

## KICA Pooled Employee Health Insurance Program

### High-Deductible Health Plan Comprehensive Major Medical

(Qualifies for HSA)

Effective January 01, 2025 - December 31, 2025

Your financial responsibility is based on your provider's network: PPO (Blue Choice) or Traditional (CAP). Maximum benefits are available when services are received from Blue Choice providers. Non-Blue Choice & Non-CAP: The difference between the payment allowance and provider charge, additional 20% non-PPO network coinsurance amount\*, deductible, coinsurance or copay amount. CAP (Non-Blue Choice): Additional 20% non-PPO network coinsurance amount\*, deductible, coinsurance or copay amount. Blue Choice: Deductible, coinsurance or copay amount.

\*Non-PPO Coinsurance limited to a combined \$2,000 per person, \$4,000 two-or more persons each benefit period.

<b>Member Pays</b>	
<b>Deductible</b> (Per group anniversary benefit period))	\$3,300/\$6,600 individual/two-or-more persons.
<b>Coinsurance</b> (Member portion for most services)	\$0
<b>Maximum Out-of-Pocket</b> (includes copays, deductible and coinsurance where applicable)	\$5,000/\$10,000 individual/two-or-more persons.
<b>Doctor's Office Visits</b>	
<b>Home and office visits</b>	Subject to deductible.
<b>Telemedicine Visits</b>	Telemedicine: Services provided via Telemedicine are subject to the same Cost Sharing provisions as a non-Telemedicine service.
<b>Preventive care as defined by the Affordable Care Act</b>	Paid at 100% of the allowable charge. Some of the services include: Routine screenings Preventive immunizations Well-women visits/screenings Contraceptive methods
<b>Drug Coverage</b>	
<b>Prescription Drugs &amp; Mail Order</b> Drug classifications have been renamed from Generic, Brand, and Specialty to Tiers. Please refer to the drug list.	Integrated Drugs (Pharmacy Submitted) until deductible met, then covered with BlueRx Card \$15/\$50/\$75/20% up to \$250 with Mail order is \$40/\$125/\$187.50 with ResultsRx formulary. A 90-day supply is available through the Extended Supply Network. The quantity per prescription is a 30-day pharmacy supply or 90-day mail order supply. Designated Specialty Pharmacy.
<b>Medical Services</b>	
<b>Emergency medical transportation</b>	Subject to deductible.
<b>Inpatient surgery physician/surgical</b>	Subject to deductible.
<b>Inpatient facility fee</b>	Subject to deductible.
<b>Outpatient surgery physician/surgical</b>	Subject to deductible.
<b>Outpatient lab and radiology (Includes Advanced Imaging)</b>	Subject to deductible.
<b>Emergency room</b>	Subject to deductible.
<b>Accidental Injury Services</b>	Subject to deductible.

<b>Recovery/Special Needs</b>	
<b>Outpatient rehabilitation</b>	Subject to deductible.
<b>Hospice</b>	Subject to deductible.
<b>Home Social Work Visits</b>	Subject to deductible.
<b>Mental Health</b>	
<b>Mental Illness &amp; Substance Use Disorders</b> <u>Inpatient Services</u> Requires pre-admission certification from New Directions Behavioral Health at 1-800-952-5906	Subject to deductible.
<b>Mental Illness &amp; Substance Use Disorders</b> <u>Outpatient Services</u>	Subject to deductible.
<b>Other</b>	
<b>Maximum Lifetime Benefit</b>	Unlimited.
<b>Eligible Dependents</b>	Covered to age 26.

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; 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; 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.