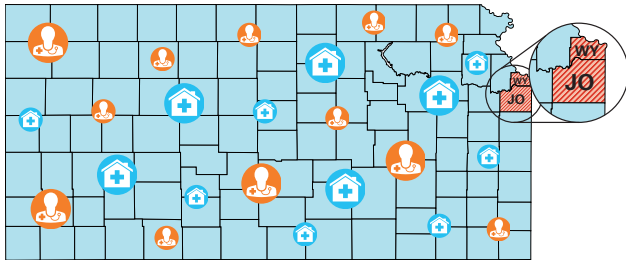


2025 Plan Year

Access to your benefits

BlueCare EPO plans will access the Solutions provider network that has you covered throughout our 103-county coverage area (excluding Johnson and Wyandotte) within the state of Kansas.



Please remember, you have no coverage for services provided outside of the provider network with the exception of medical emergencies. If you receive services from an out-of-network doctor or other healthcare provider, you will be held responsible to pay all of the costs for the services.

In Kansas, these are our impressive numbers:



You have choices

The provider network allows you access to your choice of:

- Medical providers
- Preventive care providers
- Pharmacy locations

Referrals

See the specialist you prefer within the Solutions provider network without having to see a primary care physician (PCP) first.

Referrals to a provider outside of the network cannot be made by your doctor or hospital. **Referrals to non-network providers must be approved by Blue Cross and Blue Shield of Kansas** and are only considered when

the services are not available from an in-network provider. Out-of-network providers are those that do not contract inside the state and all providers outside of our 103-county coverage area within the state of Kansas.

Emergency coverage

If emergency care is needed – even outside of the Solutions provider network – you can go to the nearest hospital and still receive the maximum benefits of your plan.

Exclusions

Following is a list of common non-covered services. For a complete list of limitations and exclusions, refer to your contract.

Duplicate benefits provided under federal, state or local laws, regulations or programs except Medicaid; services involving cosmetic or reconstructive surgery (except as stated in the contract); charges for personal items; convalescent or custodial care or rest care; all keratotomy procedures; blood or payments to donors of blood; services related to the reversal of sterilization procedures; any medically-aided insemination procedure; charges for services by immediate relatives or by members of the household; acupuncture and admission for acupuncture; medically unnecessary services and admissions; services covered and payable under any medical expense payment provision of any automobile insurance policy; mental illness or substance use disorder services provided by a non-eligible provider; services, supplies or treatments not specifically listed as covered in the member's contract.

Drug coverage limitation: Generic drugs are mandatory if available unless physician prescribes a brand drug.

Specialty drug coverage: In-network benefits are applied when specialty drugs are obtained from our designated specialty pharmacy.

This brochure provides a brief description of some important features and exclusions of this benefit program. It is not a legal document. The contract sets forth in detail the rights and obligations of you and Blue Cross and Blue Shield of Kansas.

Visit us at bcbsks.com



BlueCare EPO Gold 5

2025 Plan Year – Gold level

| General | In-Network | Out-of-Network |
|--|--|---|
| Deductible | \$0 | Out-of-Network services are not available, except services for medical emergencies and covered services not available in-network. |
| Coinsurance (percentage paid by member) | \$0 | |
| Coinsurance maximum | \$0 | |
| Annual out-of-pocket maximum | \$0 | |
| Doctor's office visits | | |
| Home and office visits – Primary | \$0 | |
| Home and office visits – Specialists | \$0 | |
| Telemedicine: AmWell virtual visits are covered at 100%. Virtual visit with a non-AmWell provider is covered at 100%. | | |
| Preventive care | \$0 – Preventive is without cost share | |
| Prescription drug coverage | | |
| Prescription drugs | \$0 | |
| Mail order drugs | \$0 | |
| | Specialty drugs are not covered | |
| Medical services | | |
| Emergency medical transportation | \$0 | \$0 |
| Inpatient surgery physician/surgical | \$0 | |
| Inpatient facility fee | \$0 | |
| Outpatient surgery physician/surgical | \$0 | |
| Outpatient lab and radiology and advanced imaging (CT/PET scans, MRIs) | \$0 | |
| Emergency Room | \$0 | \$0 |
| Injections | \$0 | |
| Dental and Vision | | |
| Pediatric dental (for ages 0-19) | Cleanings and periodic evaluations covered at 100% – other services: \$0 | |
| Pediatric vision (for ages 0-19) | \$0 | |
| Recovery/Special Needs | | |
| Outpatient rehabilitation | \$0 | |
| Outpatient habilitation | \$0 | |
| Hospice | \$0 | |
| Home social work visits | \$0 | |
| Mental Illness/Substance Use Disorders | | |
| Mental illness/substance use disorders – inpatient services <small>Requires pre-admission certification from Lucet™ behavioral health at 800-952-5906</small> | \$0 | |
| Mental illness/substance use disorders – outpatient services | \$0 | |
| Other | | |
| Lifetime maximum | Unlimited for each covered person | |
| Eligible dependents | Covered to age 26 | |
| HSA compliant | No | |
| Change for 2025 | | |