CLEAR

Your partner for a healthier you.



USD 405 LYONS

10/01/2026 - 09/30/2027

BlueCross BlueShield Kansas

bcbsks.com

4 tier

39196
547
9616101

BlueCross BlueShield Kansas
Blue Choice Network

EBG
Comprehensive Major Medical℠

(Qualifies for HSA)

Effective October 01, 2026 - September 30, 2027

Your financial responsibility is based on your provider's network: PPO (Blue Choice) or Traditional (CAP). Maximum benefits are available when services are received from Blue Choice providers. Non-Blue Choice & Non-CAP: The difference between the payment allowance and provider charge, additional 20% non-PPO network coinsurance amount*, deductible, coinsurance or copay amount. CAP (Non-Blue Choice): Additional 20% non-PPO network coinsurance amount*, deductible, coinsurance or copay amount. Blue Choice: Deductible, coinsurance or copay amount.
*Non-PPO Coinsurance limited to a combined $2,000 per person, $4,000 two-or more persons each benefit period.

Member Pays		
	Option G	**Option H**
Deductible (Per group anniversary benefit period)	$4,5000/$9,000 individual/ two-or-more persons.	$6,000/$12,000 individual/ two-or-more persons.
Coinsurance (Member portion for most services)	$0	$0
Maximum Out-of-Pocket (includes copays, deductible and coinsurance where applicable)	$6,350/$12,700 individual/two-or-more persons.	$6,350/$12,700 individual/two-or-more persons.

Doctor's Office Visits	
Home and office visits	Subject to deductible.
Telemedicine Visits	Telemedicine: Services provided via Telemedicine are subject to the same Cost Sharing provisions as a non-Telemedicine service.
Preventive care as defined by the Affordable Care Act	Paid at 100% of the allowable charge. Some of the services include: Routine screenings Preventive immunizations Well-women visits/screenings Contraceptive methods

Drug Coverage	
Prescription Drugs & Mail Order Drug classifications have been renamed from Generic, Brand, and Specialty to Tiers. Please refer to the drug list.	Integrated Drugs (Pharmacy Submitted) until deductible met, then covered with BlueRx Card $15 Tier 1/$50 Tier 2/$75 Tier 3/$150 Tier 4/20% up to $250 Tier 5 with Mail order is 2 1/2 x copay with ResultsRx formulary. A 90-day supply is available through the Extended Supply Network. The quantity per prescription is a 30-day pharmacy supply or 90-day mail order supply. Designated Specialty Pharmacy. Mandatory generics

Medical Services	
Emergency medical transportation	Subject to deductible.
Inpatient surgery physician/surgical	Subject to deductible.
Inpatient facility fee	Subject to deductible.
Outpatient surgery physician/surgical	Subject to deductible.
Outpatient lab and radiology (Includes Advanced Imaging)	Subject to deductible.
Emergency room	Subject to deductible.
Accidental Injury Services	Subject to deductible.

Recovery/Special Needs	
Outpatient rehabilitation	Subject to deductible.
Hospice	Subject to deductible.
Home Social Work Visits	Subject to deductible.
Mental Health	
Mental Illness & Substance Use Disorders Inpatient Services Requires pre-admission certification from Lucet Behavioral Health Services at 1-800-952-5906	Subject to deductible.
Mental Illness & Substance Use Disorders Outpatient Services	Subject to deductible.
Other	
Maximum Lifetime Benefit	Unlimited.
Eligible Dependents	Covered to age 26.

BCBSKS reserves the right to adjust premiums accordingly should enrollment vary from the census.

Exclusions: The following procedures and all related services and supplies are not covered under this program. Services provided directly for or relative to diseases or injuries caused by or arising out of acts of war, insurrection, rebellion, armed invasion, or aggression; duplicate benefits provided under federal, state or local laws, regulations or programs, except Medicaid; cosmetic or reconstructive surgery (except as stated in the certificate); any keratotomy procedures; charges for personal items; convalescent or custodial/maintenance care or rest cures; blood or payments to donors of blood; charges for services by immediate relatives or by members of your household; acupuncture and admissions for acupuncture; services related to temporomandibular joint dysfunction syndrome over the amount specified in the certificate; any medically-aided insemination procedure; services related to the reversal of sterilization procedures; mental illness or substance use disorder services provided by a non-eligible provider; hearing aids; eyeglasses or contact lenses (except after the removal of cataracts); unnecessary services and admissions; services or supplies which are experimental or investigative in nature; services not specifically listed as benefits in the certificate; services covered and payable by any medical expense payment provision of any automobile insurance policy.

This is a brief summary of the coverage available under this program. It is not a legal document.
The exact provisions of the benefits and exclusions are contained in the certificate.

4 Tier PPOs

39196
547
9616101

BlueCross BlueShield Kansas
Blue Choice Network

EBG

Comprehensive Major Medical℠

Effective October 01, 2026 - September 30, 2027

Your financial responsibility is based on your provider's network: PPO (Blue Choice) or Traditional (CAP). Maximum benefits are available when services are received from Blue Choice providers. Non-Blue Choice & Non-CAP: The difference between the payment allowance and provider charge, additional 20% non-PPO network coinsurance amount*, deductible, coinsurance or copay amount. CAP (Non-Blue Choice): Additional 20% non-PPO network coinsurance amount*, deductible, coinsurance or copay amount. Blue Choice: Deductible, coinsurance or copay amount.
*Non-PPO Coinsurance limited to a combined $2,000 per person, $4,000 two-or more persons each benefit period.

