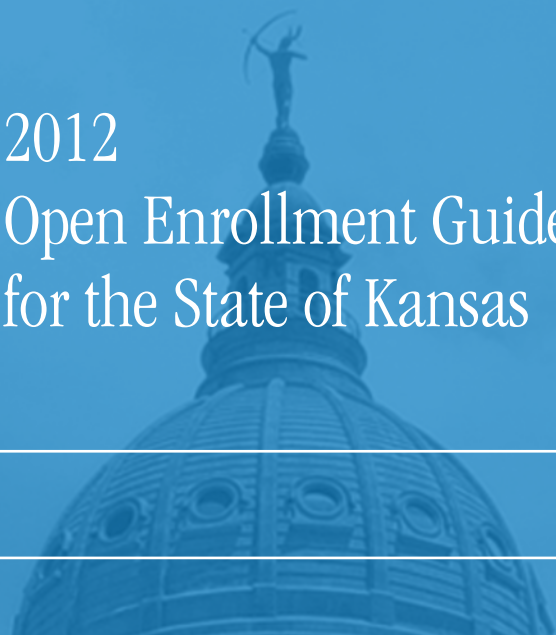




Your Health Care Resource



2012 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 all medical doctors
- 100 percent of medical facilities

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 2010, exclusive provider discounts saved members more than \$2 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 four 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."

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 can also:

- View recent claims activity and sign up to be

Providing Health and Wellness for State Employees

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
- Link directly to the Health Care Cost Calculator

Calculate Your Health Care Expenses

What will your total health care costs be over the next year? How much money should you set aside in your HSA plan?

By using our Health Care Cost Calculator, you'll be able to estimate those amounts and make smart coverage choices. The calculator helps you consider the financial and tax impact of your plan choices so you can mold a sensible plan that meets your needs. The calculator allows you to:

- Create customized family health profiles
- Estimate the services you'll need
- View your plan and estimate your costs
- Review savings and compare out-of-pocket costs



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.

- WebMD Health RecordSM allows you to gather, store, manage and share life-long information with other authorized individuals.
- Track, manage and monitor your children's health with WebMD's Child Health Manager.



- Enjoy select savings on products and services from leading national companies in fitness, nutrition, vision and hearing.
- Blue365 supports your total wellness with family care, financial education and savings on wellness getaways.



ResourceBlueSM

www.bcbsks.com/resourceblue

Resource Blue, already an easy-to-use 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.

WebMD[®]

- Using the WebMD Health Assessment tool, you can create an easy-to-understand report highlighting your health risks along with a plan to help reduce them.
- WebMD Health Trackers provide you the tools you need to track important health measurements over time.



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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.

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