



Kansas City

# 2025 INDIVIDUAL & FAMILY PLANS



# Blue KC Plans

You're eligible for a Blue Cross and Blue Shield of Kansas City (Blue KC) Plan if you live in one of the following counties.

## Metro

- |                 |               |
|-----------------|---------------|
| <b>Missouri</b> | <b>Kansas</b> |
| Clay            | Johnson       |
| Jackson         | Wyandotte     |
| Johnson         |               |
| Lafayette       |               |
| Platte          |               |
| Ray             |               |

## Rural

- |                 |            |
|-----------------|------------|
| <b>Missouri</b> |            |
| Andrew          | Grundy     |
| Atchison        | Harrison   |
| Bates           | Henry      |
| Benton          | Holt       |
| Buchanan        | Livingston |
| Caldwell        | Mercer     |
| Carroll         | Nodaway    |
| Cass            | Pettis     |
| Clinton         | Saline     |
| DeKalb          | St. Clair  |
| Daviess         | Vernon     |
| Gentry          | Worth      |



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# 2025 Individual & Family Plans

Affordable plan options to fit your needs and budget.

Today more than ever, healthcare is essential for you and your family. Blue KC is proud to offer a range of plan options to fit your health, lifestyle and financial needs.

### Here are some of the ways we help make healthcare more affordable:

- All in-network cost-sharing (copays, deductibles and coinsurance) goes toward the out-of-pocket maximum.
- In-network preventive services are covered 100%.
- Plans that offer members exclusive access to Spira Care have \$0 copays for visits. This includes any related lab or X-ray services.
- We can help you find out if you qualify for financial assistance to help cover the costs of your health plan and healthcare (see page 7).
- Virtual Care options let you consult with a doctor safely and comfortably from home.



Please visit [BlueKCforYou.com](https://www.bluekcforyou.com) to learn more. For personal service, contact your broker or call Blue KC at 833-957-7956.

## Levels of Coverage

To make it easy for you to shop and compare coverage, Individual & Family Plans—offered in or outside of the Marketplace—provide benefits at a designated level. These are known as “metal levels.”

Metal levels are Platinum, Gold, Silver and Bronze. Generally, premiums are highest for Platinum and Gold plans and you pay less in deductibles, coinsurance and copays. Premiums are generally lowest with Bronze plans and you pay more in deductibles, coinsurance and copays.

Blue KC offers Gold, Silver and Bronze plans so you can choose a plan that best meets your needs. For example, a Gold plan may be right for someone who uses more healthcare services. If you use services less frequently, you may save money with a Bronze plan. Silver plans offer a balance of premiums and cost-sharing.