Member Pays		
	Option E	**Option F**
Deductible (Per group anniversary benefit period)	$2,000/$4,000 individual/two-or-more persons.	$3,500/$7,000 individual/two-or-more persons.
Coinsurance (Member portion for most services)	30% of allowed amounts after deductible has been met.	30% of allowed amounts after deductible has been met.
Maximum Out-of-Pocket (includes copays, deductible and coinsurance where applicable)	$6,350/$12,700 individual/two-or-more persons.	$6,350/$12,700 individual/two-or-more persons.

Doctor's Office Visits	
Home and office visits	$35 Primary care office visit copay/$70 Specialist office visit copay.
Telemedicine Visits	Telemedicine: Services provided via Telemedicine are subject to the same Cost Sharing provisions as a non-Telemedicine service.
Preventive care as defined by the Affordable Care Act	Paid at 100% of the allowable charge. Some of the services include: Routine screenings Preventive immunizations Well-women visits/screenings Contraceptive methods
Drug Coverage	
Prescription Drugs & Mail Order Drug classifications have been renamed from Generic, Brand, and Specialty to Tiers. Please refer to the drug list.	BlueRx Card $15 Tier 1/$50 Tier 2/$75 Tier 3/$150 Tier 4/20% up to $250 Tier 5 with Mail order is 2 1/2 x copay with ResultsRx formulary. A 90-day supply is available through the Extended Supply Network. The quantity per prescription is a 30-day pharmacy supply or 90-day mail order supply. Designated Specialty Pharmacy. Flex Access. Mandatory Generics
Medical Services	
Emergency medical transportation	Subject to deductible/coinsurance.
Inpatient surgery physician/surgical	Subject to deductible/coinsurance.
Inpatient facility fee	Subject to deductible/coinsurance.
Outpatient surgery physician/surgical	Subject to deductible/coinsurance.
Outpatient lab and radiology (Includes Advanced Imaging)	Subject to deductible/coinsurance.
Emergency room	$200 copay then subject to deductible/coinsurance.
Accidental Injury Services	Subject to deductible/coinsurance.
Recovery/Special Needs	
Outpatient rehabilitation	Subject to deductible/coinsurance.
Hospice	Subject to deductible/coinsurance.
Home Social Work Visits	Subject to deductible/coinsurance.

Mental Health	
Mental Illness & Substance Use Disorders Inpatient Services Requires pre-admission certification from Lucet Behavioral Health Services at 1-800-952-5906	Subject to deductible/coinsurance.
Mental Illness & Substance Use Disorders Outpatient Services	$35 copay per visit.
Other	
Maximum Lifetime Benefit	Unlimited.
Eligible Dependents	Covered to age 26.

BCBSKS reserves the right to adjust premiums accordingly should enrollment vary from the census.

Exclusions: The following procedures and all related services and supplies are not covered under this program. Services provided directly for or relative to diseases or injuries caused by or arising out of acts of war, insurrection, rebellion, armed invasion, or aggression; duplicate benefits provided under federal, state or local laws, regulations or programs, except Medicaid; cosmetic or reconstructive surgery (except as stated in the certificate); any keratotomy procedures; charges for personal items; convalescent or custodial/maintenance care or rest cures; blood or payments to donors of blood; charges for services by immediate relatives or by members of your household; acupuncture and admissions for acupuncture; services related to temporomandibular joint dysfunction syndrome over the amount specified in the certificate; any medically-aided insemination procedure; services related to the reversal of sterilization procedures; mental illness or substance use disorder services provided by a non-eligible provider; hearing aids; eyeglasses or contact lenses (except after the removal of cataracts); unnecessary services and admissions; services or supplies which are experimental or investigative in nature; services not specifically listed as benefits in the certificate; services covered and payable by any medical expense payment provision of any automobile insurance policy.

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Stop overpaying for medical care

Did you know that the same MRI can range from $200 to $2,000? It's possible that you're overpaying for care, even at in-network locations. SmartShopper is now part of your benefits plan and has already done all the legwork so you'll know what your costs will be upfront.

Meet SmartShopper!

By providing the information you need, SmartShopper has helped over 1 million members save money without compromising high-quality. You can even earn a cash reward up to $425! So don't wait, start saving money and earning cash rewards today!

It's Simple To Use

Compare locations at **bcbsks.com/mysmartshopper** or call the Care Concierge Team at **866-820-6426**.

Schedule your appointment or let the Care Concierge Team do it for you.

Earn your cash reward by having your appointment within the year.



The Care Concierge Team is ready to support you. From selecting to scheduling to prior authorizations, they make next steps = no sweat. Call today!

Go Green by going paperless! Scan the QR code or contact us to register your email today.

The Care Concierge Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.*

BlueCross BlueShield Kansas

SmartShopper®

*Summer hours: The Care Concierge Team closes at 3 p.m. ET on Fridays from Memorial Day to Labor Day.

