

**Benefit Summary for Seward County Community College #1788407**  
**Traditional Comprehensive Major Medical Program**  
**July 1, 2011- June 30, 2012**  
**Grandfathered**

Maximum benefits are available when services are received from contracting Blue Cross and Blue Shield providers. Your financial responsibility is based on the provider network you select. Non-CAP: Difference between the payment allowance and provider charge, additional 20% coinsurance amount, deductible, coinsurance or copay amount.

Member Pays	
Deductible (Per group contract benefit period)	\$200/\$400 individual/two-or-more persons
Coinsurance (Member portion for most services)	20% of allowed amounts after deductible has been met; up to \$500/\$1,000 individual/two-or-more persons maximum
Annual Out-of-Pocket Maximum (includes deductible and coinsurance) Copays do not apply to the annual out-of-pocket amount	\$700/\$1,400 individual/two-or-more persons After the annual out-of-pocket amount has been reached (deductible/coinsurance), eligible benefits will be paid at 100% of the allowed amount for the remainder of the benefit period.
Unlimited Lifetime Benefit. Eligible children covered to age 26.	

Covered Services	
<b>Medical Services</b> <ul style="list-style-type: none"> <li>• Doctor Visits — home/office (including hearing and eye exam)</li> <li>• Surgery — inpatient and outpatient</li> <li>• Maternity Care</li> <li>• Well Child &amp; Well Baby Office Visit</li> <li>• Immunizations up to age 72 months</li> <li>• Immunizations over 72 months</li> <li>• Well Women — Annual Check Up Office Visit Mammogram Pap Smear</li> <li>• Routine Physicals — Annual Check Up Office Visit</li> <li>• Injections</li> <li>• Outpatient Radiology and Lab Services</li> </ul>	Subject to deductible/coinsurance  Subject to deductible/coinsurance Subject to deductible/coinsurance Subject to deductible/coinsurance Covers 100% of maximum allowance Subject to deductible/coinsurance Subject to deductible/coinsurance Subject to deductible/coinsurance Subject to deductible/coinsurance Subject to deductible/coinsurance Subject to deductible/coinsurance Subject to deductible/coinsurance Subject to deductible/coinsurance Subject to deductible/coinsurance
<b>Inpatient Hospital</b> Pre-admission certification required for all planned inpatient admissions at 1-800-782-4437	Subject to deductible/coinsurance
<b>Accidental Injury Services</b>	Pays 100% of allowed charges
<b>Ambulance Services</b>	Subject to deductible/coinsurance
<b>Outpatient Hospital</b>	Subject to deductible/coinsurance

Covered Services	
Emergency Room Services	Subject to deductible/coinsurance
Home Health Care/Hospice	Pays 100% of allowable charges for Home Health Care/Private Duty Nursing; Hospice paid 100% with a \$5,000 lifetime maximum.
Freestanding Outpatient Facilities (Examples: surgery, renal dialysis)	Subject to deductible/coinsurance
Medical Equipment/Disposable Supplies	Subject to deductible/coinsurance
Short-term Therapies — Physical, Speech and Occupational, Respiratory and Cardiac	Subject to deductible/coinsurance
Mental Illness & Substance Use Disorders <ul style="list-style-type: none"> <li>• Inpatient Services Requires pre-admission certification from New Directions Behavioral Health at 1-800-952-5906</li> <li>• Outpatient Services</li> </ul>	Subject to deductible/coinsurance
Prescription Drugs <ul style="list-style-type: none"> <li>• BlueRx Card – Retail Generic/brand</li> <li>• Company Drug</li> </ul>	The quantity per prescription shall be the greater of a 34-day supply or 100 unit dosage, if defined as a maintenance drug  \$10/\$15 copay \$15 Compound

	Health/Rx	w/dental	dental rates
Single	\$688.31	\$726.28	\$37.97
Family	\$1,566.74	\$1,656.02	\$89.28
<i>EE Share</i>	<i>878.43</i>	<i>929.74</i>	<i>31.31</i>

*Annual Paid Benefit +*

<i>Health/Rx</i>	<i>Dental</i>	<i>Total</i>
<i>8259.72</i>	<i>455.64</i>	<i>8,715.36</i>

Please Note: Dental rates are based on current benefits 100/50/50/100

Premiums are based on an effective date of July 1, 2011 with census and contract counts of 139 Single and 29 Family. BCBSKS reserves the right to adjust premiums accordingly should enrollment vary from the census.

