

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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, <a href="www.bluekc.com/modppcbepo">www.bluekc.com/modppcbepo</a> or by calling 1-877-410-6716. For general definitions of common terms, such as <a href="mailto:allowed amount">allowed amount</a>, <a href="mailto:blance billing">balance billing</a>, <a href="mailto:coinsurance">coinsurance</a>, <a href="mailto:coinsurance">copayment</a>, <a href="mailto:deductible">deductible</a>, <a href="mailto:provider">provider</a>, or other <a href="mailto:underlined">underlined</a> terms see the Glossary. You can view the Glossary at <a href="www.cciio.cms.gov">www.cciio.cms.gov</a> or call 1-877-410-6716 to request a copy.

Important Questions	Answers	Why This Matters:		
What is the overall deductible?	\$3,375 individual / \$6,750 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .		
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> ?	\$7,450 individual / \$14,900 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other far 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 <u>out-of-pocket limit?</u>	Premiums, balance-billing charges, and health care this plan doesn't cover.	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/2021/pcb or call 1-877-410-6716 for a list of innetwork providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> 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.		

ID: 0545530540 Page 1 of 10

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit, <u>Deductible</u> does not apply	Not covered	Other services/procedures that are performed in a physician's office are subject to the <a href="network deductible">network deductible</a> and <a href="coinsurance">coinsurance</a> level (excluding lab).	
If you visit a health care provider's office or clinic	Specialist visit	\$60 <u>copay</u> /visit, <u>Deductible</u> does not apply	Not covered	Same limitations as primary care.	
Ciniic	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)	30% coinsurance	Not covered	Blood Work: No charge if performed in In- Network provider's office/independent lab.	
If you have a test	Imaging (CT/PET scans, MRIs)	30% coinsurance	Not covered	Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.	
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.Bluekc.com/modpa cadl	Generic drugs	RxPremier: Retail \$25 <u>copay</u> /fill, <u>Deductible</u> does not apply;  Mail Order \$62.50 <u>copay</u> /fill, <u>Deductible</u> does not apply	Not covered	Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).	
	Preferred brand drugs	RxPremier: Retail \$50 copay/fill, Deductible does not apply; Mail Order \$125 copay/fill, Deductible does not apply	Not covered	Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).	
	Non-preferred brand drugs	RxPremier: Retail 40% coinsurance; Mail Order 40% coinsurance	Not covered	Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).	
	Specialty drugs	Generic Specialty drugs: \$500 copay/fill, Deductible does not apply		Prescriptions for a specialty drug will need to be filled at a designated specialty pharmacy and are limited to a 34 day supply.	

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		Preferred Specialty drugs: \$500 copay/fill, Deductible does not apply Non-Preferred Specialty drugs: 50% coinsurance			
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$750 <u>copay</u> /day, <u>Deductible</u> does not apply	Not covered	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	30% coinsurance	Not covered	None	
If you need immediate medical attention	Emergency room care	\$700 copay/visit, then Deductible, then 30% coinsurance	\$700 copay/visit, then In- Network Deductible, then 30% coinsurance	Copay waived if admitted to a hospital.	
	Emergency medical transportation	30% coinsurance	30% <u>coinsurance</u> after In- Network <u>Deductible</u>	None	
	Urgent care	\$60 copay/visit, Deductible does not apply	Not covered	Same limitations as primary care.	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$750 <u>copay</u> /day, then <u>Deductible</u> , then 30% <u>coinsurance</u>	Not covered	Inpatient Hospital, Inpatient Mental Illness, Inpatient Substance Abuse and Maternity Services copayments are combined and count toward a \$3,750 Maximum per Calendar Year in Preferred-Care Blue.  Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.	
	Physician/surgeon fees	30% coinsurance	Not covered	None	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$25 copay/visit,  Deductible does not apply; Therapy in a Provider's Office: 30% coinsurance;	Not covered	None	