The SmartShopper program is offered by MDX Medical, LLC, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. MDX Medical, LLC, a Zelis company, does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Members with primary coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

BCBSKS members only

If you receive accumulated cash rewards of $600 or greater in one year, SmartShopper will send you a 1099 tax form to file with the IRS.

Blue Cross and Blue Shield of Kansas is an independent licensee of the Blue Cross Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. The SmartShopper program is offered by MDX Medical, LLC, a Zelis company, an independent company. MDX Medical, LLC, a Zelis company, is not affiliated with Blue Cross and Blue Shield of Kansas.

GUIDANCE YOU CAN TRUST, CARE YOU DESERVE

tria HEALTH®

Tria Health® is a **free and confidential benefit** available to those covered under the EdVantage Benefits Group health plan for Members of ESSDACK. Tria Health offers one-on-one phone consultations with a pharmacist to help ensure your medications are working, answer health questions, coordinate with your doctor, and save you money!

Is Tria Health the Right Fit for You?

Tria Health may be a great fit if you're managing one or more of the following chronic conditions or take multiple medications:

- Asthma/COPD
- Diabetes
- Heart Disease
- High Blood Pressure
- High Cholesterol
- Mental Health
- Migraines
- Osteoporosis



Lisa K.
Tria Health Member

What truly impressed me about my pharmacist was her **proactive approach to saving me money on my prescriptions** – something I hadn't even considered! It was a genuinely enjoyable conversation, and I left feeling both **informed and relieved**. Her **competence and kindness** are a rare and wonderful combination.

Stock Photo. Posed by Model.

CHECK OUT YOUR SAVINGS!

Save Money on Your Medications

By participating, active members will receive:

- Free generics on qualifying medications
- Reduced costs on select brand medications

Free Diabetes & Blood Pressure Devices

Participants with diabetes and/or high blood pressure will also have access to a FREE blood pressure cuff, blood glucose meter and testing supplies.

Tria's Help Desk is Ready to Assist You

Pharmacists are available on-call to help ensure your medications are safe, effective, and affordable.

Monday - Thursday | 8am - 9pm CST
Friday | 8am - 7pm CST
Saturday | 9am - 5pm CST

Schedule an Appointment!

Call 913.322.8456 or
Visit www.triahealth.com/schedule

essdack

BlueCross BlueShield Kansas | virta



Eat your way to better health

If you struggle with diabetes or high blood sugar, your body may be carbohydrate intolerant. Virta's remote medical team and health coaches can teach you how to change the food you eat so you can naturally lower your blood sugar. Imagine less insulin, weight loss, and better sleep. This is life on Virta. Virta treatment is backed by clinical research and cited by the American Diabetes Association.



Treatment can help you

- Lose weight
- Lower blood sugar
- Decrease medications
- Reduce A1c

How is Virta different?

- No calorie counting
- No exercise
- No surgery
- No office visits



Care tailored to your needs and lifestyle

Blue Cross and Blue Shield of Kansas fully covers the cost of Virta (valued at over $3,000) for eligible members with type 2 diabetes.

What's the cost?

Pay no extra fees if you meet the requirements. Your test supplies are covered too.

Learn more
virtahealth.com/join/bcbsks

Virta is available to Blue Cross and Blue Shield of Kansas members between the ages of 18 and 79 who are enrolled in an eligible health plan. This benefit is currently being offered to those with type 2 diabetes. There are some medical conditions that would exclude patients from the Virta treatment.

Blue Cross and Blue Shield of Kansas is an independent licensee of the Blue Cross Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross and Blue Shield of Kansas contracts with Virta Health to provide a type 2 diabetes reversal program to members. Virta Health is unaffiliated with Blue Cross and Blue Shield of Kansas.

What's covered under the Affordable Care Act?

Preventive services covered under the ACA



BlueCross BlueShield Kansas

bcbsks.com

Preventive services

The items listed below are services that some consumers can receive without any cost-sharing, meaning they will not pay deductibles, copays or coinsurance for the preventive services outlined. Preventive services must be provided by an eligible contracting provider as outlined in the member benefit description. **Preventive services are subject to change.**



Preventive services for adults

- Abdominal aortic aneurysm screening for men of specified ages who have ever smoked
- Alcohol misuse screening and counseling
- Behavioral counseling to promote a healthy lifestyle in adults with cardiovascular risk factors
- Blood pressure screening for all adults
- Cholesterol screening for adults of certain ages or at higher risk, and coverage for certain statins in adults 40-75 years old at increased risk of cardiovascular disease
- Colorectal cancer screening for adults 45-75 years old
- Depression screening for adults
- Type 2 diabetes screening for adults aged 35-70 who are overweight or obese
- Diet counseling for adults with high cholesterol, cardiovascular disease and diet-related chronic disease
- Counseling adults with fair skin types to reduce risk of skin cancer
- Exercise interventions to prevent falls in certain adults at increased risk for falls
- Hepatitis B virus infection screening in persons at high risk of infection
- Hepatitis C virus infection screening for adults at higher risk
- HIV pre-exposure prophylaxis (PrEP) for persons who are at high rist of HIV acquisition
- HIV screening for all adults at higher risk
- Lung cancer screening of adults of increased risk
- Routine immunizations for adults – doses, recommended ages and recommended populations vary
- Obesity screening and counseling for all adults
- Sexually transmitted infection (STI) prevention counseling for adults at higher risk
- Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for tobacco users
- Tuberculin screening in adults of increased risk
- Unhealthy drug use screening via questionnaire (does not include testing biological specimens)

