

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

When you think of real value, think of Resource Blue. This online resource for discounts and health & wellness programs is automatically available to our members at no cost and with no enrollment forms to complete!

Resource Blue offers discount complementary and alternative medicine including:

- Massage and bodywork
- Acupuncture
- Nutritional counseling
- Fitness centers

You'll also find a wealth of online consumer education tools supporting healthy choices and lifestyle changes:

- Healing centers & kitchen
- Health assessments
- Disease & condition centers
- Health encyclopedia

ResourceBlueSM Discount Partners

We personally select the companies and vendors that participate in Resource Blue because they too are industry leaders and share our commitment to quality and excellent service.

Our list of discount partners includes quality names of vision and hearing firms offering you substantial savings on LASIK surgery, eyeglasses, contacts and digital hearing instruments.

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)



*An Independent Licensee of the Blue Cross and Blue Shield Association.

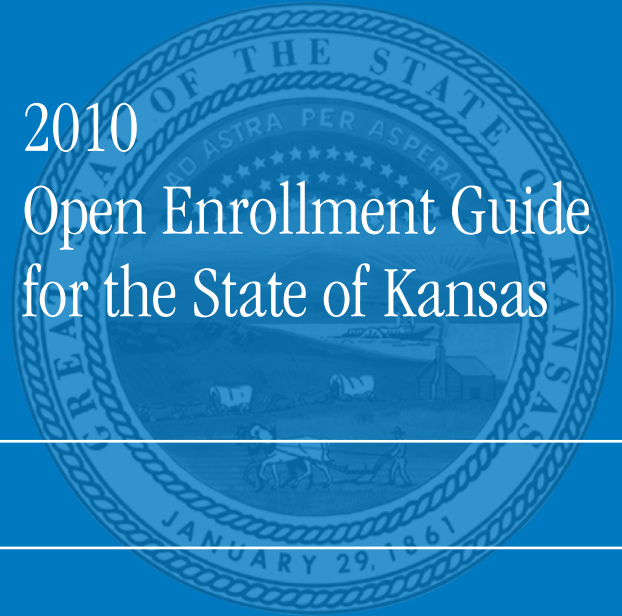


**BlueCross
BlueShield
of Kansas***



Your Health Care Resource

2010 Open Enrollment Guide for the State of Kansas





Choose the Best Value.®



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:

- 98 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 2008, exclusive provider discounts saved members more than \$1.6 billion

Even More Access with BlueCard®

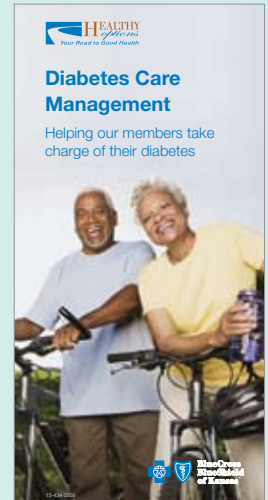
BlueCard, a cost-saving cooperative effort of the independent Blue Plans, allows members to receive discounts providers have agreed to with the local Blue Plan when receiving services away from home.

- 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

Healthy Options Care Management

Members with chronic health conditions receive education, tools and one-on-one support designed to improve overall health status and to provide ongoing encouragement. The care management initiatives are focused on:

- Asthma
- Diabetes
- Heart disease
- High blood pressure/high cholesterol



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
- Terminal care
- Premature/high-risk infants

Providing Health and Wellness for State Employees

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. Searching for out-of-area providers may be accomplished through specific links identified as "Kansas City Area," "Out of State" or "Out of Country."