خود را به طور رایگان دریافت نمایید 6716-410-118 . تماس حاصل نمایید.
```

Cushite: Isin yookan namni biraa isin deeggartan Blue KC irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-877-410-6716 tiin bilbilaa.

Portuguese: Se você, ou alguém a quem você está ajudando, tem perguntas sobre o Blue KC, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-877-410-6716.

For TTY services, please call 1-816-842-5607.



An Independent Licensee of the Blue Cross and Blue Shield Association