Preventive services for women including pregnant women

- Anemia screening on a routine basis for pregnant women
- Bacteriuria urinary tract or other infection screening for pregnant women
- Behavioral counseling interventions for healthy weight and weight gain in pregnancy
- Breast cancer genetic test (BRCA) counseling for women at higher risk for breast cancer
- Breast cancer mammography screenings
- Breast cancer chemopreventation counseling for women at higher risk and providing of coverage for certain drugs taken for chemopreventation
- Breastfeeding comprehensive support and counseling from trained providers, as well as access to breast-feeding supplies, for pregnant and nursing women
- Cervical cancer screening
- Chlamydia infection screening for sexually active younger women and other women at higher risk
- Contraception – select contraceptive methods, sterilization procedures, and patient education and counseling, including emergency contraceptives
- Counseling interventions for pregnant and postpartum persons at increased risk of perinatal depression
- Domestic and interpersonal violence screening and counseling for all women
- Folic acid supplements for women who may become pregnant
- Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes
- Gonorrhea screening for all women at increased risk
- Hepatitis B screening for pregnant women at their first prenatal visit
- Human immunodeficiency virus (HIV) screening and counseling for women of higher risk
- Human papillomavirus (HPV) testing every three years for women who are 21 or older
- Osteoporosis screening for women over age 60 depending on risk factors
- Rh incompatibility screening for all pregnant women and follow-up testing for women at higher risk
- Syphilis screening for all pregnant women
- Screening for preeclampsia in pregnant women and coverage for low-dose aspirin in women after 12 weeks gestation who are at high risk of preeclampsia



Stay informed

For more information on health care and preventive services, please visit healthcare.gov.

Preventive Services for Children

- Congenital hypothyroidism screening for newborns
- Counseling of children and adolescents with fair skin types to reduce risk of skin cancer
- Fluoride supplementation for children without fluoride in their water source
- Fluoride varnish for infants and children
- Gonorrhea preventive medication for the eyes of all newborns
- Hematocrit or hemoglobin screening for children
- HIV screening for adolescents at higher risk
- Interventions to prevent initiation of tobacco use among school aged children and adolescents
- Iron supplements for children of certain ages at risk for anemia
- Lead screening for children at risk of exposure
- Medical history for all children throughout development
- Obesity screening and counseling
- Phenylketonuria (PKU) screening in newborns
- Sickle cell screening for newborns
- Screening for major depressive disorder in adolescents
- Sexually transmitted infection (STI) prevention counseling for adolescents at higher risk
- Tuberculin testing for children at increased risk of tuberculosis

Preventive Services for Children: Bright Future Recommendations*

- Alcohol, drug and tobacco use assessments for adolescents
- Autism screening for children at 18 and 24 months
- Behavioral assessments for children of all ages
- Depression screening for adolescents
- Developmental screening for children under age 3, and surveillance throughout childhood
- Dyslipidemia screening for children at higher risk of lipid disorders
- Hearing screening for all newborns; and for children once between 11 and 14 years, once between 15 and 17 years, and once between 18 and 21 years
- Height, weight and body mass index measurements for children
- Immunization vaccines for children from birth to age 18 – doses, recommended ages, and recommended populations vary
- Oral health assessment for young children
- Vision screening

*Bright Futures is a national health promotion and preventive initiative, led by the American Academy of Pediatrics.

This is a summary of preventive services – it is not a legal document. Preventive services are subject to change. The exact provisions of the benefits and exclusions are contained in the certificate.

Visit us at bcbsks.com

BlueCross BlueShield Kansas

1133 SW Topeka Blvd, Topeka, KS 66629

MC252 09/22

An independent licensee of the Blue Cross Blue Shield Association.

Welcome to BlueAccess®

Our secure online member portal is the gateway to your health information



With BlueAccess, you can quickly and securely:

- Check claims and view plan usage
- Find in-network doctors and hospitals
- Compare quality ratings for doctors
- Access your virtual ID card
- Contact customer support

Registration is quick and simple

1. Go to bcbsks.com/blueaccess.
2. Click *Register for a BlueAccess account.*
3. Have your ID card handy and follow the step-by-step instructions.

Once you have registered for a BlueAccess account, download the mobile app to track claims, find doctors and view your plan benefits from anywhere.

Scan to download the BlueAccess app or visit our website.
bcbsks.com/app

Download on the App Store | GET IT ON Google Play

For a complete look at your healthcare plan, log in to your BlueAccess account at bcbsks.com/blueaccess.

