

State Employee Health Plan

The value of Blue Cross and Blue Shield of Kansas

2025 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 2025 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 ¹	\$0	Deductible and coinsurance for Medicare covered services	\$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	\$0	Deductible and coinsurance for Medicare covered services
Senior Plan G	\$0	Deductible and coinsurance for Medicare covered services	\$240 ³	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	\$240 ³	After deductible has been paid, Plan pays coinsurance for Medicare covered services
Senior High Deductible Plan G	\$2,800 ⁴	After deductible has been paid, Plan pays for Medicare covered services	\$240 ^{2,3}	After deductible has been paid, Plan pays coinsurance for Medicare covered services
Senior Plan N	\$0	Deductible and coinsurance for Medicare covered services	\$240 ^{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 \$240 is the 2024 Medicare Part B deductible. 2025 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 of \$2,800 in 2024 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

* Review plan benefits for coverage information

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

Enjoy the same benefits as our Kansas Senior Plans while saving up to 29%.

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

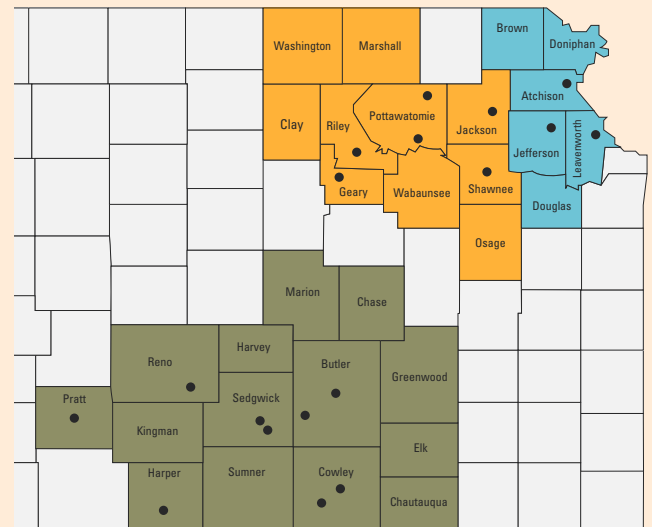
With the Select option, you save by agreeing to use a Select network of hospitals for non-emergency services. In an emergency, your services are covered at **any** hospital.

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.

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

HealthyOptionsSM

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, 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

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
- Fitness
- Healthy eating
- Lifestyle
- Personal care
- Wellness

TruHearing[®]

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 \$495 per aid up to \$1,695 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.

BlueAccess®

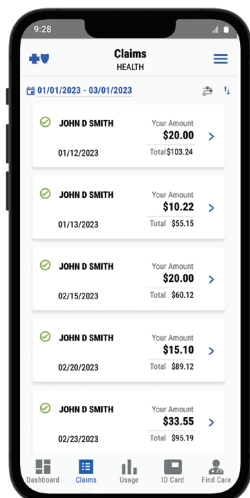
Our secure online member portal allows you to:

- View benefits, including eligibility and deductible/coinsurance information
- Check your claims
- View, download and monitor medical expenses through your Explanation of Benefits (EOBs)
- View, download or print your digital ID card

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
- 2 Click *Sign up for BlueAccess*
- 3 Have your ID card handy and follow the step-by-step instructions



Scan to download the BlueAccess app or visit our website: bcbsks.com/app



- 1 **Manage My Account** – Edit and manage your preferences.
- 2 **Forms** – Order a new ID card, find authorization forms and other forms related to your health insurance coverage.
- 3 **Summary of Benefits and Coverage (SBC) and Contract/Certificate** – View details about your coverage and contract.
 - View your copay, deductible and coinsurance amounts
 - Common medical coverage information
 - Coverage for specific tests or treatments
- 4 **Explanation of Benefits (EOB)** – See how much we paid, what your responsibility is and the amount of the provider write-off.
- 5 **Strive, powered by WebMD ONE** – Use this health and wellness platform to take a health assessment and generate a personalized health plan to reach your well-being goals.
- 6 **Blue365** – Exclusive health and fitness deals and discounts.

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

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.

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Visit us at bcbsks.com



Questions?



bcbsks.com/statesenior



In Topeka: **291-4185**

Toll Free: **800-332-0307**



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