

# **2024** **MEMBER** **HANDBOOK**



SCAN TO CONNECT  
TO MEMBER PORTAL



BLUE MEDICARE  
**ADVANTAGE**

# 2024 MEMBER HANDBOOK

Welcome to your 2024 Blue Medicare Advantage plan and thank you for choosing Blue Cross and Blue Shield of Kansas City (Blue KC). Our Blue Medicare Advantage plans were created with your evolving needs in mind, because we're committed to helping you live life to the fullest.

This handbook highlights our Blue Medicare Advantage plans and the benefits and services that come with them. Keep it handy and know we're always here to help. We're never more than a call or click away.

*Consult your Evidence of Coverage (EOC) for full coverage provisions of your plan in your member portal at [MyBlueKCMA.com](https://www.MyBlueKCMA.com).*

## MEMBER CARE



**CALL**

**(866) 508-7140 (TTY:711)**  
**8AM–8PM, 7 days a week\***



**CLICK**

**[MyBlueKCMA.com](https://www.MyBlueKCMA.com)**

\* You may receive a messaging service on holidays and weekends from April 1 through September 30.

## Table of Contents

**Let's Connect ..... 3**

**Benefit Extras At-a-Glance ..... 4**

**Getting the Most Out of Your Plan ..... 5–11**

Blue Benefit Bucks (BBB) ..... 5

Over-the-Counter (OTC) Benefit ..... 6

Flex Benefit Allowance ..... 7

Member Rewards Program ..... 7

Dental Benefit ..... 8

Hearing Services ..... 9

Eyewear & Vision Services ..... 9

Digital Balance & Cognitive Training ..... 10

Fitness Program ..... 10

Daily Activity Support ..... 11

Personal Emergency Response

System (PERS) ..... 12

Transportation ..... 12

**Managing Your Health..... 13–18**

Care Management for Chronic Conditions... 13

Caregiver Support..... 13

BenefitsCheckUp® ..... 14

Virtual Care..... 14

Diabetes Care Management ..... 15

Diabetes Prevention Program ..... 15

Behavioral Health ..... 16

Foot Care for Chronic Conditions ..... 16

Musculoskeletal Support..... 16

Spira Care Centers ..... 17-18

**Frequently Asked Questions (FAQ) ..... 19-21**

The Basics ..... 19

Getting Care ..... 20

What to Expect ..... 21

**Contact Information ..... 22**

# Let's Connect

At Blue KC, there are many ways to engage and stay connected.



## MEMBER PORTAL

Our member portal helps you manage your plan and maximize your coverage.

### Here, you can:

- View your recent claims
- Find care, including a doctor or hospital, pharmacy, dentist, or behavioral health provider
- Pay your bill (if you have a late enrollment penalty or the dental buy-up option)
- Grab a digital copy of your ID card
- Access documents and forms
- New! Submit your OTC flex benefit claims for reimbursement
- Learn more about the Benefit Extras in your plan

To register, visit [MyBlueKCMA.com](https://MyBlueKCMA.com) and click the **CREATE AN ACCOUNT** button. You can use your ID card when registering. When asked to create a username and password, your default username will be your email address.



## SMS TEXT MESSAGING

Our messaging platform allows you to manage your health on the go. We'll text you info such as policy updates, health and wellness tips, suggestions on where to go for care, and more.

To sign up, scan the QR code with your smartphone camera and follow the prompts. Or, text the word **ENGAGEKC** to **62086**.



## GO PAPERLESS

Receive Medicare-required materials, such as your Explanation of Benefits (EOB), and/or educational communications, such as *ENGAGE* magazine, electronically via email.

It's easy! Visit [MyBlueKCMA.com](https://MyBlueKCMA.com), click on your name or profile icon in the upper-right corner, and select communication preferences.



## NEED HELP?

Our Customer Service team is local and standing by at **(866) 508-7140** (TTY:711) where you will **ALWAYS** be treated with courtesy and respect.

