

# The value of Blue Cross and Blue Shield of Kansas

2026 Benefit Summary for Kansas Senior Plans



The State of Kansas Direct Bill Open Enrollment is just around the corner. Blue Cross and Blue Shield of Kansas, the state’s largest health insurer, wants to make sure you know all of the retirement plan options available to you. As a State of Kansas retiree, you have several options to consider for your medical coverage.

The State of Kansas provides choices to help you determine which plan is best for you and your family. One of your many options is taking your Blue Cross coverage with you into retirement. Retirees eligible for Medicare coverage have Medicare supplement options – Kansas Senior Plan C, Kansas Senior Plan C Select, Kansas Senior Plan G, Kansas Senior Plan G Select, Kansas Senior Plan G High Deductible and Kansas Senior Plan N. These coverage options are part of our tradition of continuing to serve Kansans and supporting the communities in which they live.

### Helping you make the right choice:

- All Kansas Senior Plans are Medicare supplement plans exclusive to participants in the State of Kansas health plan
- Blue Cross administers the plan’s medical coverage
- Provides the same benefits as any Medicare supplement plans sold to eligible persons

### These basic benefits are included in all Kansas Senior Plan options:

**Hospitalization** – Medicare Part A coinsurance plus coverage for 365 days after Medicare benefits end

**Medical expenses** – Part B coinsurance generally covers 20% of Medicare-approved expenses or copayments

**Blood** – First three pints of blood each year

**Hospice** – Part A coinsurance

### Plan Year 2026 Medicare payment information

Plan Name	Medicare Part A – Hospitalization		Medicare Part B – Medical	
	You Pay	The Plan Pays	You Pay	The Plan Pays
Senior Plan C <sup>1</sup>	\$0	Deductible and coinsurance for Medicare covered services	\$0	Deductible and coinsurance for Medicare covered services
Senior Plan C Select <sup>1</sup>	\$0	To receive full Select benefits, you must obtain your planned hospitalization services from one of the network hospitals	\$0	Deductible and coinsurance for Medicare covered services
Senior Plan G	\$0	Deductible and coinsurance for Medicare covered services	\$257 <sup>3</sup>	After deductible has been paid, Plan pays coinsurance for Medicare covered services
Senior Plan G Select	\$0	To receive full Select benefits, you must obtain your planned hospitalization services from one of the network hospitals	\$257 <sup>3</sup>	After deductible has been paid, Plan pays coinsurance for Medicare covered services
Senior High Deductible Plan G	\$2,870 <sup>4</sup>	After deductible has been paid, Plan pays for Medicare covered services	\$257 <sup>3</sup>	After deductible has been paid, Plan pays coinsurance for Medicare covered services
Senior Plan N	\$0	Deductible and coinsurance for Medicare covered services	\$257 <sup>2,3</sup>	Balance after deductible and copays are paid

<sup>1</sup> For Medicare Supplement Plans sold on or after January 1, 2020, only applicants first eligible for Medicare before 2020 may purchase Plan C.  
<sup>2</sup> \$20 office visit copay; up to \$50 copay for emergency room visit  
<sup>3</sup> \$257 is the 2025 Medicare Part B deductible. 2026 amounts have not been released.  
<sup>4</sup> With High Deductible Plan G coverage, you must pay for Medicare-covered costs (coinsurance, copayments and deductibles) up to the deductible amount of \$2,870 in 2025 before your plan pays anything. You must also pay a separate deductible (\$250 per year) for foreign travel emergency services.





**By being a current or former State of Kansas employee or covered Non State Employer Group employee, you also have the:**

- Freedom from paperwork — claims are filed automatically
- Freedom to travel with coverage that's recognized nationwide\*
- Benefits that automatically keep pace with Medicare's changes

Using providers that accept Medicare assignment assures the Medicare allowance as payment in full. This means between the Medicare payment and the Kansas Senior Plan payment, you would have minimal out-of-pocket costs for covered services.