**Gold plans**  
pay 80% of covered costs on average



**Silver plans**  
pay 70% of covered costs on average



**Bronze plans**  
pay 60% of covered costs on average

# 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	
<b>Networks:</b> all are EPO	<b>Preferred-Care Blue</b> (all 32 counties)	<b>BlueSelect, Preferred-Care Blue</b> (24 Rural counties)	<b>BlueSelect Plus</b>	<b>BlueSelect</b>	<b>Preferred-Care Blue</b> (24 Rural counties)	<b>BlueSelect, Preferred-Care Blue</b> (24 Rural counties)	<b>Preferred-Care Blue</b> (all 32 counties)	<b>Preferred-Care Blue</b> (24 Rural counties)	<b>BlueSelect</b>	<b>BlueSelect</b>
<b>Service Area</b>	METRO & RURAL	METRO & RURAL	METRO	METRO	RURAL	METRO & RURAL	METRO & RURAL	RURAL	METRO	METRO
<b>Spira Care Access</b>	⊗	⊗	⊙	⊙	⊗	⊗	⊗	⊗	⊙	⊗
<b>Spira Care Visits</b>	⊗	⊗	\$0	\$0	⊗	⊗	⊗	⊗	\$0	⊗
<b>Single Deductible</b>	\$1,500	\$5,000	\$4,150	\$4,150	\$6,000	\$7,500	\$6,500	\$7,000	\$8,500	\$9,200
<b>Family Deductible</b>	\$3,000	\$10,000	\$8,300	\$8,300	\$12,000	\$15,000	\$13,000	\$14,000	\$17,000	\$18,400
<b>Coinsurance</b>	25%	40%	40%	40%	40%	50%	50%	50%	50%	0%
<b>Single OOP Max</b>	\$7,800	\$8,000	\$8,000	\$8,000	\$7,800	\$9,200	\$8,000	\$9,200	\$9,200	\$9,200
<b>Family OOP Max</b>	\$15,600	\$16,000	\$16,000	\$16,000	\$15,600	\$18,400	\$16,000	\$18,400	\$18,400	\$18,400
<b>Virtual Care &amp; Behavioral Health Therapy<sup>2</sup></b>	\$30	\$40	\$0	\$0	\$0	\$50	Ded & Coins	\$0	\$0	\$0
<b>PCP Network visits<sup>1</sup></b>	\$30	\$40	\$0 Spira <sup>6</sup> \$50 In-Network	\$0 Spira <sup>6</sup> \$50 In-Network	\$40	\$50	Ded & Coins	4 @ \$40 <sup>5</sup> Ded & Coins	\$0 Spira <sup>6</sup> Ded & Coins In-Network	3 @ \$100 <sup>4</sup> Deductible
<b>Urgent care</b>	\$45	\$60	\$100	\$100	\$75	\$75				Ded & Coins
<b>Specialist visits</b>	\$60	\$80	\$100	\$100	\$75	\$100		Ded & Coins	Ded & Coins	
<b>Hospital</b>	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins				Ded & Coins
<b>Emergency Room</b>										
<b>HSA Eligible</b>	⊗	⊗	⊗	⊗	⊗	⊗	⊙	⊗	⊗	⊗
<b>Prescription Drugs<sup>3</sup></b>	WALGREEN'S VALUE NETWORK									
<b>Low-Cost Generic</b>	\$15	\$20	\$5	\$5	\$5	\$25	50% after Ded	\$5	\$5	Deductible
<b>Generic</b>	\$15	\$20	\$20	\$20	\$20	\$25		\$30	\$30	
<b>Preferred</b>	\$30	\$40	\$75	\$75	\$75	\$50 after Ded		\$125 after Ded	\$125 after Ded	
<b>Non-preferred</b>	\$60	\$80 after Ded	\$250 after Ded	\$250 after Ded	\$250 after Ded	\$100 after Ded		\$325 after Ded	\$325 after Ded	
<b>Generic &amp; Preferred Specialty</b>	\$250	\$350 after Ded	50% after Ded	50% after Ded	50% after Ded	\$500 after Ded		50% after Ded	50% after Ded	
<b>Non-preferred Specialty</b>	\$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.

<sup>3</sup> Drug coverage provides up to a 34-day supply.

<sup>4</sup> Copays for the FIRST THREE visits to a Primary Care Provider only.

<sup>5</sup> Copay for the FIRST FOUR visits combined for PCP, Specialist, & Urgent Care.

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

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

<sup>2</sup> First plans virtual care visits do not accrue toward limited copay visits.

# Network Options

Blue KC Individual and Family Plans offer a choice of provider networks. To see if your doctor is in our network or to get information about an in-network provider, use our Doctor & Hospital Provider Finder by going to BlueKC.com and clicking "Find Care."

Hospitals included:

## BlueSelect (EPO) Network

- AdventHealth (College Boulevard, Shawnee Mission, South Overland Park)
- Cameron Regional Medical Center
- Liberty Hospital
- North Kansas City Hospital
- Olathe Medical Center
- University Health (Hospital Hill and Lakewood)
- The University of Kansas Health System
- Western Missouri Medical Center

## BlueSelect Plus (EPO) Network

- All of the hospitals above in the BlueSelect network
- PLUS Children's Mercy (Hospital Hill and South)

## Preferred-Care Blue (EPO) Network

- Includes providers in the entire 32-county Blue KC service area (see page 2)
- Includes 50 in-network hospitals and approximately 6,200 in-network physicians

## Pharmacy Network

- All plans use the Walgreen's Value Network

## Exclusive Provider Organization (EPO) Designs

All of our plans are EPOs, which give you a balance of cost savings and flexibility.

- Blue KC negotiates with providers to help keep coverage affordable while also ensuring access to healthcare services. You must receive services from in-network providers, except in an emergency. Non-emergency services received from out-of-network providers will not be covered.
- You do not need to designate a primary care physician or get referrals to see specialists or other healthcare providers.

# Finding Care

Nine locations across the KC Metro.  
Visit [SpiraCare.com](https://www.spiracare.com) to learn more.

## WELCOME TO SPIRA CARE

Primary Care for the whole family.