## OPTING OUT OF COMMUNICATIONS

We send information to you via text, email, phone and mail. We understand that some Blue Medicare Advantage members may wish to opt out from these communications. You can manage your communication preferences on your member portal, [MyBlueKCMA.com](https://MyBlueKCMA.com). As always, our customer service team is ready to assist you. Should you have any questions or concerns, you may contact customer service at **(866) 508-7140** (TTY:711).

## EVIDENCE OF COVERAGE

Always consult your Evidence of Coverage (EOC) for full coverage provisions for your plan. You can find your EOC online at [MedicareBlueKC.com/members](https://MedicareBlueKC.com/members) or on the member portal at [MyBlueKCMA.com](https://MyBlueKCMA.com) in the Plan Benefits section. Your Privacy Practices Notice and the Non-Discrimination Policy are included in your EOC.

## ADVANCE DIRECTIVES

An advanced care plan is important as you age to ensure your health needs are managed ahead of time and for family and care providers to understand those preferences.

An Advance Directive is a legal document that outlines your expressed decisions on how you would like to be cared for when you cannot express those decisions yourself. The document only goes into effect when you cannot speak for yourself due to injury, emergency, or disease.

Blue KC Customer Service Representatives can assist members with establishing advance directives. Call **(866) 508-7140** (TTY:711)

# Benefit Extras At-a-Glance

Refer to your member ID card to identify the name of your plan and always consult your Evidence of Coverage (EOC) for full coverage provisions.

PAGE	BENEFIT EXTRAS	BLUE KC SECURE (HMO)	BLUE KC ESSENTIAL (PPO)	BLUE KC SIMPLY BLUE (PPO) CLASSIC BUNDLE	BLUE KC SIMPLY BLUE (PPO) ACTIVE BUNDLE	BLUE KC VALOR (PPO)	BLUE KC GIVEBACK (PPO)
GETTING THE MOST OUT OF YOUR PLAN							
6	Over-the-Counter (OTC) Benefit (BBB)*	\$100/QTR	\$250/YR	\$500/YR	Flex	\$500/YR	N/A
7	Flex Benefit Allowance (BBB)*	\$500/YR	\$500/YR	\$1,000/YR	\$2,500/YR	\$1,000/ YR	N/A
7	Member Rewards (BBB)*	YES	YES	YES	YES	YES	YES
8	Dental -- Preventive and Comprehensive	YES	YES	Flex	Flex	Flex	N/A
8	Dental Buy-Up (Optional)	N/A	N/A	YES	YES	YES	N/A
9	Hearing Aids	YES	YES	Flex	Flex	Flex	N/A
9	Eyewear & Vision Services	Flex	Flex	Flex	Flex	Flex	N/A
10	Fitness Program	YES	YES	YES	YES	YES	YES
10	Digital Balance & Cognitive Training	YES	YES	YES	N/A	YES	N/A
11	Daily Activity Support	YES	YES	YES	N/A	YES	N/A
12	Personal Emergency Response System	YES	YES	YES	N/A	YES	N/A
12	Transportation	Flex	Flex	Flex	Flex	Flex	N/A
—	Part B Giveback	N/A	N/A	N/A	N/A	N/A	\$75/MO
*Eligible benefit dollars are loaded on your Blue Benefit Bucks (BBB) card.							
MANAGING YOUR HEALTH							
13	Care Management	YES	YES	YES	YES	YES	YES
13	Caregiver Support	YES	YES	YES	YES	N/A	YES
14	BenefitsCheckUp®	YES	YES	YES	YES	YES	YES
14	Blue KC Virtual Care	YES	YES	YES	YES	YES	YES
15	Diabetes Care Management	YES	YES	YES	YES	YES	YES
15	Diabetes Prevention Program	YES	YES	YES	YES	YES	YES
16	Foot Care for Chronic Conditions	YES	YES	YES	N/A	YES	YES
16	Musculoskeletal Support	YES	YES	YES	YES	N/A	YES
16	Behavioral Health	YES	YES	YES	YES	YES	YES
17-18	Advanced Primary Care	YES	YES	YES	YES	YES	YES

