



Metropolitan Community College

Health Benefit Plan Summary - BlueSelect Plus PPO 3500 BlueSaver Plan

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 BlueKC.com

General Plan Information

Plan Type	Preferred Provider Organization (PPO) Members can receive services from any hospital or physician, but receive greater benefits when using in-network providers. This plan is an HSA Qualified High Deductible Health Plan.	
Medical Network(s) A complete listing of network hospitals and physicians is available on BlueKC.com .	In Area: BlueSelect Plus Out-of-Area: BlueCard PPO/EPO	
Deductible – Embedded You must pay all the costs up to the Deductible amount before this plan begins to pay for covered services.	In-Network Individual: \$3,500 Family: \$7,000	Out-of-Network Individual: \$5,250 Family: \$10,500
Coinsurance The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference.	In-Network Member Pays: 0% Plan Pays: 100%	Out-of-Network Member Pays: 30% Plan Pays: 70%
Out-of-Pocket Limits – Embedded The Out-of-Pocket Limit is the most you could pay during the Calendar Year for your share of the cost of covered services. These cost shares apply to the Out-of-Pocket Limit: Coinsurance, Deductibles, Copays Applies to: All Medical and Rx Cost Sharing	In-Network Individual: \$3,500 Family: \$7,000	Out-of-Network Individual: \$17,500 Family: \$35,000
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	
Plan Benefits - Medical		
When you visit a health care provider's office or clinic... Physician Primary Care Physician (PCP) - An internist, family practitioner, general practitioner, or pediatrician. Specialist - Doctors of Medicine (MD), Doctors of Osteopathy (DO), except Primary Care Physicians, and other medical practitioners such as optometrist, psychologists and chiropractors.	In-Network PCP Office Visit: Deductible, then no charge Specialist Office Visit: Deductible, then no charge	Out-of-Network 30% Coinsurance after Deductible 30% Coinsurance after Deductible

Other Services & Procedures performed in a provider's office and not included with an office visit	Other Services: Deductible, then no charge	30% Coinsurance after Deductible
Urgent Care Center	Office Visit: Deductible, then no charge	30% Coinsurance after Deductible
Designated Telehealth Office Visit	Office Visit: Deductible, then no charge	Not Applicable
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	30% Coinsurance after Deductible
Labs Performed in a Provider's Office/Independent Lab/Urgent Care Facility	Deductible, then no charge	30% Coinsurance after Deductible
Allergy		
Allergy Testing	Deductible, then no charge	30% Coinsurance after Deductible
Allergy Treatment (Injection)	Deductible, then no charge	30% Coinsurance after Deductible
Allergy Treatment (Serum)	Deductible, then no charge	30% Coinsurance after Deductible
When you need radiology services...	In-Network	Out-of-Network
X-Ray Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/In-Area Provider	Deductible, then no charge	30% Coinsurance after Deductible
Other Radiology Procedures (MRI, CT/PET Scans, MRA) Prior Authorization Policy Applies Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/In-Area Provider	Deductible, then no charge	30% Coinsurance after Deductible
When you have out-patient surgery...	In-Network	Out-of-Network
Outpatient Surgery Facility Fees Prior Authorization Policy Applies Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/In-Area Provider	Deductible, then no charge	30% Coinsurance after Deductible
Physician (Surgeon) Services	Deductible, then no charge	30% Coinsurance after Deductible
If you need immediate medical attention...	In-Network	Out-of-Network
Urgent Care Center Office Visit	Deductible, then no charge	30% Coinsurance after Deductible
Emergency Services Out-of-Network benefits are subject to the plan's allowable charge. Out-of-Network providers may bill the member for the remaining balance. See Certificate for details.	Deductible, then no charge	In-Network Deductible, then no charge
Ground Ambulance Out-of-Network benefits are subject to the plan's allowable charge. Out-of-Network providers may bill the member for the remaining balance. See Certificate for details.	Deductible, then no charge	In-Network Deductible, then no charge
Air Ambulance	Deductible, then no charge	In-Network Deductible, then no charge

