

2025 ACA Individual & Family Plans



	GOLD	SILVER				BRONZE				Catastrophic	
	Standard Gold	Standard Silver	Choice Silver	Choice Silver 1	Community Silver	Standard Bronze	Saver Bronze	First Bronze	Choice Bronze 2		
Networks: all are EPO	Preferred-Care Blue (all 32 counties)	BlueSelect, Preferred-Care Blue (24 Rural counties)	BlueSelect Plus	BlueSelect	Preferred-Care Blue (24 Rural counties)	BlueSelect, Preferred-Care Blue (24 Rural counties)	Preferred-Care Blue (all 32 counties)	Preferred-Care Blue (24 Rural counties)	BlueSelect	BlueSelect	
Service Area	METRO & RURAL	METRO & RURAL	METRO	METRO	RURAL	METRO & RURAL	METRO & RURAL	RURAL	METRO	METRO	
Spira Care Access	⊗	⊗	☑	☑	⊗	⊗	⊗	⊗	☑	⊗	
Spira Care Visits			\$0	\$0					\$0		
Single Deductible	\$1,500	\$5,000	\$4,150	\$4,150	\$6,000	\$7,500	\$6,500	\$7,000	\$8,500	\$9,200	
Family Deductible	\$3,000	\$10,000	\$8,300	\$8,300	\$12,000	\$15,000	\$13,000	\$14,000	\$17,000	\$18,400	
Coinsurance	25%	40%	40%	40%	40%	50%	50%	50%	50%	0%	
Single OOP Max	\$7,800	\$8,000	\$8,000	\$8,000	\$7,800	\$9,200	\$8,000	\$9,200	\$9,200	\$9,200	
Family OOP Max	\$15,600	\$16,000	\$16,000	\$16,000	\$15,600	\$18,400	\$16,000	\$18,400	\$18,400	\$18,400	
Virtual Care & Behavioral Health Therapy²	\$30	\$40	\$0	\$0	\$0	\$50	Ded & Coins	\$0	\$0	\$0	
PCP Network visits¹	\$30	\$40	\$0 Spira: \$50 In-Network	\$0 Spira: \$50 In-Network	\$40	\$50	Ded & Coins	4 @ \$40 ⁵ Ded & Coins	\$0 Spira ⁶ : Ded & Coins In-Network	3 @ \$100 ⁴ Deductible	
Urgent care	\$45	\$60	\$100	\$100	\$75	\$75			Ded & Coins	Ded & Coins	Deductible
Specialist visits	\$60	\$80	\$100	\$100	\$75	\$100					
Hospital	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Deductible	
Emergency Room											
HSA Eligible	⊗	⊗	⊗	⊗	⊗	⊗	☑	⊗	⊗	⊗	
Prescription Drugs³	WALGREEN'S VALUE NETWORK										
Low-Cost Generic	\$15	\$20	\$5	\$5	\$5	\$25	50% after Ded	\$5	\$5	Deductible	
Generic	\$15	\$20	\$20	\$20	\$20	\$25		\$30	\$30		
Preferred	\$30	\$40	\$75	\$75	\$75	\$50 after Ded		\$125 after Ded	\$125 after Ded		
Non-preferred	\$60	\$80 after Ded	\$250 after Ded	\$250 after Ded	\$250 after Ded	\$100 after Ded		\$325 after Ded	\$325 after Ded		
Generic & Preferred Specialty	\$250	\$350 after Ded	50% after Ded	50% after Ded	50% after Ded	\$500 after Ded		50% after Ded	50% after Ded		
Non-preferred Specialty	\$250	\$350 after Ded	50% after Ded	50% after Ded	50% after Ded	\$500 after Ded		50% after Ded	50% after Ded		

Ded = Deductible; Coins = Coinsurance
Plans available both on and off exchange.

¹ Primary Care Physicians (PCP) include General Practice, Family Practice, Internal Medicine and Pediatrics.

² First plans virtual care visits do not accrue toward limited copay visits.

³ Drug coverage provides up to a 34-day supply.

⁴ Copays for the FIRST THREE visits to a Primary Care Provider only.

⁵ Copay for the FIRST FOUR visits combined for PCP, Specialist, & Urgent Care.

⁶ \$0 Copay for Spira Care visits; cost-sharing applies for other network PCPs.

At no additional cost* to members, Spira Care offers advanced primary care services focused on member health goals.

- Primary Care for adults, children and adolescents
- Routine preventive care
- Sick care
- Chronic medical condition management
- Behavioral health consultations
- On-Site **Care Guides** to help with care coordination and benefit questions
- Health Coaching
- Extended hours for appointments
- In-person and virtual appointments available with your Spira Care Team



- Spira Care Crossroads
- Spira Care Independence
- Spira Care Lee's Summit
- Spira Care Liberty
- Spira Care Olathe
- Spira Care Overland Park
- Spira Care Shawnee
- Spira Care Tiffany Springs
- Spira Care Wyandotte

*Anyone enrolled in a Choice plan may access Spira Care Centers.

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BlueSelect (EPO) and BlueSelect Plus (EPO) Networks

BlueSelect and BlueSelect Plus networks cover only emergency and urgent care services out of network (no BlueCard coverage). They do not cover out-of-network non-emergency services.

Hospitals included:

- AdventHealth (College Boulevard, Shawnee Mission, South Overland Park)
- Cameron Regional Medical Center
- Liberty Hospital
- North Kansas City Hospital
- Olathe Medical Center
- Providence Medical Center
- St. Joseph Medical Center
- St. Mary's Medical Center
- University Health (Hospital Hill and Lakewood)
- The University of Kansas Health System
- Western Missouri Medical Center
- Children's Mercy—Hospital Hill and South (available in BlueSelect Plus network only)

Metro Service Area Counties:

Clay • Jackson • Johnson (KS) • Johnson (MO)
Lafayette • Platte • Ray • Wyandotte (KS)

Rural Service Area Counties:

Andrew • Atchison • Bates • Benton • Buchanan
Caldwell • Carroll • Cass • Clinton • DeKalb
Daviess • Gentry • Grundy • Harrison • Henry
Holt • Livingston • Mercier • Nodaway
Pettis • Saline • St Clair • Vernon • Worth

Preferred-Care Blue (EPO) Network

The Preferred-Care Blue network includes providers in the entire 32-county Blue KC service area.

- Covers Metro and Rural service areas for the largest selection of providers in the Blue KC footprint
- Includes 50 in-network hospitals
- Includes approximately 6,200 in-network physicians
- Covers only emergency and urgent care services out of network (no BlueCard coverage)
- Non-emergency services received from out-of-network providers will not be covered

Contact Quick Reference:

Commission & Appointment Support:
producerinfo@bluekc.com

Find a Doctor Website:
BlueKC.com/Find-a-Doctor

Broker Support:
816-395-3266 | M – F | 8 am – 6 pm

For marketing materials and sales questions:
products@bluekc.com

Extra Benefits



Rewards Program

Members can earn a digital gift card for completing their annual exam and Health Risk Assessment



Virtual Care

Healthcare from the safety and comfort of your home



Mindful by Blue KC

New and enhanced behavioral health services



Chronic Condition Management

Support for chronic health conditions



Blue365®

Exclusive health and wellness savings that include gym memberships, active gear, and more.



Rx Savings Solutions

Additional savings for pharmacy costs



Diabetes Management

Diabetes prevention and management services



SmartShopper®

Save money on quality, in-network care and get rewarded