1. **Manage My Account** | Edit and manage your preferences and go paperless.
2. **Forms** | Order a new ID card, find authorization forms and other forms related to your health insurance coverage.
3. **Summary of Benefits and Coverage (SBC) and Contract/Certificate** | View details about your coverage and contract.
   - View your copay, deductible and coinsurance amounts
   - Common medical coverage information
   - Coverage for specific tests or treatments
4. **Explanation of Benefits (EOB)** | See how much we paid, what your responsibility is and what the provider write-off amount is.
5. **Strive, powered by WebMD ONE** | Use this health and wellness platform to take a Health Assessment and generate a personalized health plan to reach your well-being goals.
6. **Blue365®** | Exclusive health and fitness deals and discounts.

BlueCross BlueShield Kansas

1133 SW Topeka Blvd, Topeka, KS 66629

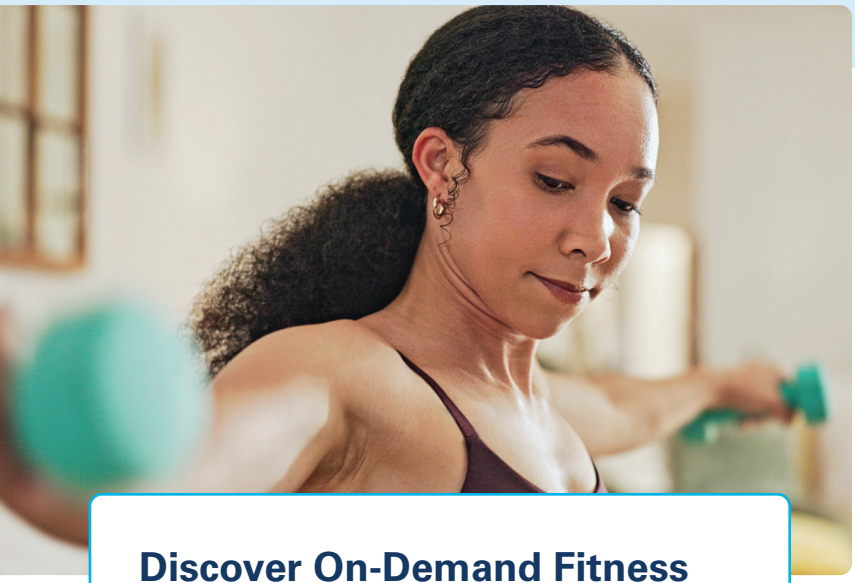
MC371 10/22

An independent licensee of the Blue Cross Blue Shield Association.

Kansas | YMCA 360™

Fitness That Fits You.

Get wellness your way from Blue Cross and Blue Shield of Kansas and YMCA 360™.



Discover On-Demand Fitness

- Access to quality, on-demand virtual fitness and wellness videos and classes created by the YMCA
- Convenient online access so you can take part from anywhere, any time — no gym membership required
- Customizable options for your unique, personal goals
- Frequently refreshed content designed to support your mind, body and spirit

YMCA 360 is available with your BCBSKS health plan at **no additional cost**. Enjoy virtual fitness and wellness classes designed for every age, ability and stage of life. Start enjoying these benefits today!

Find step-by-step instructions to access YMCA 360 at: bcbsks.com/ymca360

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15-1007 04/26

HealthyOptions℠

Wellness resources for your valued employees

Your resource for living a healthier life.



BlueCross BlueShield Kansas

bcbsks.com/BeHealthy

Your resources for living a healthier life.



Hands-on health tools

HealthyOptions is a powerful set of services, tools and support neatly packaged to inspire your employees to be active and make informed lifestyle choices – and it's all included as part of your company's health plan. Building and supporting a culture of wellness can deliver results for your business and your employees. Workers that are healthy and maintain a positive outlook can lead your business to an even healthier bottom line.

An effective workplace wellness program enhances your employees' wellness and can boost company morale, decrease stress and control your overall healthcare costs.

Online resources at bcbsks.com/BeHealthy

Wellness through WebMD® – WebMD offers a wide selection of tools, information, recipes and support – all designed so your employees can live a healthier life.

Discounts through Blue365® – Exclusive discounts are offered in the following categories: fitness, healthy eating, lifestyle, personal care, financial health and wellness.

Healthy lifestyles – Members have access to information about programs that emphasize healthy living, including smoking cessation classes and a walking exercise program.

Preventive care – A convenient chart helping members see the preventive screenings men and women should have as they age.

Related resources – More than 60 health related websites are listed on the Blue Cross website.

Wellness media library – The Blue Cross and Blue Shield of Kansas wellness media library provides a selection of health-related pre-recorded webinars, videos, articles, learning modules and other resource materials.* Employees can document participation by answering questions at the end of each webinar, video or module, then printing a completion certificate.
Visit bcbsks.com/WellnessLibrary.

*some resources available in Spanish.

Workplace wellness

Wellness educational sessions and webinars – Nurse health educators are available to work with employees on a variety of wellness topics onsite or via a webinar. Additional wellness education resources are available in our wellness media library.

Strive, powered by WebMD ONE – Strive is a health and wellness platform that provides relevant and personalized information to guide your employees toward their well-being goals, while generating data-driven insights and reporting about your population. It provides things like:

- Health risk assessment
- Daily habits tracker
- Text-based health coaching
- Device and app connection
- Well-being challenges
- A mobile app for on the go access

Member information available at bcbsks.com/strive
Employer resources available at bcbsks.com/strivetools

Disease, wellness and case management

Our nurses provide one-on-one support, coaching and education for participating employees by phone.