For more information with helpful videos about the Kansas Senior Plan options, check out our enrollment website — [bcbsks.com/statesenior](https://bcbsks.com/statesenior)

\* Review plan benefits for coverage information



# Enjoy the same benefits as your Medicare Supplement plan while saving money.

## Save up to 29% while enjoying the same benefits as our Kansas Senior Plan.

Blue Cross and Blue Shield of Kansas Medicare Supplement Select plans offer a lower monthly premium and hospital network limitations.

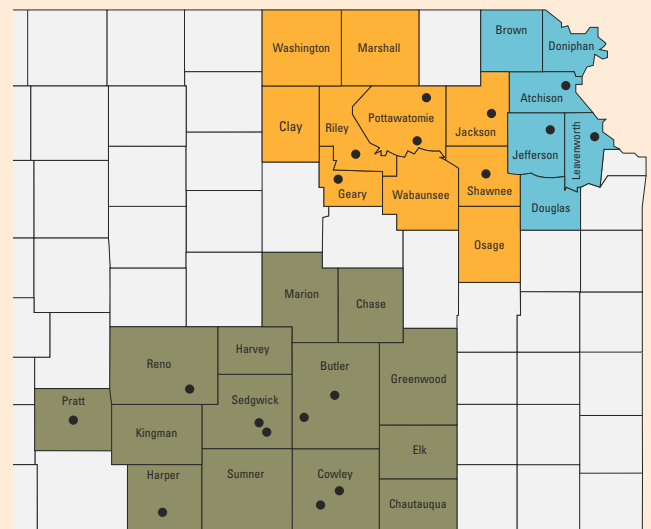
With the Select option, you save by agreeing to use a Select network of hospitals for non-emergency services. In an emergency, your services are covered at **any** hospital.

Review the plan map to see if your hospital participates in the Select network, and refer to your **Medicare Supplement Outline of Coverage** for details. It's that simple, and the savings on monthly premiums are significant.

## Save money based on where you live

If you live in Atchison, Brown, Butler, Chase, Chautauqua, Clay, Cowley, Doniphan, Douglas, Elk, Geary, Greenwood, Harper, Harvey, Jackson, Jefferson, Kingman, Leavenworth, Marion, Marshall, Osage, Pottawatomie, Pratt, Reno, Riley, Sedgwick, Shawnee, Sumner, Wabaunsee or Washington counties, you are eligible for Blue Cross and Blue Shield of Kansas Medicare Supplement Select plans with lower monthly premiums.

Map dot indicates Select network hospital. (See next page for complete list or visit [bcbsks.com/select](https://bcbsks.com/select))



Information accurate at the time of printing. Network may change annually.

## Sedgwick/South Central

### Butler County

Kansas Medical Center  
1124 W 21st St.  
Andover, KS 67002-5500

Susan B. Allen Memorial Hospital  
720 W. Central Ave.  
El Dorado, KS 67042

### Cowley County

South Central Kansas Medical Center  
6401 Patterson Parkway  
Arkansas City, KS 67005

William Newton Memorial Hospital  
1300 E 5th Ave.  
Winfield, KS 67156-2495

### Harper County

Patterson Health Center  
485 N Kansas Hwy 2  
Anthony, KS 67003

### Pratt County

Pratt County Regional Medical Center  
200 Commodore St.  
Pratt, KS 67124

### Reno County

Hutchinson Regional Medical Center  
1701 E 23rd Ave.  
Hutchinson, KS 67502-1191

### Sedgwick County

Kansas Heart Hospital  
3601 N Webb Rd.  
Wichita, KS 67226-8129

Rock Regional Hospital LLC  
3251 N Rock Rd  
Derby, KS 67037-3850

Ascension Via Christi Hospitals  
929 N St. Francis  
Wichita, KS 67214-3882

3600 E Harry St.  
Wichita, KS 67218-3764

14800 W St. Teresa  
Wichita, KS 67235-9602

Ascension Via Christi Behavioral  
Health Center  
8901 E Orme St.  
Wichita, KS 67207-2473

Ascension Via Christi  
Rehabilitation Hospital  
1151 N Rock Rd.  
Wichita, KS 67206-1262

