



Your Health Care Resource

2020 Open Enrollment Guide for the State of Kansas



bcbsks.com/state

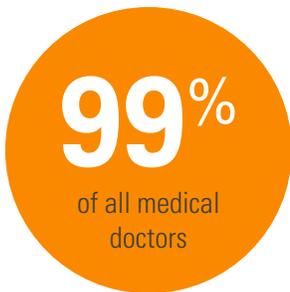


Providing Health and Wellness for State Employees

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:



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 2018, exclusive provider discounts saved members more than \$3.1 billion

* BCBSKS serves all counties in Kansas except Johnson and Wyandotte, which are served by Blue Cross and Blue Shield of Kansas City.

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.

With BlueCard, you get:

- » Access to more than 95 percent of physicians in the U.S.
- » Access to more than 96 percent of U.S. hospitals
- » Access to providers in more than 200 countries and territories worldwide

Award-Winning 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 customer service awards. These awards are especially important as they reflect our customers' perceptions of our service to them.



HealthyOptionsSM

bcbsks.com/healthyoptions

HealthyOptions is a powerful set of services, tools and support designed to help you live a healthy lifestyle.

Blue Cross believes changes in attitudes, behaviors and lifestyle can go a long way to supporting good health. This online resource includes access to WebMD[®] and Blue365[®].

WebMD

webmd.com

WebMD provides you and your family access to:

- » Board-certified physicians
- » Award-winning journalists
- » Trained community moderators

WebMD provides you the tools you need to make smart choices – from critical information about preventing a serious disease to developing a personalized health improvement plan.



blue365deals.com

Blue365 gives you access to thousands of fitness locations nationwide for just \$25 a month. You also get access to the “Deal of the Week” or you can browse all ongoing deals by category. You simply sign up to receive health and wellness deals and they arrive straight to your inbox every week.

You can view the weekly deals or browse all ongoing deals by these categories:

- » Financial health
- » Fitness
- » Healthy eating
- » Lifestyle
- » Personal care
- » Wellness

Doctor and Hospital Finder

Looking for a doctor, hospital or urgent care center when you’re on the go? Let your mobile device be your guide for Blue Cross and Blue Shield of Kansas health care provider information. 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.

SmartShopper[®]

bcbsks.com/state

SmartShopper, an exclusive program for State of Kansas employees, makes it easy to save money and earn cash rewards when shopping for certain medical care. This program saves you money on your share of the cost when you need a medical procedure or screening, and helps you earn cash when you select to have that procedure or screening done at certain qualified locations.

Once your procedure or screening is complete and your claim is paid, SmartShopper verifies that you shopped for an incentive eligible service at a qualified location and mails you a reward check to your home. No forms or hassle! It’s that easy.



Value You Can Trust

bcbsks.com/state

Customized Website 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:

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

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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 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.

Connect with a doctor anytime, anywhere

bcbsks.com/telemedicine

Telemedicine is a fast, convenient way to see a doctor virtually.

For non-emergency conditions like the flu, fever, rash or pink eye, you have the option to interact with a board-certified doctor at your convenience on your phone, tablet or computer.

Available 24/7/365, this fast, convenient way to see a doctor virtually is easy-to-use and affordable.

In Topeka: 291-4185

Toll Free: 1-800-332-0307



bcbsks.com/state