If you are enrolled in a Blue KC Choice Plan with Spira Care, you will have exclusive access to Spira Care Centers, where you are at the center of your healthcare coverage. Spira Care gives patients of all ages easy access to advanced primary care services—and the time you need with your physician and Care Team. Spira Care Centers are conveniently located across the Kansas City metro area. Eligible members will incur no additional costs\* when seeking care at Spira Care Centers.

**Spira Care Centers offer a wide range of advanced primary care services under one roof, all at no additional cost\*.**

**Advanced Primary Care**, where you are at the center of care, with a team of healthcare professionals focused on giving you the quality of care you deserve.

**Routine Preventive Care** includes routine wellness exams, screenings and immunizations.

**Sick Care** for conditions like the flu, sore throat, urinary tract infection, ear pain and pink eye.

**Chronic Medical Condition Management** for conditions such as diabetes or heart disease.

**Behavioral Health Support** to provide professional support for stress, depression, anxiety and challenges that accompany chronic medical conditions.

**Digital X-Rays**, as ordered by your Spira Care provider (not available at Lee's Summit and Liberty locations).

**Routine Lab Draws**, as ordered by your Spira Care provider.

**Immunizations**, including a wide range of CDC-recommended immunizations.



**Diabetes Education and Health Coaching** to support and advocate for you, help you achieve your goals, and optimize your health outcomes.

While your primary care needs can be handled at a Spira Care Center, we recognize that certain circumstances call for outside care—like seeing a specialist, getting specialty behavioral health support, or being admitted to a hospital. For needs outside of a Spira Care Center, call the Customer Service number on your member ID card or refer to your Evidence of Coverage for a full list of benefits and information regarding your cost share.

\*No additional cost means you will not be billed for any appointments or services at Spira Care Centers. Blue KC members enrolled in a health plan with Spira Care have exclusive access to Spira Care Centers for primary care services. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your insurance producer or write Blue KC.

All services provided at Spira Care Centers are based on your primary care needs only and must be ordered by a member of the Spira Care Team. This includes digital x-rays, routine labs and immunizations. Orders by a specialist or someone outside of the Care Center cannot be fulfilled at Spira Care Centers.

## Spira Care Locations

### Spira Care Crossroads

1916 Grand Boulevard  
Kansas City, MO 64108

### Spira Care Liberty

8350 N Church Road  
Kansas City, MO 64158

### Spira Care Shawnee

10824 Shawnee Mission Parkway  
Shawnee, KS 66203

### Spira Care Independence

3717 S Whitney Avenue  
Independence, MO 64055

### Spira Care Olathe

15710 W 135th Street, Suite 200  
Olathe, KS 66062

### Spira Care Tiffany Springs

8765 N Ambassador Drive  
Kansas City, MO 64154

### Spira Care Lee's Summit

760 NW Blue Parkway  
Lee's Summit, MO 64086

### Spira Care Overland Park

7341 W 133rd Street  
Overland Park, KS 66213

### Spira Care Wyandotte

9800 Troup Avenue  
Kansas City, KS 66111

Learn more about these locations and meet the Spira Care Team at [SpiraCare.com](https://SpiraCare.com).



## You May Be Eligible For Financial Assistance

You may be able to get more savings and lower costs on health insurance coverage due to the American Rescue Plan Act (ARP) of 2021. The Inflation Reduction Act of 2022 extended those savings through 2025. More people than ever before qualify for help paying for health coverage, even those who weren't eligible in the past. You must enroll through the Marketplace to receive financial aid, but you can still shop, compare and find the right plan for you at [BlueKCforYou.com](https://BlueKCforYou.com). If you need help, call us at 833-957-7956.

**There are two ways you can receive financial assistance:**

### Subsidies

Also known as advance premium tax credits (APTC), subsidies work on a sliding scale. They limit the amount you pay in monthly premiums to a percentage of your annual income.

ACA Marketplace premium subsidies are substantially enhanced for people at every income level and, for the first time, are offered to those with income above four times the Federal Poverty Level (FPL). To receive financial aid, you must purchase an ACA Qualified Health Plan. You can research and shop for Blue KC coverage that best meets your budget and health needs at [BlueKCforYou.com](https://BlueKCforYou.com).

### Cost-Sharing Reductions

You'll also find out if your income qualifies for extra savings known as "cost-sharing reductions." If it does, you can save money a second way: by paying less out of pocket each time you get medical services.