Wesley Medical Center  
550 N Hillside St.  
Wichita, KS 67214-4976

Wesley Woodlawn Hospital and ER  
2610 N Woodlawn St.  
Wichita, KS 67220-2729

## Shawnee/Capital

### Geary County

Stormont Vail Health Flint Hills Campus  
1102 Saint Marys Rd.  
Junction City, KS 66441

### Jackson County

Holton Community Hospital  
1110 Columbine Dr.  
Holton, KS 66436-8824

### Pottawatomie County

Community Healthcare System  
120 W Eighth St.  
Onaga, KS 66521-9791

Wamego City Hospital  
711 Genn Dr.  
Wamego, KS 66547-1199

### Riley County

Manhattan Surgical Hospital  
1829 College Ave.  
Manhattan, KS 66502-3381

Ascension Via Christi Hospital  
Manhattan, Inc.  
1823 College Ave.  
Manhattan, KS 66502-3381

### Shawnee County

Kansas Rehabilitation Hospital  
1504 SW 8th Ave.  
Topeka, KS 66606-2714

The University of Kansas Health  
System, St. Francis Campus  
1700 SW 7th St.  
Topeka, KS 66606-1690

Stormont-Vail Hospital  
1500 SW 10th Ave.  
Topeka, KS 66604-1353

## Northeast

### Atchison County

Amberwell Atchison  
800 Ravenhill Dr.  
Atchison, KS 66002-9204

### Jefferson County

Jefferson County Memorial Hospital  
408 Delaware St.  
Winchester, KS 66097-4003

### Leavenworth County

St. John Hospital  
3500 S Fourth St.  
Leavenworth, KS 66048-5092

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# Resources for a healthier you

## HealthyOptions<sup>SM</sup>

[bcbsks.com/BeHealthy](https://bcbsks.com/BeHealthy)

HealthyOptions is a powerful set of services, tools and support to help you become or stay active and make informed lifestyle changes. Being a Blue Cross member allows you to view a selection of health-related videos, webinars and articles through our wellness media library and access to programs that emphasize healthy living. These are just a few of the tools and support provided through the HealthyOptions program.

We believe that changes in attitudes, behaviors and lifestyle can go a long way to supporting good health. Explore your options with HealthyOptions today.



## Strive

[bcbsks.com/strive](https://bcbsks.com/strive)

Strive, powered by WebMD ONE, provides an experience that is unique to you – for both your physical and mental health. You'll find tools that will help you focus on your unique interests. Whether you'd like to spend more time working out at the gym, find ways to relieve stress or doing anything in-between, Strive can be customized to match your unique goals.

## Blue365<sup>®</sup>

[blue365deals.com](https://blue365deals.com)

Blue365 allows you exclusive 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
- Healthy eating
- Personal care
- Fitness
- Lifestyle
- Wellness

## TruHearing<sup>®</sup>

TruHearing provides high-quality hearing aids while keeping out-of-pocket costs low. As a Blue Cross member, you have access to the state-of-the-art technology and prices TruHearing offers.

Plan members can save an average of \$1,250 per hearing aid when they use TruHearing. Members can purchase aids from a low cost of \$795 per aid up to \$2,250 per aid. Learn more about this program by calling **1-833-898-1329** today.

## Over-the-counter (OTC)

Each quarter, your over-the-counter (OTC) benefit card is reloaded to \$15 for Medicare Supplement plan members. This benefit can be used on approved OTC medications and health and hygiene-related products at any participating retailer. Before shopping, visit [mybenefitscenter.com](https://mybenefitscenter.com) or call **888-682-2400** to learn more about the many qualifying products available or find your local participating retailer.

# BlueAccess®

BlueAccess, our secure member portal, puts you in control. BlueAccess is a one-stop shop for understanding, managing and maximizing your health insurance benefits.