**Exclusions:** The following procedures and all related services and supplies are not covered under this program. Services provided directly for or relative to diseases or injuries caused by or arising out of acts of war, insurrection, rebellion, armed invasion, or aggression; duplicate benefits provided under federal, state or local laws, regulations or programs, except Medicaid; cosmetic or reconstructive surgery (except as stated in the certificate); any keratotomy procedures; charges for personal items; convalescent or custodial/maintenance care or rest cures; blood or payments to donors of blood; any service or supply related to the medical management of obesity; charges for services by immediate relatives or by members of your household; acupuncture and admissions for acupuncture; services related to temporomandibular joint dysfunction syndrome over the amount specified in the certificate; services or supplies related to sex changes, sexual dysfunctions or inadequacies; any medically-aided insemination procedure; services related to the reversal of sterilization procedures; mental illness or substance use disorder services provided by a non-eligible provider; hearing aids; eyeglasses or contact lenses (except after the removal of cataracts); unnecessary services and admissions; services or supplies which are experimental or investigative in nature; services not specifically listed as benefits in the certificate; services covered and payable by any medical expense payment provision of any automobile insurance policy.

This is a brief summary of the coverage available under this program. It is not a legal document.  
The exact provisions of the benefits and exclusions are contained in the certificate.

# ResourceBlue

Blue Cross and Blue Shield of Kansas (BCBSKS) is pleased to offer this exciting Web-based program that's absolutely free to our members. Our value-added discount and health & wellness program now includes national partners **WebMD**<sup>®</sup> and **Blue365**<sup>®</sup>.

- Using the WebMD Health Assessment tool, you can create an easy-to-understand report highlighting your individual health risks along with a plan to reduce them.
- With Blue65, you'll enjoy select savings on products and services from leading national companies in fitness, nutrition, vision, hearing and complementary and alternative medicine.
- Resource Blue also includes **Healthy Options**. This series of care management initiatives focuses on:
  - Asthma
  - Chronic Obstructive Pulmonary Disease (COPD)
  - Diabetes
  - Heart Disease
  - High Blood Pressure and High Cholesterol

## [www.bcbsks.com](http://www.bcbsks.com) – your online source for health and benefit information

- Tour the **BlueAccess**<sup>®</sup> area and sign up for access to:
  - Review details of your specific coverage, including year-to-date deductible, coinsurance and copay information.
  - Get detailed information about your health care claims. Also, for each member choosing to receive summary of claims processed (SOCP) statements online, we'll **donate \$1 to a worthy charitable organization**. You'll receive your claims information faster while helping reduce paper waste.
- Check out our enhanced provider directory that allows visitors to search for doctors by address, county, name, gender and specialty.
- Change an address or primary care physician or order a new ID card without having to call customer service.
- Sign up to receive an e-mail message from BCBSKS when we've added new or updated information to the Web site.

## **Healthy You** – information for a healthier lifestyle

With your coverage you will receive the *Healthy You* newsletter delivered to your home three times a year. You also may view the newsletter online at [www.bcbsks.com](http://www.bcbsks.com).

The newsletter contains valuable information to help you better understand the benefits available to you under your health care plan, along with timely information to help you stay healthy.

Remember, if you have health concerns be sure to discuss them with your health care provider.

## Health Care Reform



Health Care Reform is reshaping the U.S. health insurance industry. BCBSKS wants to help you stay informed of changes affecting you and your health care plan.

Visit our Web site and click on the Health Care Reform logo to learn the latest on the health care reform law.

## Service is Number One

- Monday through Friday, 8:00 a.m. — 4:30 p.m.
- Phone: **1-800-432-3990 (toll free)**

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