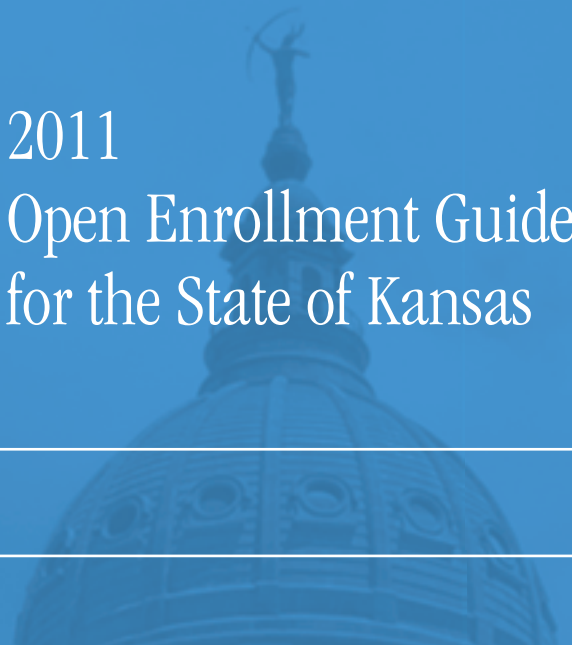




Your Health Care Resource

# 2011 Open Enrollment Guide for the State of Kansas





Independent • Member Owned®



## Access to the Broadest Network of Providers

*Health insurance is of little use if it is not recognized and welcomed by the health care providers you choose.*

In our 103-county service area, the Blue Cross and Blue Shield of Kansas (BCBSKS) card is accepted by:

- 99 percent of physicians and general acute care hospitals
- 94 percent of other providers

We negotiate special discounted fees with all participating doctors and hospitals – that means you save money by cutting health care spending.

- Discounted fees are automatically accepted by contracting providers as payment-in-full
- In 2009, exclusive provider discounts saved members more than \$1.9 billion

## Even More Access with BlueCard®

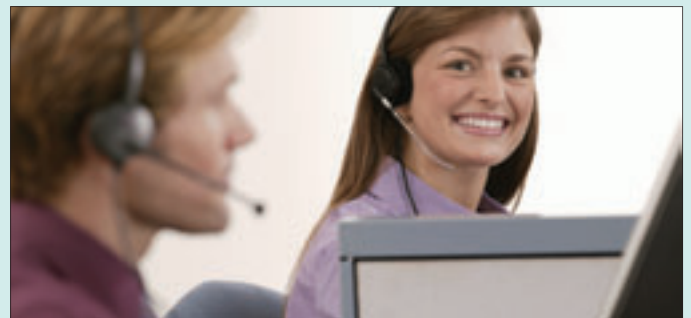
BlueCard, a cost-saving cooperative effort of the independent Blue Plans, allows members to receive discounts providers have agreed to with the local Blue Plan when receiving services away from home.

- Access to more than 90 percent of all doctors in the U.S.
- Access to 80 percent of U.S. hospitals
- Access to providers in more than 200 countries and territories worldwide

## “World Class” Customer Service

For BCBSKS, focusing on creating an excellent customer service experience that results in loyal customers is part of our everyday thought process. It's also resulted in various prestigious awards. We recently accepted the *Highest Customer Satisfaction Award* presented by Service Quality Measurement Group (SQM). It's an award we've garnered for three consecutive years. SQM is an independent benchmarking group specializing in the call center industry.

Additionally, we're committed to resolving customers' questions and issues on first contact. This has led to also receiving an award for “first call resolution.”



## Case Management Program

Members can achieve the best health possible for their medical condition while developing an ongoing plan of care with a professional registered nurse, doctor and the member's family. Examples that might benefit from case management include:

- Head injuries
- Strokes

# Providing Health and Wellness for State Employees

- Terminal care
- Premature/high-risk infants

Participation in the care and case management programs is free and voluntary. Members may elect to discontinue the program at any time.

For more complete information or if you have any questions about a covered service or limitation, please call: 291-4185 (in Topeka) or 1-800-332-0307 (toll free).

## www.bcbsks.com Customized Web Site for State Employees

Our strong online presence is a source for information and support 24 hours a day, seven days a week. Our vibrant site is also a source for valuable health and wellness information and links to other health-related sites. But it doesn't end there. You'll also find useful sections allowing you to:

- View recent claims activity and sign up to be notified by e-mail when a claim has been processed
- Access forms
- Review benefit information
- Learn about health insurance terms
- Read and download copies of the *Healthy You* newsletter
- Read pertinent FAQs



## Convenient Online Provider Directory

Looking for a doctor, hospital, pharmacy or other medical professional contracting with Blue Cross and Blue Shield of Kansas? Turn to our convenient online Provider Directory to determine whether your current provider contracts with your program network or to search for a new provider located near you.

This easy-to-use directory allows you to search doctors by:

- Address
- County
- Name
- Gender
- Specialty

The majority of our contracting providers are located in our 103-county service area. However, we also contract with some self-administered pharmacies, dental providers, vision providers, laboratories and durable medical equipment suppliers not in our service area.

# Instant Coverage Information

Year-to-date deductible, coinsurance and copay information is only a few clicks away when visiting the secure area of the Web site. Other information such as details about your health care claims and eligibility information is also available.



## ResourceBlue™

[www.bcbsks.com/resourceblue](http://www.bcbsks.com/resourceblue)

Resource Blue, already an easy-to-use online resource, now makes it easier than ever to help you live a healthy lifestyle. We've partnered with WebMD® and Blue365® to provide you exclusive access to health information, resources, discounts and savings. With this feature-rich expansion, you now have a new way to get even more from your Blue Cross and Blue Shield of Kansas membership every day.

- Using the WebMD Health Assessment tool, you can create an easy-to-understand report highlighting your individual health risks along with a plan to help reduce them.
- With Blue365, you'll enjoy select savings on products and services from leading national companies in fitness, nutrition, vision, hearing, and complimentary and alternative medicine.

# An Active Partner with You and the Community

BCBSKS is an active partner in helping our members maintain good health. After all, the healthier Kansans are the less health care they require – and that helps keep everyone's health care costs lower.

Below is a brief sampling of some of the recent community awards we've garnered as we've continued our proud tradition of giving back to our neighbors.

- American Heart Association, Gold Start! Fit-Friendly Award
- YWCA Employer of Excellence
- United Way of Greater Topeka Bronze Award
- American Cancer Society Platinum Award
- Community Blood Center Star of the Year
- Northeast Kansas Business Ethics Award
- Junior Achievement President's Award

291-4185 (in Topeka)  
1-800-332-0307 (toll free)



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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 and 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.