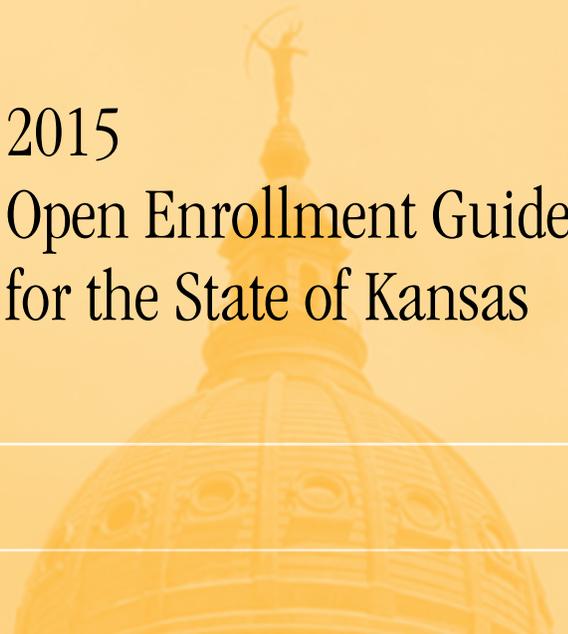




Your Health Care Resource

2015 Open Enrollment Guide for the State of Kansas





Value Kansans Trust®



Access to the Broadest Network of Providers

Health insurance is of little use if it is not recognized and welcomed by the health care providers you choose.

In our 103-county service area, the Blue Cross and Blue Shield of Kansas (BCBSKS) card is accepted by:

- 99 percent of all medical doctors
- 100 percent of medical facilities

We negotiate special discounted fees with all participating doctors and hospitals – that means you save money by cutting health care spending.

- Discounted fees are automatically accepted by contracting providers as payment-in-full
- In 2013, exclusive provider discounts saved members more than \$1.5 billion

Even More Access with BlueCard®

BlueCard, a cost-saving cooperative effort of the independent Blue Plans, allows members to receive discounts providers have agreed to with the local Blue Plan when receiving services away from home.

- Access to 91 percent of all doctors in the U.S.
- Access to 96 percent of U.S. hospitals
- Access to providers in more than 200 countries and territories worldwide

“World Class” Customer Service

For BCBSKS, focusing on creating an excellent customer service experience that results in loyal customers is part of our everyday thought process. It's also resulted in various prestigious awards. We recently accepted the *Highest Customer Satisfaction Award* presented by Service Quality Measurement Group (SQM). *It's an award we've garnered for several years.* SQM is an independent benchmarking group specializing in the call center industry.



Additionally, we're committed to resolving customers' questions and issues on first contact. This has led to also receiving an award for "first call resolution."

www.bcbsks.com Customized Website for State Employees

Our strong online presence is a source for information and support 24 hours a day, seven days a week. Our vibrant site is also a source for valuable health and wellness information and links to other health-related sites. But it doesn't end there. You can also:

- Access forms

- View recent claims activity and sign up to be notified by e-mail when a claim has been processed
- Review benefit information
- Learn about health insurance terms
- Read and download copies of the *Healthy You* newsletter
- Read pertinent FAQs
- Link directly to the Health Care Cost Calculator

Convenient Online Provider Directory

Looking for a doctor, hospital, pharmacy or other medical professional contracting with Blue Cross and Blue Shield of Kansas? Turn to our convenient online Provider Directory to determine whether your current provider contracts with your program network or to search for a new provider located near you.

This easy-to-use directory allows you to search doctors by:

- Address
- County
- Name
- Gender
- Specialty

The majority of our contracting providers are located in our 103-county service area. However, we also contract with some self-administered pharmacies, dental providers, vision providers, laboratories and durable medical equipment suppliers not in our service area.



Doctor and Hospital Finder Apps

Looking for a doctor, hospital or urgent care center when you're on the go? Let your mobile device be your guide for Blue Cross and Blue Shield of Kansas health care provider information.

With the Blue National Doctor and Hospital Finder app you'll be able to quickly find an urgent care center or locate a contracting Blue Cross and Blue Shield provider. This free application allows you to perform a nationwide search for a health care provider by specialty and name, either as a member or guest.

- Available for iOS and Android devices
- Take advantage of GPS navigation search
- View results on a map, email or SMS text

Instant Coverage Information

Year-to-date deductible, coinsurance and copay information is only a few clicks away when visiting the secure area of the website. Other information such as details about your health care claims and eligibility information is also available.



HealthyOptionsSM

www.bcbsks.com/healthyoptions.com

Previously known as Resource Blue, HealthyOptions is a powerful set of services, tools and support designed to help you live a healthy lifestyle.

Blue Cross believes that changes in attitudes, behaviors and lifestyle can go a long way to supporting good health. This online resource includes access to WebMD® and Blue365®.

WebMD®

Resource Blue, powered by WebMD, provides you and your family access to:

- Board-certified physicians
- Award-winning journalists
- Trained community moderators

The WebMD content staff also includes individuals that hold advanced degrees in medical illustration, health communications, nursing and medicine. WebMD provides you the tools you need to make smart choices – from critical information about preventing a serious disease to developing a personalized health improvement plan.



Blue365 allows you 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:

- Fitness
- Healthy eating
- Living
- Personal care

291-4185 (in Topeka)
1-800-332-0307 (toll free)



Blue Cross and Blue Shield of Kansas is an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. WebMD provides health information and services to consumers and health care professionals and is responsible for privacy policies governing its site. WebMD is not affiliated with Blue Cross and Blue Shield of Kansas.

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 and 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.