# Getting the Most Out of Your Plan

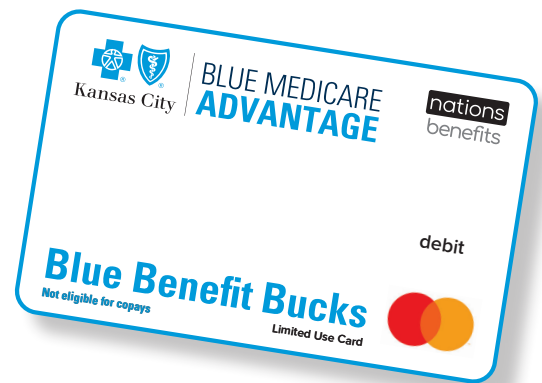
At Blue KC, we want you to enjoy all the benefits of your 2024 plan. Read on to learn more about your Benefit Extras.

## Blue Benefit Bucks (BBB)

### ONE CARD WITH LOTS OF VALUE

Blue Medicare Advantage makes it flexible for you to use your plan as you decide! Your Blue Benefit Bucks (BBB) Prepaid Mastercard® works like a debit card so it's simple to use. Your BBB card is loaded with the benefits from your plan. You have the power to spend it based on what's important to you.

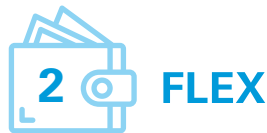
**BBB is made up of three wallets:**



**OTC**

#### Over-the-Counter Benefit

Your OTC benefit allowance can be used to buy Medicare-approved non-prescription drugs, and everyday health-related items like pain relievers, antacids, vitamins, cough drops, first aid supplies, and more.



**FLEX**

#### Flex Benefit Allowance

Use this flexible allowance for health-related services such as dental, eyewear, hearing aids, and transportation. Most plans have a yearly allowance from \$500 to \$2500. See your Evidence of Coverage for your plan details.



**REWARDS**

#### Member Rewards Program

Take advantage of your preventive health benefits and earn up to \$75 a year by getting a flu shot, COVID-19 booster, breast cancer screening, annual physical, diabetic retinal exam, or by visiting your favorite SilverSneakers® gym.

## MANAGING YOUR BLUE BENEFIT BUCKS (BBB)

Blue KC partners with NationsBenefits to administer the BBB program. Once you receive your BBB prepaid card, be sure to activate it. Manage your benefit by registering on the NationsBenefits website at [BlueKC.NationsBenefits.com](https://BlueKC.NationsBenefits.com). Your wallets (OTC, Flex, and Rewards)\* will be displayed along with other key features.

For BBB questions and account assistance, call the Blue Medicare Advantage Customer Service team 8 a.m. to 8 p.m. 7 days a week at **(866) 508-7140** (TTY:711).

\*Benefits vary by plan.

A NEW easy-to-use smartphone



app is available for your convenience. Search for **Benefits Pro** in your app store.

**! NOTE:** The Centers for Medicare and Medicaid Services (CMS) prohibits benefit spending allowances used for any cost-sharing (copays).





## Over-the-Counter (OTC) Benefit

Your Over-the-Counter (OTC) benefit allowance is one wallet (OTC wallet) on your BBB card. The OTC benefit is a quarterly or yearly allowance to purchase non-prescription drugs and everyday health-related items such as vitamins, first aid supplies, pain relievers, and more.

### DOES MY PLAN INCLUDE IT?

Blue KC Essential (PPO) provides \$250 per year.

Blue KC Secure (HMO) provides \$100 per quarter.

Blue KC Simply Blue (PPO) Classic bundle provides \$500 per year.

