



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

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <http://www.blueKC.com/sgmoppo> or by calling 1-877-410-6716. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-877-410-6716 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	For In-Network providers \$6,850 individual / \$13,700 family. For Out-of-Network providers \$6,850 individual / \$13,700 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	For In-Network providers \$8,300 individual / \$16,600 family. For Out-of-Network providers \$16,600 individual / \$33,200 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	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 network provider ?	Yes. See www.bluekc.com/qhp/2021/pcb or call 1-877-410-6716 for a list of in-network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Visits 1 - 4: \$25 copay /visit, Deductible does not apply Visits 5+: 35% coinsurance	50% coinsurance	Primary Care, Specialist , Urgent Care, and Outpatient Mental Illness/Substance Abuse Office Visits are combined and count toward the 4 visits covered at the applicable copay per Calendar Year. Other services/procedures that are performed in a physician's office are subject to the network deductible and coinsurance level (excluding lab).
	Specialist visit	Visits 1 - 4: \$25 copay /visit, Deductible does not apply Visits 5+: 35% coinsurance	50% coinsurance	Same limitations as primary care.
	Preventive care/screening /immunization	No charge, Deductible does not apply	30% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	35% coinsurance	50% coinsurance	Blood Work: No charge if performed in In-Network provider's office/independent lab.
	Imaging (CT/PET scans, MRIs)	35% coinsurance	50% coinsurance	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/modl	Generic drugs	RxPremier: Retail \$20 copay /fill, Deductible does not apply; Mail Order \$50 copay /fill, Deductible does not apply	Retail 50% coinsurance ; Mail Order 50% coinsurance	Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).
	Preferred brand drugs	RxPremier: Retail 35% coinsurance ; Mail Order 35% coinsurance	Retail 50% coinsurance ; Mail Order 50% coinsurance	Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).
	Non-preferred brand drugs			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		RxPremier: Retail 35% coinsurance (max: \$250); Mail Order 35% coinsurance (max: \$625)	Retail 50% coinsurance ; Mail Order 50% coinsurance	Covers up to 34 day supply (retail) and between 35 to 102 day supply (mail order).
	Specialty drugs	Generic Specialty drugs : \$20 copay /fill, Deductible does not apply Preferred Specialty drugs : 35% coinsurance Non-Preferred Specialty drugs : 35% coinsurance	Generic Specialty drugs : 50% coinsurance Preferred Specialty drugs : 50% coinsurance Non-Preferred Specialty drugs : 50% coinsurance	Prescriptions for a specialty drug will need to be filled at a designated specialty pharmacy and are limited to a 34 day supply.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	35% coinsurance	50% coinsurance	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	35% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	35% coinsurance	35% coinsurance after In-Network Deductible	None
	Emergency medical transportation	35% coinsurance	35% coinsurance after In-Network Deductible	None
	Urgent care	Visits 1 - 4: \$25 copay /visit, Deductible does not apply Visits 5+: 35% coinsurance	50% coinsurance	Same limitations as primary care.
If you have a hospital stay	Facility fee (e.g., hospital room)	35% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.
	Physician/surgeon fees	35% coinsurance	50% coinsurance	None
If you need mental health, behavioral	Outpatient services	Office Visit: Visits 1 - 4: \$25 copay /visit, Deductible does not apply	50% coinsurance	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
health, or substance abuse services		Visits 5+: 35% coinsurance ; Therapy in a Provider's Office : 35% coinsurance ; Therapy in a Facility: 35% coinsurance		
	Inpatient services	35% coinsurance	50% coinsurance	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	Visits 1 - 4: \$25 copay /visit, Deductible does not apply Visits 5+: 35% coinsurance	50% coinsurance	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	35% coinsurance	50% coinsurance	None
	Childbirth/delivery facility services	35% coinsurance	50% coinsurance	None
If you need help recovering or have other special health needs	Home health care	35% coinsurance	50% coinsurance	100 visit Calendar Year maximum.
	Rehabilitation services	35% coinsurance	50% coinsurance	Physical: 20 visit Calendar Year maximum. Occupational: 20 visit Calendar Year maximum.
	Habilitation services	35% coinsurance	50% coinsurance	Occupational: 20 visit Calendar Year maximum.
	Skilled nursing care	35% coinsurance	50% coinsurance	150 day Calendar Year maximum. Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Durable medical equipment	35% coinsurance	50% coinsurance	Prior authorization is required. Failure to obtain approval may result in the cost of the service being your responsibility.
	Hospice services	35% coinsurance	50% coinsurance	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 copay /visit, Deductible 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	No charge, Deductible does not apply	Not covered	Limited to 1 Pair of Lenses and 1 Frame(s) per Calendar Year maximum or, 1 Annual Supply of Contacts per Calendar Year for In- Network maximum. Limited to a child age 18 and younger.
	Children's dental check-up	No charge, Deductible 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](#).)

<ul style="list-style-type: none"> ● Acupuncture ● Dental care (Adult) ● Routine eye care (Adult) 	<ul style="list-style-type: none"> ● Bariatric surgery ● Infertility treatment ● Routine foot care 	<ul style="list-style-type: none"> ● Cosmetic surgery ● Long-term care ● Weight loss programs
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Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

<ul style="list-style-type: none"> ● Chiropractic care ● Private-duty nursing limited to 100 visits per Calendar Year 	<ul style="list-style-type: none"> ● Hearing aids limited to 1 hearing aid(s) Every 36 Months 	<ul style="list-style-type: none"> ● Non-emergency care when traveling outside the U.S.
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Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Blue Cross and Blue Shield of Kansas City at 816-395-2953 or www.BlueKC.com, the Department of Labor's Employee Benefits Security Administration at 866-444-EBSA (3272) or www.dol.gov/agencies/ebsa. Or, you may also contact Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-

877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact your [plan](#) at 1-888-989-8842 or you can contact the Missouri Department of Commerce and Insurance at 800-726-7390 or at www.insurance.mo.gov. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa.

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? Yes.

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

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

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About these Coverage Examples:



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

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$6,850
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	35%
■ Other coinsurance	35%

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*)

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

<i>Cost Sharing</i>	
Deductibles	\$6,850
Copayments	\$0
Coinsurance	\$1,500
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$8,360

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$6,850
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	35%
■ Other coinsurance	35%

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*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,500
Copayments	\$600
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$4,100

Mia's Simple Fracture

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

■ The plan's overall deductible	\$6,850
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	35%
■ Other coinsurance	35%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,500
Copayments	\$60
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,560

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan'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), 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, APPEALS@bluekc.com. 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。

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.