## Track your claims



## Access your digital ID card



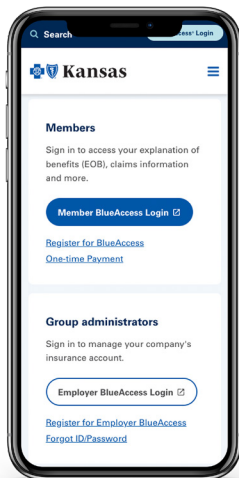
## Explore wellness features

Strive, Blue365, mental health resources

### Registration is quick and simple

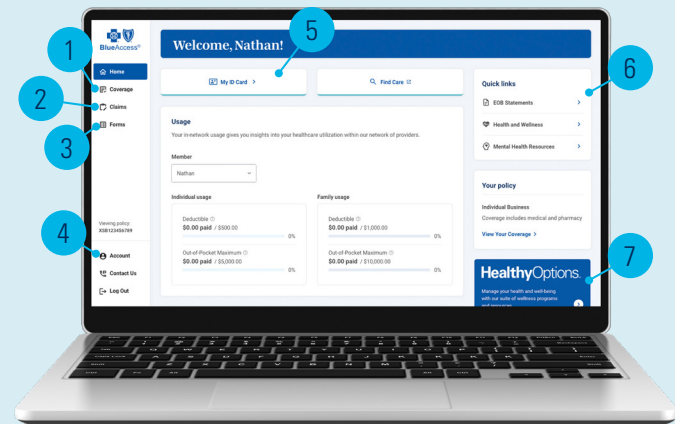
If you already have a BlueAccess account, log in to view your health plan information. If you don't have an account, registration is easy.

- 1 Go to [bcbsks.com/BlueAccess](https://bcbsks.com/BlueAccess)
- 2 Click *Register for BlueAccess*
- 3 Have your ID card handy and follow the step-by-step instructions



Scan to download the BlueAccess app from your app store or visit our website to learn more:

[bcbsks.com/app](https://bcbsks.com/app)



- 1 **Coverage** – View details about your Summary of Benefits and Coverage (SBC) and Contract/Certificate.
  - Find your copay, deductible and coinsurance amounts
  - Review common medical coverage information
  - See policy members
- 2 **Claims** – View up to 18 months of claims history and search or filter for specific details.
- 3 **Forms** – Find authorization forms and other forms related to your health insurance coverage.
- 4 **Account** – View and update your contact information and manage your preferences.
- 5 **My ID Card** – View or print your ID card online or request a physical copy to be mailed to you.
- 6 **EOB Statements** – Your explanation of benefits (EOB) statements. See how much we paid, what your responsibility is and the amount of the provider write-off.
- 7 **HealthyOptions** – Support your well-being with wellness resources like Strive, Blue365 and other programs to help you live a healthier lifestyle.

## No Internet access?

### We understand.

There are many ways to gain online access and assistance. You may have a family member or friend who will gladly assist you. There are also many community resources available to help you with Internet access. Consider checking these resources:

- Agencies for the aging
- Community centers
- Retirement centers
- Your local library

## Exclusions

The following is a list of services not covered. For a complete list of limitations and exclusions, refer to your certificate.

- Benefits for services to the extent that Medicare will pay for You. If You are not enrolled in Medicare Part A and/or Medicare Part B, the benefits are still available to You, but only in the same amount as if You were enrolled in Medicare Part A and/or Medicare Part B.
- Services which are not listed as benefits in the certificate.
- Services and supplies which Medicare excludes, unless specifically covered as a benefit of the certificate.
- Difference between the actual Medicare Part B charge as billed, not to exceed any charge limitation established by the Medicare program or state law, and the Medicare approved Part B charge.

## Questions?



**[bcbsks.com/statesenior](https://bcbsks.com/statesenior)**



**In Topeka: 785-291-4413**

**Toll Free: 844-327-4435**

**7 a.m. - 5 p.m. CT, Monday through Friday**

This brochure provides an overview of some important features of Kansas Senior Plan C, Plan C Select, Plan G, Plan G Select and Plan N. Your policy will detail the benefits provided by Blue Cross and Blue Shield of Kansas and the exclusions. Once you receive your policy, please review the document carefully.

Blue Cross and Blue Shield of Kansas is not connected with or endorsed by the U.S. Government or Federal Medicare Program.

The Centers for Medicare and Medicaid Services (CMS) or its Medicare publications should be consulted for further details and exclusions of Medicare benefits.

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Any information you provide may be provided to a licensed insurance agent who may contact you.

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1133 SW Topeka Blvd, Topeka, KS 66629