Blue KC Valor (PPO) provides \$500 per year.

### BLUE KC SIMPLY BLUE (PPO) ACTIVE BUNDLE

The Blue KC Simply Blue (PPO) Active bundle includes a flex benefit allowance which can be used for OTC items.

### WHEN ARE MY OTC DOLLARS CREDITED TO MY BBB CARD?

Your OTC dollars are credited on the 1st day of each benefit period associated with your plan. For plans with a quarterly OTC benefit, unused OTC dollars roll over to the next quarter, however, all unused OTC benefits will expire on 12/31/24.

### HOW CAN I PURCHASE OTC ITEMS?

You have several options to purchase items:

1. Shop in-store at any Walmart, Walgreens, Save-A-Lot, Hy-Vee, and CVS stores nationwide.
2. Shop online at [BlueKC.NationsBenefits.com](https://BlueKC.NationsBenefits.com).
3. Call our Customer Service team at **(866) 508-7140** (TTY:711) for personalized service for online orders.
4. Order by mail by requesting an OTC catalog from NationsBenefits at the number above. Once you receive the catalog, use the order form and follow the ordering instructions.
5. Purchase eligible items and submit your receipt for reimbursement in your Blue Medicare Advantage Member Portal, [MyBlueKCMA.com](https://MyBlueKCMA.com).

**! NOTE:** You cannot purchase items directly at Walmart.com, Walgreens.com, or CVS.com.

### HOW DO I KNOW WHAT ITEMS ARE ELIGIBLE?

Medicare defines eligible items for OTC benefits.

#### Online Orders

For online orders, you can view and purchase eligible items at [BlueKC.NationsBenefits.com](https://BlueKC.NationsBenefits.com).

#### Retail, In-Store Purchases

To determine eligibility for in-store purchases at Walmart, Walgreens, Save-A-Lot, Hy-Vee, and CVS:

- Before your trip to a participating store, go to [BlueKC.NationsBenefits.com](https://BlueKC.NationsBenefits.com) and follow these steps:
  1. Click **Check Product Eligibility**
  2. Enter a product name or type in the Product Name field, such as **Benadryl** or **toothpaste**.
  3. Select OTC as the wallet. Leave product category and subcategory blank and click on **Search**.
  4. Eligible products will show in the results.
- While at the store, use the Benefits Pro smartphone app to scan the item UPC (using the scanner tool) to determine eligibility.

### HOW DO I GET THE BENEFITS PRO APP?

First, you must be registered on [BlueKC.NationsBenefits.com](https://BlueKC.NationsBenefits.com). Once registered, go to your app store and search for **Benefits Pro**. Download the app and follow the prompts to set up your username and password. Permit camera access in the app so you can scan the product code (UPC).



## Flex Benefit Allowance

Your Flex Benefit Allowance is a separate wallet on your BBB card. The Flex Benefit Allowance is an annual monetary allowance you can use for the benefits most important to you. You choose how to use your benefit whether on dental, hearing aids, eyewear, or transportation services.

### DOES MY PLAN INCLUDE IT?

**Blue KC Essential (PPO)** provides \$500 per year.

**Blue KC Secure (HMO)** provides \$500 per year.

**Blue KC Simply Blue (PPO)** Classic bundle provides \$1,000 per year.

**Blue KC Simply Blue (PPO)** Active bundle provides \$2,500 per year.

**Blue KC Valor (PPO)** provides \$1,000 per year.

### HOW DO I USE MY BBB CARD FOR MY FLEXIBLE BENEFITS?

Your BBB card is eligible for use at eye providers, transportation services (such as a taxi, Uber, Lyft, Secure Transport, and Freedom Transport), dental providers, and hearing providers.

Note: Blue KC Simply Blue (PPO) Active bundle provides a flex benefit for transportation, eyewear, dental, hearing aids, and/or OTC items.