Disease management – Our goal is to improve the overall health of members with chronic health conditions by providing one-on-one support, tools and educational materials. We work toward this goal by offering disease management programs focused on:

- Asthma
- COPD
- Diabetes
- Heart disease and heart failure
- High blood pressure and high cholesterol

Wellness management – Our registered nurses provide coaching for maternity, tobacco cessation, weight loss and stress management.

Participation in the disease and wellness management programs are strictly voluntary and confidential.

Case management – Our dedicated case managers are registered nurses who work closely with members, their families, and everyone involved from the healthcare team to deliver better outcomes and savings.

To achieve this, our case managers:

- Help members set and meet goals they want to achieve that align with the physician's treatment plan
- Help members identify their own healthcare needs (to include medication adherence)
- Locate community resources and support
- Coordinate home health and hospice services
- Assist with discharge planning services
- Refer behavioral health services
- Look for gaps in care
- Help members access contracting providers

Case managers are available to help with complex wound management, head injuries, stroke, end-of-life-care, transplants, ventilator dependency and more.

Changes in attitudes, behaviors and lifestyle can go a long way to supporting good health.



Other resources

GuidedHealth® – A sophisticated analytics platform powered by Prime Therapeutics, our pharmacy benefits manager. Pharmacy and medical data are integrated to identify potential health- and cost-related issues. This data creates a complete picture of every member's drug therapy and medical information. Issues identified can include overuse or underuse of drugs, or unsafe drug use.

Preventive care – These services, as defined by the Affordable Care Act, are paid at 100% with no deductible, copay or coinsurance. Some of the services include: routine screenings, preventive immunizations, well-woman visits/screenings and contraceptive methods. (May not be applicable to grandfathered groups.)

New Directions Behavioral Health® – As a member of Blue Cross, your employees have access to behavioral health services through New Directions. These include mental health services, substance abuse treatment and more.

New Directions Employee Assistance Program (offered for an additional fee) – The Employee Assistance Program (EAP) gives your employees a performance boost. Services include financial and legal benefits, child and elder care referrals, work/life resources and short-term counseling.



Blue365® offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under your policies with your local Blue company, its contracts with Medicare, or any other applicable federal healthcare program. To find out what is covered under your policies, call your local Blue company. The products and services described herein are neither offered nor guaranteed under your local Blue company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to your local Blue company's grievance process. Blue Cross Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither any local Blue company nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item.

WebMD provides health information and services to consumers and health care professionals and is responsible for privacy policies governing its site. WebMD is not affiliated with Blue Cross and Blue Shield of Kansas.

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New Directions is an independent company that administers behavioral health benefits on behalf of Blue Cross and Blue Shield of Kansas.

Prime Therapeutics Specialty Pharmacy LLC (Prime Specialty Pharmacy) is a wholly owned subsidiary of Prime Therapeutics LLC (Prime), a pharmacy benefit management company. Blue Cross and Blue Shield of Kansas contracts with Prime to provide pharmacy benefit management and specialty pharmacy services. Blue Cross and Blue Shield of Kansas has minority ownership interest in Prime Therapeutics.

Visit us at bcbsks.com/BeHealthy

BlueCross BlueShield Kansas

1133 SW Topeka Blvd, Topeka, KS 66629

MC624 07/22



Find Your Feel-Good

Navigate your way toward better well-being with **Strive,** powered by WebMD ONE.

BlueCross BlueShield Kansas

WebMD health services

Blue Cross and Blue Shield of Kansas is an independent licensee of the Blue Cross Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Blue Cross and Blue Shield of Kansas serves all Kansas counties except Johnson and Wyandotte. Strive, powered by WebMD ONE, is our health and wellness platform that provides a personalized experience to help our members build daily habits, achieve their health goals and thrive at work and life. WebMD ONE is our contracted vendor for this platform and is not affiliated with Blue Cross and Blue Shield of Kansas.

Discover health and happiness

Strive can help guide you toward your healthy place. Whether you'd like to spend more time in nature, in the comfort of your home or in the company of loved ones, we offer exciting tools and resources that can help you enjoy better well-being and experience more feel-good moments in your life.

Map your way toward well-being with proven resources:

- **Health Assessment**—Receive a personalized report on your health along with steps to help you improve it.
- **Daily Habits**—Set and track health goals through a personalized, mobile-first experience.
- **Health Coaching**—Work one-on-one with a trained health professional for free.
- **Media Library**—Watch videos and listen to podcasts on well-being topics.
- **Device and App Connection Center**—Connect a fitness device or app to automatically upload your activity.
- **Personal Health Record**—View all of your health information in one place.

