State Employee Health Plan

2027 Benefit Summary for Kansas Senior Plans

The value of Blue Cross and Blue Shield of Kansas



Blue Cross and Blue Shield of Kansas

bcbsks.com/statesenior

Your retirement, backed by Blue.

The State of Kansas Direct Bill Open Enrollment is just around the corner. Blue Cross and Blue Shield of Kansas, one of 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



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 a helpful video about the Kansas Senior Plan options, check out our enrollment website— **bcbsks.com/statesenior**

* Review plan benefits for coverage information

Plan Year 2027 Medicare payment information

Kansas Department of Administration
State Employee Health Plan

Medicare Part A — Hospitalization

Plan Name	You Pay	The Plan Pays
Senior Plan C [1]	$0	Deductible and coinsurance for Medicare covered services
Senior Plan C-Select [1]	$0	To receive full Select benefits, you must obtain your planned hospitalization services from one of the network hospitals
Senior Plan G	$0	Deductible and 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
Senior High Deductible Plan G	$2,950 [4]	After deductible has been paid, Plan pays for Medicare covered services
Senior Plan N	$0	Deductible and coinsurance for Medicare covered services

Medicare Part B — Medical

Plan Name	You Pay	The Plan Pays
Senior Plan C [1]	$0	Deductible and coinsurance for Medicare covered services
Senior Plan C-Select [1]	$0	Deductible and coinsurance for Medicare covered services
Senior Plan G	$283 [3]	After deductible has been paid, Plan pays for Medicare covered services
Senior Plan G-Select	$283 [3]	After deductible has been paid, Plan pays for Medicare covered services
Senior High Deductible Plan G	$283 [3]	After deductible has been paid, Plan pays for Medicare covered services
Senior Plan N	$283 [2,3]	Balance after deductible and copays are paid

[1] For Medicare Supplement Plans sold on or after January 1, 2020, only applicants first eligible for Medicare before 2020 may purchase Plan C.

[2] $20 office visit copay; up to $50 copay for emergency room visit

[3] $283 is the 2026 Medicare Part B deductible. 2027 amounts have not been released.

[4] With High Deductible Plan G coverage, you must pay for Medicare-covered costs (coinsurance, copayments and deductibles) up to the deductible amount before your plan pays anything. You must also pay a separate deductible ($250 per year) for foreign travel emergency services. $2,950 is the 2026 Medicare Part A deductible. 2027 amounts have not been released.

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.

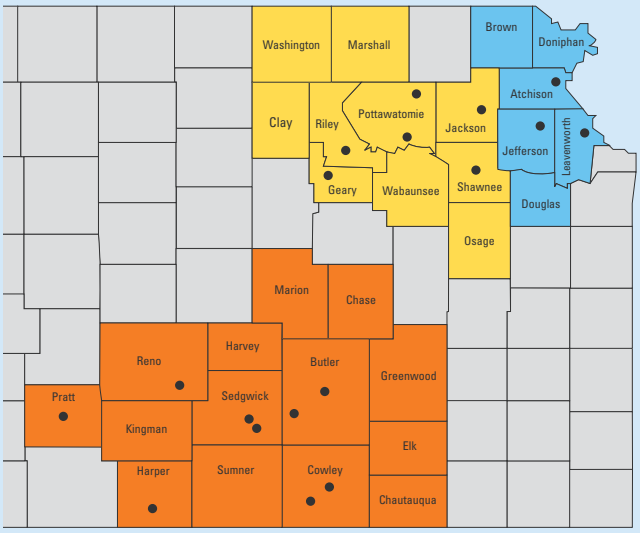
With the Select option, you save by agreeing to use a Select network of hospitals for non-emergency services. In an emergency, your services are covered at **any** hospital.

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**)



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

Medicare Supplement Select In-Network Hospitals

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

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

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

Resources for a healthier you

HealthyOptions℠

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

Strive, powered by WebMD ONE[1], 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®

blue365deals.com/BCBSKS

Blue365[2] 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®

TruHearing[3] 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** or call **888-682-2400** to learn more about the many qualifying products available or find your local participating retailer.

View and manage your benefits with 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

Registration is quick and simple

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

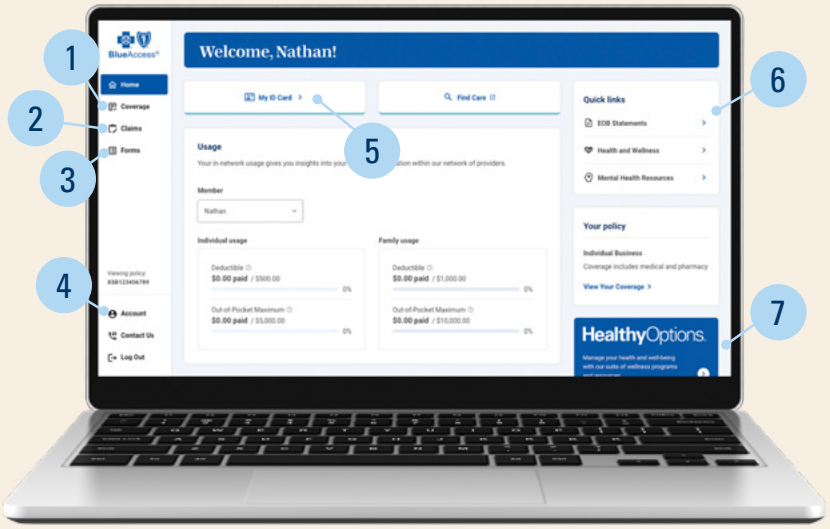
Download the BlueAccess app for convenient on-the-go access to your health insurance essentials.



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

bcbsks.com/app

A quick view guide of the BlueAccess homepage



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.

For an in-depth video tour of BlueAccess, visit **bcbsks.com/blueaccess**

Questions?

bcbsks.com/statesenior

In Topeka: **785-291-4185**

Toll free: **800-332-0307**

8 a.m. - 5 p.m. CT, Monday through Friday

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.

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.

Blue Cross and Blue Shield of Kansas is an independent licensee of the Blue Cross Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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

[1] Strive, powered by WebMD ONE: Strive, powered by WebMD ONE is our health and wellness platform that provides a personalized experience to help our members build daily habits, achieve their health goals and thrive at work and life. WebMD ONE is our contracted vendor for this platform and is not affiliated with Blue Cross and Blue Shield of Kansas.

[2] 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.

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Visit us at **bcbsks.com**

BlueCross BlueShield Kansas

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