### WHEN DO MY FLEX DOLLARS EXPIRE?

Your Flex dollars expire on 12/31/24.

### WHAT IF MY BBB CARD IS NOT WORKING AT A PARTICULAR MERCHANT?

The card is eligible for use for dental, hearing aids, eyewear, and transportation providers based on the Merchant ID programmed at Mastercard. If your card does not work, contact our Customer Service team at **(866) 508-7140** (TTY:711).



## Member Rewards Program

When you take important steps to protect your health, you can earn rewards dollars. Once you earn a reward, the dollars are added to your Rewards wallet on your BBB card.

### HOW DO I EARN A REWARD?

You can earn up to \$75 a year by completing a combination of these eligible activities:

- Annual physical exam - \$30
- Breast cancer screening - \$20
- Diabetic retinal exam - \$20
- Ten (10) or more SilverSneakers in-person gym visits in a calendar month - \$10
- Flu shot - \$5
- COVID-19 booster - \$5

### HOW DO I ACCESS MY MEMBER REWARDS DOLLARS?

Your rewards dollars will be loaded on your BBB card approximately 8-10 weeks after the date of your completed activity.

### WHERE CAN I SPEND MY MEMBER REWARDS DOLLARS?

Your Member Rewards dollars may be used at an eligible retailer for non-Medicare-covered services, such as healthy foods and over-the-counter (OTC) products. You may also use your rewards for dental, hearing aids, eyewear, and transportation services.

### WHEN DO MY EARNED MEMBER REWARDS EXPIRE?

You must complete the eligible healthy activities during the plan year, however, you have until 3/31/25 to spend your rewards dollars.

**! Note:** If your plan does not include the OTC or Flex Benefit Allowance you will receive a BBB card within 8-10 weeks after you've completed your first eligible healthy activity.

# Dental Benefit

## WHAT IS IT?

Some Blue Medicare Advantage plans offer preventive and comprehensive dental coverage.

## DOES MY PLAN INCLUDE IT?

The plans offering dental coverage are:

- Blue KC Essential (PPO) \$1,000 benefit
- Blue KC Secure (HMO) \$2,000 benefit

## WHAT IF I PURCHASED THE DENTAL BUY-UP OPTION?

Some plans offer an optional dental buy-up for \$25/month. If you selected this additional coverage, your plan provides a \$2,000 allowance for use on preventive and comprehensive dental services. The plans offering the dental buy-up option are:

- Blue KC Simply Blue (PPO) Classic bundle
- Blue KC Simply Blue (PPO) Active bundle
- Blue KC Valor (PPO)

## WHAT DO I HAVE TO PAY FOR COVERED SERVICES?

Benefits vary by plan. Review your Evidence of Coverage (EOC) to learn about your in- and out-of-network benefits for preventive and comprehensive dental services.

## WHAT IF I HAVE QUESTIONS ABOUT MY DENTAL BENEFIT?

For questions, contact our Customer Service team at **(866) 508-7140** (TTY:711) 7 days a week, 8AM–8PM

*You may receive a messaging service on holidays and weekends April 1 – September 30.*

## HOW CAN I FIND A DENTIST?

You can find a dentist online at [MedicareBlueKC.com/find-care](https://www.MedicareBlueKC.com/find-care).

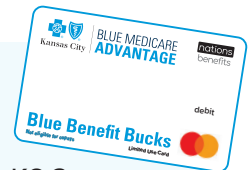
**! For BOTH Preventive and Comprehensive Services:** Check your Evidence of Coverage (EOC) before you visit a dental provider for copay and coinsurance information.



## WHO IS THE PLAN'S ADMINISTRATOR?

NEW! Dominion Dental is the plan's administrator. Please direct all questions to Blue Medicare Advantage Customer Service.

## BLUE BENEFIT BUCKS FOR DENTAL SERVICES



Blue KC Essential (PPO) and Blue KC Secure (HMO) plans have the option to use BBB for non-covered or dental expenses beyond the plan benefit.