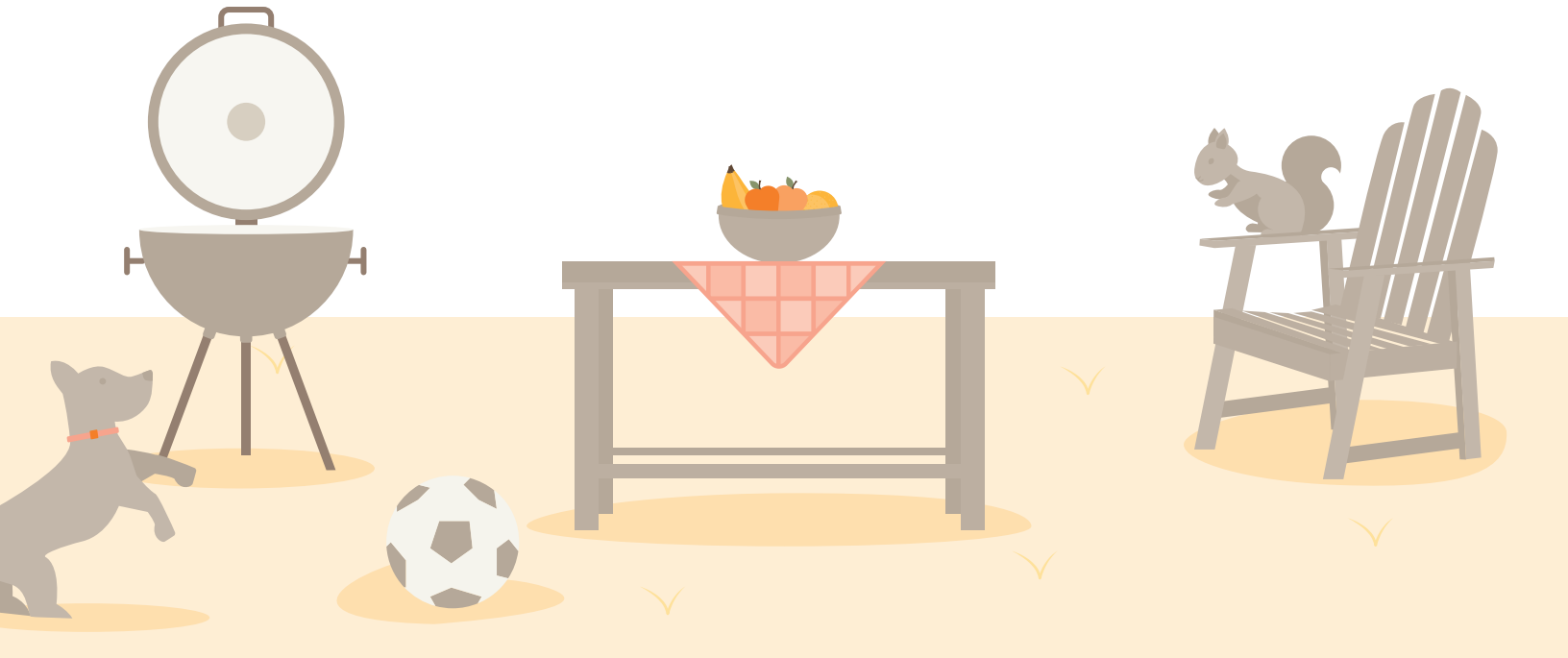
Strive Text

Free text messaging program that can help you maintain a healthy lifestyle, manage stress or cope with a chronic condition. Login to your **BlueAccess** account to enroll.

Download our mobile app, Wellness At Your Side

1. Scan the QR code to download the Wellness At Your Side app.
2. Open the app and enter your connection code: **BCBSKS**.
3. Sign-in using your BlueAccess username and password.

bcbsks.com/strive



BlueCross BlueShield Kansas | Blue365®



HEALTHY LIVING IS JUST A DEAL AWAY

Join Blue365 and start saving today!

Blue365 gives Blue Cross and Blue Shield members access to savings across all aspects of your life—including 20 percent off on Fitbit devices, gym membership access starting at $19/month, discounts on healthy, organic meal delivery services from Sunbasket, and much more!

Register now for free to take advantage of Blue365. It's an online destination where participating members can find healthy deals and exclusive discounts, all you need is your Blue Cross Blue Shield member card to get started.

Register now for free at
www.Blue365Deals.com

Exclusive savings from

fitbit
GARMIN
SKECHERS
Reebok
TruHearing
sunbasket
Gympass
fitness your way by Tivity Health

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22-030-N19



Group Medical Coverage for Business Travel

Seamless health coverage for short trips abroad.

We make it our business to support yours.

At Blue Cross Blue Shield Global Solutions℠ (BCBS Global Solutions℠), we believe international healthcare shouldn't be complicated. That's why we focus on making it easier—from plan options to administration to customer service. By combining digital innovation with human-centered care, we simplify the experience for you and your employees.

We're in your corner. All over the world.

Global network: It's about healthcare without barriers or borders. Wherever your employees are in the world, they can access the strongest healthcare networks. In the U.S., members can access the industry-leading Blue Cross® and Blue Shield® PPO network. Members outside the U.S. have access to our large network that spans 190+ countries.

Support at every step: We're there for pre-trip planning to unexpected illness to hospitalization—and everything in between. Members never have to navigate care alone.

A trusted guide: Members can feel comfortable and confident, knowing we've been experts at international healthcare for over 25 years. We've got their back...and yours.

Supporting you and your people around the world.

- Quality global network
- Easy-to-access mobile app
- 24/7/365 support
- Intuitive administrator portal
- Cost-conscious solutions

Our plans protect their health and agenda.