	Services You May Need	What You	ı Will Pay		
Common Medical Event		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		Therapy in a Facility: 30% coinsurance			
	Inpatient services	\$750 <u>copay</u> /day, <u>Deductible</u> does not apply	Not covered	Inpatient Hospital, Inpatient Mental Illness, Inpatient Substance Abuse and Maternity Services copayments are combined and count toward a \$3,750 Maximum per Calendar Year in Preferred-Care Blue.  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	\$60 <u>copay</u> /visit, <u>Deductible</u> does not apply	Not covered	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	30% coinsurance	Not covered	None	
	Childbirth/delivery facility services	\$750 <u>copay</u> /day, then <u>Deductible</u> , then 30% <u>coinsurance</u>	Not covered	Inpatient Hospital, Inpatient Mental Illness, Inpatient Substance Abuse and Maternity Services copayments are combined and count toward a \$3,750 Maximum per Calendar Year in Preferred-Care Blue.	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	Not covered	100 visit Calendar Year maximum.	
	Rehabilitation services	30% coinsurance	Not covered	Physical: 20 visit Calendar Year maximum. Occupational: 20 visit Calendar Year maximum.	
	Habilitation services	30% coinsurance	Not covered	Physical: 20 visit Calendar Year maximum. Occupational: 20 visit Calendar Year maximum.	

		What You Will Pay			
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Skilled nursing care	30% coinsurance	Not covered	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	30% coinsurance	Not covered	Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.	
	Hospice services	\$375 <u>copay</u> /day, then <u>Deductible</u> , then 30% <u>coinsurance</u>	Not covered	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.	
If your child needs dental or eye care	Children's eye exam	\$25 <u>copay</u> /visit, <u>Deductible</u> does not apply	Not covered	Limited to 1 Exam(s) per Calendar Year maximum for In-Network. Limited to a child age 18 and younger.	
	Children's glasses	30% coinsurance	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.	
	Children's dental check-up	No charge, <u>Deductible</u> does not apply	Not covered	Limited to a child age 18 and younger. Limited to 2 Exams per Calendar Year.	

#### **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)
  Cosmetic surgery
  Long-term care
- Acupuncture

Bariatric surgery

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

Infertility treatmentRoutine 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 36 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 <a href="https://www.BlueKC.com">www.BlueKC.com</a>, the Missouri Department of Commerce and Insurance at 800-726-7390 or at <a href="https://www.insurance.mo.gov">www.insurance.mo.gov</a>. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://www.healthCare.gov">health Linsurance</a> Marketplace. For more information about the <a href="https://www.healthCare.gov">Marketplace</a>, visit <a href="https://www.healthCare.gov">www.healthCare.gov</a> or call 800-318-2596.

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

## 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.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1146. The time required to complete this information collection is estimated to average 0.08 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

### **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)	Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)	Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible \$3,375 ■ Specialist copayment \$60 ■ Hospital (facility) copayment \$750 ■ Other coinsurance 30%	■ The <u>plan's</u> overall <u>deductible</u> \$3,375 ■ <u>Specialist copayment</u> \$60 ■ Hospital (facility) <u>copayment</u> \$750 ■ Other <u>coinsurance</u> 30%	■ Specialist copayment \$60 ■ Hospital (facility) copayment \$750	

#### 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 (anesthesia)

# This EXAMPLE event includes services like: Primary care physician office visits (including

disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$3,375	<u>Deductibles</u>	\$400	<u>Deductibles</u>	\$2,500
Copayments	\$1,500	Copayments	\$1,300	Copayments	\$100
Coinsurance	\$2,000	Coinsurance	\$0	Coinsurance	\$0
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Peg would pay is	\$6,935	The total Joe would pay is	\$1,700	The total Mia would pay is	\$2,600

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.

#### 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), <a href="mailto:languagehelp@bluekc.com">languagehelp@bluekc.com</a>.

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, <a href="mailto:APPEALS@bluekc.com">APPEALS@bluekc.com</a>. 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

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: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 [Blue KC]에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는1-877-410-6716 로 전화하십시오.

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:

```
ان كان لديك أو لدى شخص تساعده أسئلة بخصوص Blue KC ، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة. للتحدث مع مترجم اتصل بـ 6716-410-877-1.
```

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 ່ທທ່ານກຳລັງຊ່ວຍເຫຼື ອ, ມ ໍຄາຖາມກ່ຽວກັບ Blue KC, ທ່ານມ ິສດ ່ທຈະໄດ້ຮັບການຊ່ວຍເຫຼື ອແລະໍຂ້ ມູ ນຂ່າວສານ ່ທເປັ ນພາສາຂອງທ່ານໍ ່ບມ ຄຳໃຊ້ຈ່າຍ. 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 6716-6716-877-1. 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