### Financial Income/Household Size Eligibility Chart\*:

Household/ Family Size	2024 Federal Poverty Level for the 48 Contiguous States (Annual Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$15,060	\$20,030	\$20,783	\$22,590	\$30,120	\$45,180	\$60,240
2	\$20,440	\$27,185	\$28,207	\$30,660	\$40,880	\$61,320	\$81,760
3	\$25,820	\$34,341	\$35,632	\$38,730	\$51,640	\$77,460	\$103,280
4	\$31,200	\$41,496	\$43,056	\$46,800	\$62,400	\$93,600	\$124,800
5	\$36,580	\$48,651	\$50,480	\$54,870	\$73,160	\$109,740	\$146,320
6	\$41,960	\$55,807	\$57,905	\$62,940	\$83,920	\$125,880	\$167,840
7	\$47,340	\$62,962	\$65,329	\$71,010	\$94,680	\$142,020	\$189,360
8	\$52,720	\$70,118	\$72,754	\$79,080	\$105,440	\$158,160	\$210,880
Each person over 8, add	\$5,380	\$7,155.40	\$7,424.40	\$8,070	\$10,760	\$16,140	\$21,520

Source: <https://www.medicaidplanningassistance.org/federal-poverty-guidelines>

# Cost-Sharing Reductions

When you apply for Blue KC coverage through the Marketplace, you may be eligible to receive an additional level of savings called Cost-Sharing Reductions (CSR). CSRs are a discount that lowers the amount you have to pay for deductibles, copayments and coinsurance. CSRs are often called “extra savings” and are only available on Silver plans. Here’s a breakdown of what your reduced costs could be with CSRs:

Federal Poverty Level		
100% – 150%	151% – 200%	201% – 250%
Most financial assistance and cost-sharing	Medium financial assistance and cost-sharing	Least financial assistance and cost-sharing

## With CSRs you save on the following:

- Single/Family Deductible
- Coinsurance
- Single/Family Out-of-Pocket Maximum
- Virtual Care
- PCP Visits
- Urgent Care
- Specialist Visits
- Hospital
- Emergency Room
- Prescription Drugs

# Extra Benefits to Help You Stay Healthier and Save More

The following benefits and services are included with Blue KC plans at little or no extra cost.



## Virtual Care

Get the healthcare you need from the safety and comfort of home. Services include 24/7 Virtual Care visits and scheduled behavioral health therapy. Members can connect anywhere using the Blue KC Virtual Care app (download in your phone’s app store) or online at [www.bluekcvirtualcare.com](http://www.bluekcvirtualcare.com). In-network providers may also offer virtual visits.



## SmartShopper®

Save money on qualified healthcare services and procedures and earn cash rewards when you shop and choose cost-effective, eligible options. You’re empowered to be a savvy customer of healthcare by shopping, getting estimated pricing, comparing procedure locations, and making informed decisions.



## Healthy Companion™ Program

Healthy Companion supports members with chronic health conditions by providing access to resources and one-on-one support. Tools and resources include educational reminders, online tips and clinical support.

Members with these conditions are automatically enrolled:

- Asthma
- COPD
- Depression
- Diabetes
- Heart Disease
- Heart Failure
- High Blood Pressure
- Metabolic Syndrome
- Stress and Anxiety



## Mindful by Blue KC

Blue KC is thinking differently about coverage and care, enhancing the behavioral health services provided in member health plans. Mindful by Blue KC is a behavioral health initiative dedicated to reducing the stigma around behavioral health, while making behavioral healthcare accessible and affordable.

### Mindful Advocates

In a unique role exclusive to Blue KC health plans, there is a Mindful Advocate in your corner who is available to help 24/7. And as a Blue KC member, all you have to do is reach out.



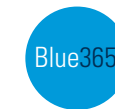
## Rx Savings Solutions

This free program can help you lower your pharmacy costs by automatically searching for the lowest prices on prescription drugs. If a price is lower than the standard pricing used by Blue KC’s pharmacy benefits manager, you’ll receive an alert to notify you of the potential savings.



## Diabetes Management

Our diabetes prevention and management services include a cellular meter, unlimited strips (if you qualify), remote monitoring with emergency outreach and one-on-one live coaching sessions.



## Blue365®

Members can take advantage of exclusive deals and discounts on health and lifestyle products and services. Simply register and shop online. Blue365 offers discounts on:

- Gym memberships
- Healthy meal programs
- Apparel & footwear
- Smartwatches
- Eyewear and contacts
- Travel
- Personal care
- And more!