Blue KC Simply Blue (PPO) Classic bundle, Blue KC Simply Blue (PPO) Active bundle, and Blue KC Valor (PPO) plans may use BBB to pay for dental services and there are no network restrictions.

## ✓ HELPFUL TIPS

- We encourage you to use a network provider whenever possible.
- Due to COVID-19, some out-of-network dentists have added a sanitizing and equipment fee. You are protected from the fees for this service when you use in-network dentists.
- If your plan allows for out-of-network services, the payment will be based on the out-of-network rate. You will be responsible to pay the difference between the out-of-network payment and the amount the dentist billed you.

**Review your EOC for complete coverage details.**



## Hearing Services

### WHAT IS IT?

Some plans provide hearing benefits and hearing aids with our new hearing partner, Amplifon® Hearing Health Care (Amplifon).



### DOES MY PLAN INCLUDE IT?

Blue KC Essential (PPO), and Blue KC Secure (HMO) provide one hearing aid per ear, per year, and up to a \$500 benefit allowance for Tier 1 devices.

### HOW CAN I ACCESS MY BENEFIT?

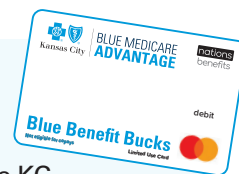
To find an Amplifon provider, call **(866) 508-7140** (TTY:711) or go online at [MedicareBlueKC.com/find-care](https://www.MedicareBlueKC.com/find-care).

*You may receive a messaging service on holidays and weekends April 1 – September 30.*

### BLUE BENEFIT BUCKS FOR HEARING

Blue KC Essential (PPO) and Blue KC Secure (HMO) are plans that can use their flex benefit to purchase hearing aids beyond the Tier 1 benefit.

Blue KC Simply Blue (PPO) Classic bundle, Blue KC Simply Blue (PPO) Active bundle, and Blue KC Valor (PPO) plans can use their flex benefit for hearing aids at the negotiated contracted rates when scheduling with Amplifon.



**! NOTE:** Appointments must be scheduled through Amplifon Hearing Health Care to obtain the hearing aid benefit.

## Eyewear & Vision Services

### HOW DOES IT WORK?

Routine exams when covered, (refer to your EOC) are offered through your Blue Medicare Advantage network of optometrists and ophthalmologists.

When you need more than routine care such as cataract or diabetic eye exams, you can use the same provider. Our Blue Medicare Advantage network of optometrists and ophthalmologists can direct your care for all your eye health needs.

Find a participating provider by visiting [MedicareBlueKC.com/find-care](https://www.MedicareBlueKC.com/find-care).



### BLUE BENEFIT BUCKS FOR EYEWEAR

Use your BBB to purchase glasses (lenses and/or frames). Find a participating eye provider by visiting [MedicareBlueKC.com/find-care](https://www.MedicareBlueKC.com/find-care).

**NOTE:** The routine eye exam is a covered service and should be billed to Blue KC. Always ask your provider to run your Blue Medicare Advantage insurance card first before your BBB card to ensure the exam is billed correctly.



### ✓ HELPFUL TIPS

- Walmart is unable to process eligible eyewear (frames, lenses) transactions on your BBB card. As an alternative, you can pay with personal funds and submit a request for reimbursement through the member portal at [MyBlueKCMA.com](https://www.MyBlueKCMA.com).

## Fitness Program

### WHAT IS IT?

SilverSneakers® is a fitness program included in your plan. You'll enjoy amenities such as fitness equipment, pools, and classes at participating locations. You can also attend health education seminars and social events with others who share your interest in a healthy lifestyle.