Our goal is to make sure your people feel protected, supported and confident by providing seamless access to quality care and boundless solutions to the unique needs of your organization.

When your people go abroad with us, they aren't just covered—***they're cared for.***

Plan overview

Group Medical Coverage for Business Travel

Our business travel plans help employers and employees stay focused on their goals, without worrying that an unexpected accident, illness or injury could jeopardize their business plans.

Plans provide group medical benefits and services for business travelers outside of their home country for trips up to 180 days.

- Available to groups of two or more individuals
- Supplemental coverage
- Simple implementation process and easy-to-administer coverage
- Comprehensive plans including medical evacuation, hospitalization and sick visits
- Custom plan options to address specific needs
- Coverage for U.S. and non-U.S. citizens traveling outside their home country including foreign employees visiting the U.S. on business
- Optional Political Emergency and Natural Disaster (PEND) coverage

Value-added services—with no added costs.

Pre-Departure Program: Expert guidance helps members prepare for their assignment. Includes support with navigating local healthcare systems and personalized recommendations based on medical needs.

Telemedicine: 24/7/365 access to licensed, multilingual doctors through a global telemedicine solution powered by Teladoc Health. Includes the ability to receive prescribed medications, where legally permitted. Note that telemedicine providers cannot prescribe controlled substances such as opioids and anti-depressants.



Support designed to make healthcare easier.

Seamless digital tools that put global healthcare access at members' fingertips

24/7/365 support and expert coordination for all medical evacuations through our integrated medical assistance team

Travel without uncertainty. We've got your team ***covered***.

Standard plan designs for Group Medical Coverage for Business Travel.

	1 Million	350k	100k
Trip Period Maximum Benefits	$1,000,000	$350,000	$100,000
Period of Insurance Maximum Benefits	$1,000,000	$350,000	$100,000
Deductible	$0	$0	$0
Coinsurance (paid by plan)	100%	100%	100%
Professional and Inpatient Hospital Services	100%	100%	100%
Prescription Drugs (outpatient prescribed)	100%	100%	100%
Dental Care Required Due to an Injury	100%	$1,000	$1,000
Dental Care for Relief of Pain	$1,000	$1,000	$1,000
Medical Evacuation Maximum	$500,000	$250,000	$100,000
Repatriation of Mortal Remains	$50,000	$50,000	$50,000
Accidental Death & Dismemberment (AD&D)	$100,000	$100,000	$100,000
Eligibility and Extras Included			
Age Limit	Under age 70	Under age 70	Under age 70
Dependents (spouse and children age 26 or younger)	Covered	Covered	Covered
Telemedicine Services (available inside and outside the U.S.)	Complimentary	Complimentary	Complimentary
Pre-Departure Program (pre-travel questionnaire)	Complimentary	Complimentary	Complimentary
Type of Travel	Business & Sojourn	Business & Sojourn	Business & Sojourn
Self-Service Tools	Member Portal and Mobile App Medicine Equivalents Medical Translations Provider Finder	Member Portal and Mobile App Medicine Equivalents Medical Translations Provider Finder	Member Portal and Mobile App Medicine Equivalents Medical Translations Provider Finder
Optional Features			
Political Evacuation & Natural Disaster Assistance PEND is offered through a separate, third party and is not an insured benefit of 4 Ever Life Insurance Company.			
All Travel (includes leisure travel not in conjunction with a business trip)			

Learn more Visit bcbsglobalsolutions.com/employers-and-organizations

Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

This is intended to be a sample benefit schedule. Changes may occur to benefits, rates and terms.

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Telemedicine services are provided by Teladoc Health, directly to members. Blue Cross Blue Shield Global Solutions assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan. This service is not intended to be used for emergency or urgent treatment medical questions.

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BlueCross BlueShield Global Solutions℠

Medicare & You with Blue

BlueCross BlueShield Kansas Solutions can help you and your employees navigate Medicare.

Medicare Advisor



Becky Skillern is your Medicare Advisor and will be your main contact at BlueCross BlueShield Kansas Solutions for all things Medicare.

Phone: 785-291-4569
Email: becky.skillern@bcbsks.com

Medicare & You seminars

Request a *Medicare & You* seminar in-person or virtually for your employees. In these seminars, our Medicare Advisors lead attendees through the parts of Medicare as well as important dates to remember. If you'd like employees to attend a seminar on their own time, our advisors also have a set schedule for virtual and in-person seminars. Visit bcbsks.com/seminars to see the seminar schedule.

One-on-one consultation

Our Medicare Advisors can meet in-person or virtually with you and your employees. During these consultations, attendees can ask questions and discuss plan options with an advisor. While our advisors can meet at your business location, we also have offices in Topeka, Wichita, Lawrence, Garden City, Dodge City, Hays, Manhattan, Hutchinson, Independence, Pittsburg and Salina. See when an advisor will be in your area at bcbsks.com/visit



Medicare materials

Need a brochure to give to your employees when they have questions about Medicare? We can provide workbooks, brochures, videos and more.

Visit us at bcbsks.com/medicare

Kansas

Underwritten by BlueCross BlueShield Kansas Solutions

1133 SW Topeka Blvd, Topeka, KS 66629

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