## Rewards Program

Get rewarded for taking care of your health. Eligible members qualify to earn a \$25 digital gift card for completing their annual preventive visit. Members can also earn an additional \$25 digital gift card for completing their Health Risk Assessment (HRA) in their member portal.

# Stand-Alone Dental Plans

Good dental health is important to your overall well-being. Blue KC offers comprehensive Individual & Family dental plans at affordable prices.

- \$0 in-network preventive care
- Savings on covered dental procedures
- Two networks with expansive local and national access

IN-NETWORK DENTAL BENEFITS (NON-PARTICIPATING DENTAL BENEFITS ARE AVAILABLE)								
Plan Name	BlueDental Preventive 1000		BlueDental 1000		BlueDental Plus 1000		BlueDental Plus 1500	
	PPO	Choice	PPO	Choice	PPO	Choice	PPO	Choice
BLUE DENTAL NETWORK	Coinsurance (Plan Pays)		Coinsurance (Plan Pays)		Coinsurance (Plan Pays)		Coinsurance (Plan Pays)	
<b>Diagnostic &amp; Preventive</b>	100%	85%	100%	85%	100%	85%	100%	85%
<b>Basic<sup>1</sup></b> Requires a 6-month waiting period	Not Covered		80%	70%	80%	70%	80%	70%
<b>Major<sup>1</sup></b> Requires a 12-month waiting period	Not Covered		Not Covered		50%	50%	50%	50%
<b>Orthodontia</b>	Not Covered		Not Covered		Not Covered		Not Covered	
<b>Deductible<sup>2</sup></b>	\$0	\$0	Preventive: \$0		Preventive: \$0		Preventive: \$0	
			Basic: \$50		Basic: \$50		Basic: \$50	
			Major: Not covered		Major: \$200		Major: \$150	
<b>Calendar Year Maximum</b>	Blue KC pays up to: \$1,000/each covered person		Blue KC pays up to: \$1,000/each covered person		Blue KC pays up to: \$1,000/each covered person		Blue KC pays up to: \$1,500/each covered person	
<b>Rate/Month</b>	Adult		\$30.25		\$39.19		\$43.67	
	Child <sup>3</sup>		\$26.84		\$31.31		\$35.78	

Preventive services are available from the effective date of coverage, while other services require a waiting period. Services requiring a waiting period include basic restorative, major restorative, endodontics, periodontics and oral surgery needs (like root canals, tooth extractions, and preparation of the mouth for dentures), and anesthesia (when used during a covered service).

<sup>1</sup>The waiting period for Basic Services and Major Services can be waived with prior coverage from Blue KC or another carrier. The individual must have at least six months of continuous prior coverage to waive the Basic Services waiting period and at least 12 months of continuous coverage to waive the Major Services waiting period. The individual must apply for Blue KC coverage within 30 days of prior coverage ending.

<sup>2</sup>Deductible amount for Basic Services and Major Services are per each covered person.

<sup>3</sup>A child is under the age of 18; rates are based on the contract holder's age as of January 1 of the current year. The Dependent Limiting Age is 26. Refer to the dental contract for complete terms and conditions.

# Additional Dental Plan Information

## Dental Service Types

### Diagnostic & Preventive Care Dental (Type I) Services

*Deductible does not apply.*

- Oral evaluations—two per calendar year
- X-rays—complete mouth once every three calendar years; single tooth—12 per calendar year; bitewing—two occurrences per calendar year
- Teeth cleaning—two per calendar year
- Fluoride treatment—two per calendar year (age 19 and under)
- Sealant application on posterior tooth—one treatment per tooth every three years (age 14 and under)
- Fixed and removable space maintainer (initial appliance only)
- Emergency treatment—temporary pain relief

### Basic Care Dental (Type II) Services\*

*Requires a six-month waiting period from effective date. Deductible applies.*

- Fillings—composite fillings on all teeth
- Recementation of existing inlays, crowns and bridges
- Endodontics—root canals and pulpal therapy
- Tooth extraction (simple and surgical, including wisdom teeth)
- General Anesthesia—payable only if provided in connection with a covered service

### Major Dental (Type III) Services\*

*Requires a 12-month waiting period from effective date. Deductible applies.*

- Periodontics—gum/tissue care and surgery
- Single crowns, inlays, onlays, bridges and dentures
- Maintenance of Prosthodontics—adjustment/repair of dentures

\*Requirements for waiver of waiting period:

- The individual must have at least six months of continuous prior coverage to waive the Basic Services waiting period and at least 12 months of continuous coverage to waive the Major Services waiting period.
- Individual must apply for Blue KC dental coverage within 30 days of prior coverage ending.