### HOW DOES IT WORK?

1. To find a participating location near you, call (888) 423-4632 (TTY:711) M–F, 8AM–8PM ET or visit [SilverSneakers.com](https://www.silversneakers.com) and enter your ZIP code.
2. Register online at SilverSneakers.com to set up an account. You will be assigned a 16-digit member number. Please provide this number when visiting a fitness facility or if you are participating in online classes.
3. For added convenience, download the **SilverSneakers GO** app from your favorite app store. Once you've set up your account, your 16-digit number will be saved in the app.

**NOTE:** Some facilities will accept your Blue Medicare Advantage ID card, but this varies by fitness facility.

### WHAT IF I PREFER TO EXERCISE AT HOME? OR THERE'S NO GYM NEAR ME?

No problem! You can access SilverSneakers® Steps, a self-directed physical activity and walking program. Visit [SilverSneakers.com/steps-kit](https://www.silversneakers.com/steps-kit) to order a kit with the tools to get fit, including a pedometer (counts your daily steps), resistance bands, an exercise ball, yoga strap, and educational information.

You can also access live classes by visiting [SilverSneakers.com/live](https://www.silversneakers.com/live) in addition to a library of fitness and nutrition videos at [SilverSneakers.com/ondemand](https://www.silversneakers.com/ondemand).

## SilverSneakers®

### ✓ HELPFUL TIP

Members must visit a SilverSneakers facility to be eligible for the \$10 healthy activities reward for 10 visits. Virtual programs do not count toward the reward.

*SilverSneakers® and the SilverSneakers® shoe logotype are registered trademarks of Tivity Health, Inc.  
© 2023 Tivity Health, Inc. All rights reserved.*

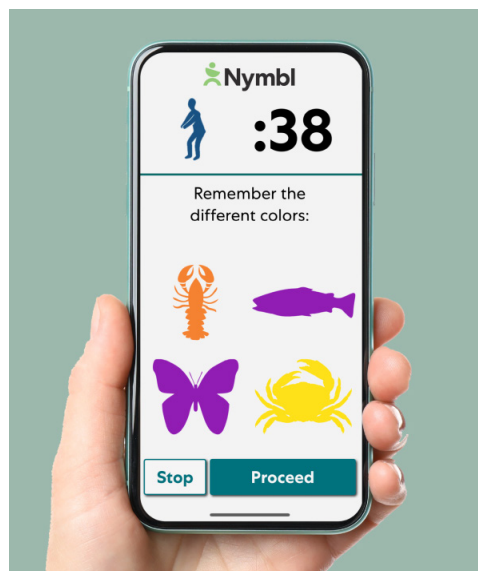
## Digital Balance and Cognitive Training

### WHAT IS IT?

Nymbl Balance is a scientifically proven at-home digital training and education program to help improve balance in just a few minutes a day by combining light exercise and fun brain games to challenge your body and mind.

### HOW DOES IT WORK?

Download the Nymbl Training App on your smartphone or tablet, or visit [kc.fallsfree.com](https://www.kc.fallsfree.com) and begin your personalized program.



## Daily Activity Support

### WHAT IS IT?

Papa™ provides daily support assistance. The number of hours per year vary by plan. Your Papa Pal can help you with everyday tasks such as light housekeeping, grocery shopping, and walking a dog. Your Papa Pal can also provide technical assistance, such as helping you navigate your smartphone or to help download apps like Uber or Lyft.



### DOES MY PLAN INCLUDE IT?

Blue KC Secure (HMO) provides up to 30 hours

Blue KC Essential (PPO) provides up to 20 hours

Blue KC Simply Blue (PPO) Classic bundle provides up to 20 hours

Blue KC Valor (PPO) provides up to 20 hours

### HOW CAN I ACCESS MY BENEFIT?

This program is provided by Papa Health, which screens and trains caregivers. To learn more or to schedule a Papa visit, call **(888) 905-8301** (TTY:711).

For easy access, download the Papa Care app from your app store.

#### **HELPFUL TIP**

Please make your appointment 72 hours in advance of desired activity.