<i>If you have a hospital stay...</i>	In-Network	Out-of-Network
Hospital Facility Fees Prior Authorization Policy Applies Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/In-Area Provider	Deductible, then no charge	30% Coinsurance after Deductible
Physician (Surgeon) Services	Deductible, then no charge	30% Coinsurance after Deductible
<i>If you need help recovering or have other special health needs...</i>	In-Network	Out-of-Network
Skilled Nursing Care Prior Authorization Policy Applies Maximum benefit of 30 Day(s)/Calendar Year for In-Network and Out-of-Network	Deductible, then no charge	30% Coinsurance after Deductible
Home Health Services Prior Authorization Policy Applies Maximum benefit of 60 Visit(s)/Calendar Year for In-Network and Out-of-Network	Deductible, then no charge	30% Coinsurance after Deductible
Physical Therapy Maximum benefit of 60 Visit(s)/Calendar Year for In-Network and Out-of-Network	Deductible, then no charge	30% Coinsurance after Deductible
Occupational Therapy Combined with Physical Therapy Limits	Deductible, then no charge	30% Coinsurance after Deductible
Other Services Performed in Chiropractic Office Visit (including Skeletal Manipulation) Prior Authorization Policy Applies Out-of-Network	Deductible, then no charge	30% Coinsurance after Deductible
Speech Therapy Maximum benefit of 20 Visit(s)/Calendar Year for In-Network and Out-of-Network	Deductible, then no charge	30% Coinsurance after Deductible
Hearing Therapy Combined with Speech Therapy Limits	Deductible, then no charge	30% Coinsurance after Deductible
Durable Medical Equipment Prior Authorization Policy Applies	Deductible, then no charge	30% Coinsurance after Deductible
Inpatient Hospice Services Prior Authorization Policy Applies Maximum benefit of 14 Day(s)/Lifetime for In-Network and Out-of-Network	Deductible, then no charge	30% Coinsurance after Deductible
Home Hospice Services	Deductible, then no charge	30% Coinsurance after Deductible
<i>If you have behavioral health, or substance abuse needs...</i>	In-Network	Out-of-Network
Outpatient Mental Health, Behavioral Health, and Substance Abuse Services Office Visit	Deductible, then no charge	30% Coinsurance after Deductible

Facility Fees Prior Authorization Policy Applies	Deductible, then no charge	30% Coinsurance after Deductible
Therapy	Deductible, then no charge	30% Coinsurance after Deductible
Inpatient Mental Health, Behavioral Health, and Substance Abuse Services (Facility Fees) Prior Authorization Policy Applies Maximum benefit of \$200/Day for Out-of-Network/Non-Participating/In-Area Provider	Deductible, then no charge	30% Coinsurance after Deductible
Inpatient Mental Health, Behavioral Health, and Substance Abuse Services (Physician) Includes: Therapy & Other Services, partial hospitalizations	Deductible, then no charge	30% Coinsurance after Deductible
Family Planning & Pregnancy...	In-Network	Out-of-Network
Contraceptive Devices, Implants, and Injections See also pharmacy benefits.	Covered at 100%	30% Coinsurance after Deductible
Elective Sterilization – Women	Covered at 100%	30% Coinsurance after Deductible
Elective Sterilization – Men	Covered at 100%	30% Coinsurance after Deductible
Maternity Dependent daughters are covered for maternity services	Covered	Covered
Infertility and/or Impotency Treatment	Not covered	Not covered
Routine Vision Care...	In-Network	Out-of-Network
Routine Eye Exam Maximum benefit of 1 Exam(s)/Calendar Year for In-Network and Out-of-Network	Deductible, then no charge	30% Coinsurance after Deductible
General Pharmacy Information		
Pharmacy Network(s)	Network 1: National Plus	
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 MyBlueKC.com	National Preferred	
Outpatient Prescription Drug Deductible You must pay all the costs up to the Deductible amount before this plan begins to pay for covered services.	In-Network	Out-of-Network
	Combined with Medical Deductible	Combined with Medical Deductible
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	Out-of-Network
	Combined with Medical Out-of-Pocket Limits	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 MyBlueKC.com and stay up-to-date on cost saving opportunities. Email: info@rxsavingsllc.com PH: 1-800-268-4476	
Plan Benefits – Pharmacy		

<i>When you visit a retail pharmacy...</i>	In-Network	Out-of-Network
Retail Pharmacy (Short-term supply: Up to 34 Days)		
Drug Tier 1: Generic / Generic Specialty	National Plus: Deductible, then no charge	Deductible, then \$10 Copay/Fill, then 50% Coinsurance
Drug Tier 2: Preferred Brand / Non-Preferred Generic / Preferred Brand Specialty	National Plus: Deductible, then no charge	Deductible, then \$30 Copay/Fill, then 50% Coinsurance
Drug Tier 3: Non-Preferred Brand / Non-Preferred Brand Specialty	National Plus: Deductible, then no charge	Deductible, then \$50 Copay/Fill, then 50% Coinsurance
<i>When you use a mail order pharmacy...</i>	In-Network	Out-of-Network
Mail Order Pharmacy		
Drug Tier 1: Generic / Generic Specialty	Deductible, then no charge	Deductible, then \$20 Copay/Fill, then 50% Coinsurance
Drug Tier 2: Preferred Brand / Non-Preferred Generic / Preferred Brand Specialty	Deductible, then no charge	Deductible, then \$60 Copay/Fill, then 50% Coinsurance
Drug Tier 3: Non-Preferred Brand / Non-Preferred Brand Specialty	Deductible, then no charge	Deductible, then \$100 Copay/Fill, then 50% Coinsurance

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 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 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: 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 위해서는 1-877-410-6716 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.