## About Our Dental Networks

### Blue Dental PPO Providers

- The preferred network of dentists in the Blue KC service area. **Lower** out-of-pocket costs for covered services. Outside our service area, providers are available through the GRID Blue Cross and Blue Shield national network.

### Blue Dental Choice Providers

- An additional network of dentists in the Blue KC service area. **Higher** out-of-pocket costs for covered services. Outside our service area, providers are available through the GRID+ Blue Cross and Blue Shield national network.

### Non-Participating Providers

- Seeing a non-participating dentist results in the **highest** out-of-pocket costs for covered services. Members may be responsible for filing claims and may be balanced-billed by the non-participating provider.

## Dental Plan Exclusions and Limitations

Some covered services have limitations based on age or how often they're used. Definitions of covered services may vary by plan. Plans have exclusions, limitations and terms under which they may be continued in force or discontinued. In addition, the following services and supplies are NOT covered:

- Experimental services, supplies or procedures
- Treatment of any jaw joint disorder, such as a joint disorder commonly known as temporomandibular joint disorder (TMJ)
- Replacement of lost, missing or stolen dental appliances and certain damaged dental appliances
- Those services defined as not Medically Necessary for the diagnosis, care or treatment of a condition
- All other limitations and exclusions in the dental contract

# Exclusions and Limitations

Plans have exclusions, limitations and terms under which they may be continued in force or discontinued.

Services and supplies covered by Medicare Part A, Part B, or Part C (Medicare Advantage), regardless of whether or not you are actually enrolled in Medicare, are NOT covered. This exclusion applies to all Covered Persons eligible to enroll under Medicare Part A, Part B, or Part C (Medicare Advantage), or otherwise entitled to Medicare benefits, from the date of their eligibility or entitlement to Medicare benefits, including Covered Persons who do not enroll or otherwise make application for Medicare benefits.

Services and supplies are NOT covered if they are not specifically covered under the Contract, are received in connection with or related to a complication of a non-covered service or supply, are not Medically Necessary or are Experimental/Investigative, or are subject to Our Prior Authorization requirement and such approval was not obtained. Services or supplies received are NOT covered if there is no legal obligation for payment or for services or supplies received where a portion of the charge has been waived. This includes but is not limited to full or partial waiver of any applicable Cost-Sharing.

In addition, the following services and supplies are NOT covered:

- For injuries/illnesses related to an individual's job or care for any injury/illness incurred while on active or reserve military duty, or resulting from war or any act of war
- Custodial, convalescent or respite care and/or services performed by an individual's immediate family members or household members
- For cosmetic purposes, including removal of scars or tattoos, surgical treatment of scarring secondary to acne or chickenpox, and/or hairplasty or hair removal
- Personal care and convenience items; nonmedical equipment; and/or Durable Medical Equipment that would normally be provided by a Skilled Nursing Facility
- Repairs and replacement of prosthetic and/or orthotic devices
- Acupuncture, acupressure, rolfing, services provided by a massage therapist, aromatherapy and other forms of alternative treatment
- Genetic testing and/or services ordered or requested in connection with criminal actions (including diversion agreements), divorce and/or child custody/visitation
- Blood donor expenses

- Adult vision services, including radial keratotomy and refractive keratoplasty procedures
- Except as specifically provided in your Contract, dental services and complications of dental treatment are not covered. If your Contract does provide coverage for pediatric dental (age 18 and under), these services are subject to frequency limits as described in your Contract
- Medical or dental management of conditions of the temporomandibular joint or correcting deformities of the jaw
- In-vitro fertilization, artificial insemination, ovulation induction and other medical procedures related to infertility
- Non-prescription enteral feedings and other nutritional and electrolyte supplements
- Marital counseling; counseling to improve intra or interpersonal development; music therapy; remedial reading; recreational therapy; and/or other forms of education or special education
- Occupational therapy provided on a routine basis as part of a standard program for all patients
- Elective pregnancy termination
- Megavitamin therapy; nutritional-based therapy; nutritional assessment testing; and/or saliva hormone testing
- Involuntary inpatient commitments from a Non-Participating Provider after the Covered Person has been screened and stabilized
- Speech therapy for vocal cord training/retraining due to vocational strain and/or weak cords
- Services or supplies received from any provider in a country where the terms of any legislative or regulatory action taken by the United States would prohibit payment or reimbursement for such services
- Extracorporeal shock wave therapy due to musculoskeletal pain or musculoskeletal conditions and for electrical stimulation
- For the treatment of obesity or morbid obesity, except as specifically provided in your Contract
- For medications that are not on the formulary drug list

## Missouri-Only Exclusions and Limitations

- Services related to the diagnosis or treatment (including drugs) of infertility or related conditions
- Hypnotism, hypnotic anesthesia and massage therapy
- Services received for (or in preparation for) any diagnosis or treatment of impotency (including drugs); penile prosthesis and its implantation; and/or reversal of elective sterilization procedures
- Sales tax
- For speech therapy due to otitis media and ear infections
- For covered persons age 18 and under, routine eye exams are limited to 1 per calendar year; 1 pair of lenses per calendar year and 1 set of frames up to the Allowable Charge
- Private Duty Nursing is limited to 150 visits per calendar year
- Home Health Care Services are limited to 100 visits per calendar year
- Habilitative and Rehabilitative Physical Therapy are limited to 20 visits each per calendar year
- Habilitative and Rehabilitative Occupational Therapy are limited to 20 visits each per calendar year
- Pulmonary Therapy is limited to 20 visits per calendar year
- Cardiac Therapy is limited to 36 visits per calendar year
- Wigs are limited to 1 per calendar year following treatment for cancer
- Travel and Lodging for Transplant Services is limited to \$150 per day, up to 60 days per calendar year
- Hearing aids are limited to 1 set every 4 years
- Biofeedback (including neurofeedback), except as specifically provided
- Cranial (head) remodeling devices, including but not limited to Dynamic Orthotic Cranioplasty ("DOC Bands"), except as specifically provided
- Skilled Nursing Facility is limited to 90 days per calendar year

## Kansas-Only Exclusions and Limitations

- Biofeedback (including neurofeedback)
- Lodging or travel to and from a health professional or health facility
- Hearing care services, including but not limited to hearing aids and the examination for fitting of these items
- Services received for (or in preparation for) any diagnosis or treatment of sexual dysfunction (including drugs and prosthesis); and any related complications unless the Covered Person has a documented disease resulting in impotence; and/or reversal of sterilization procedures
- Sales tax, to the extent it exceeds our Allowable Charge
- Laboratory services performed by an independent laboratory that is not approved by Medicare
- Rehabilitative Speech Therapy is limited to 90 visits per calendar year
- Cranial (head) remodeling devices, including but not limited to Dynamic Orthotic Cranioplasty ("DOC Bands")
- For covered persons age 18 and under, 3 pairs of lenses

## Disclosure Notices

All plans that cover prescription drugs are considered creditable coverage for Medicare Part D. Blue KC subcontracts with other organizations (or vendors, or entities) to perform certain health services such as utilization management (e.g., hospital concurrent review, prior authorizations, peer medical necessity review, denials/approvals, appeals), member complaints, provider credentialing, and case management for members with complex and catastrophic conditions. Plan benefits shown may be enhanced for some individuals (e.g., American Indians and Alaskan Natives with incomes at or under 300% of the Federal Poverty Level, and for individuals eligible for cost-sharing subsidies). Please contact Blue KC to obtain additional plan details for individuals meeting these classifications. Premiums are owed by the Contractholder. Premiums may not be paid by third parties unless related to the Contractholder by blood or marriage or required by law.



# Get Started Now.

The Marketplace Open Enrollment Period starts November 1, 2024. Your new coverage will be effective January 1, 2025, if you choose a plan by December 15, 2024.

You can purchase health insurance directly from Blue KC or at the Marketplace. You must enroll through the Marketplace to receive financial aid, but you can still shop, compare and find the right plan for you at **BlueKCforYou.com**.

## **We're here to help.**

Regardless of where you choose to purchase health insurance, we encourage you to contact your broker or a Blue KC representative to answer questions and help guide you through the process.

**Call Blue KC at 833-957-7956 or visit us online at [BlueKCforYou.com](https://BlueKCforYou.com).**

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## **For additional help, 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), or email [languagehelp@bluekc.com](mailto:languagehelp@bluekc.com). For TTY services, please call 816-842-5607.



**833-957-7956**

[BlueKC.com](https://BlueKC.com)