### MUTUAL COURTESY AND RESPECT

The services and benefits offered by Blue Medicare Advantage are an important part of your healthcare journey. Blue KC and our servicing providers are committed to fostering an environment of mutual courtesy and respect. Your cooperation in providing the same, especially when services are rendered in your home, is appreciated. Blue KC is committed to treating you with transparency, fairness, courtesy, and respect as part of our collective role and responsibility in your care. We want to hear from you. If you have any questions or concerns, please do not hesitate to contact our dedicated Customer Service team.



# Personal Emergency Response System (PERS)

*We've partnered with Lively™ (a Best Buy company) to offer you a PERS to ensure safety anywhere you go. The device is enabled for fast responses to emergencies with the ability to connect directly with a doctor or nurse for 24/7 urgent care. PERS provides peace of mind for those concerned with memory loss or at risk of falls.*

## WHAT IS IT?

This PERS device from Lively™ offers many benefits including urgent response services, fall detection, and GPS services. Each device is smartphone compatible and links members to their caregivers. It also has a call button for emergency response in unsafe or uncertain situations. Available with most plans.



## WHO CAN TRACK MY ACTIVITY?

You have the choice of allowing a caregiver or a loved one to track your device. You may use the device for a variety of services, including calling for help or finding support services.

## HOW DO I ENROLL IN PERS?

Members interested in receiving this device can call Lively™ at **(800) 358-9081** (TTY:711).

# Transportation

## WHAT IS MY BENEFIT?

Members with the Flex Benefit Allowance can use their Blue Benefit Bucks for transportation needs by using KC metro area transportation providers such as Uber, Lyft, Secure Transport, Freedom Transport, or Yellow Cab, etc.

### ✓ **HELPFUL TIPS**

- Please note that drivers are not able to assist you into the building.
- For members needing assistance due to mobility, contact Customer Service at (866) 508-7140 (TTY:711)

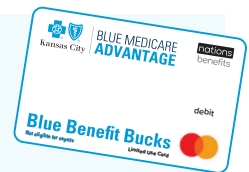
## NEED HELP DOWNLOADING A RIDESHARE APP (UBER OR LYFT) ON YOUR PHONE?

Our Customer Service team is happy to provide step-by-step instructions to get you up and running.

### **BLUE BENEFIT BUCKS FOR TRANSPORTATION**

Need a ride to the doctor?  
No problem!

Use your BBB card for trips to your health-related appointments.





# Managing Your Health

At Blue KC, we're focused on you and your healthcare goals. This means providing options that help you manage your care.

## Care Management for Chronic Conditions

*Blue KC provides personalized support, coordinated care, and access to services and other resources that focus on your specific healthcare needs.*

If you have been diagnosed with a chronic condition, you don't have to manage your condition alone. Blue Medicare Advantage provides enhanced coordinated care planning with a dedicated team of health professionals and social workers for members with certain chronic conditions. Members who use this program have an easier time managing their health and feel more comfortable and confident when making healthcare decisions. The Care Management team can also provide information on Advance Directives – written instructions which explain how you want medical decisions to be made if you are too ill to speak for yourself. Contact Customer Service at [\(866\) 508-7140](tel:8665087140) (TTY:711) to learn more.

## Caregiver Support

*A non-medical program that makes it easy to include family caregivers in your care team for conditions that require high levels of family support.*

### WHAT IS IT?

We know that family caregivers help improve our member health. Caregiver Support provides members who are caregivers or caregivers of members a non-medical digital program via a dedicated tablet.

### HOW DOES IT WORK?

Members with eligible conditions will receive access to health education, resources, social-worker coaching, remote training, and alerts via a dedicated tablet that is shipped to the caregiver's home. There is no requirement for access to wifi.





## BenefitsCheckUp®

*Blue KC has partnered with the National Council on Aging (NCOA) to deliver resources, tools, best practices, and advocacy for our members.*

### WHAT IS IT?

BenefitsCheckUp® is a comprehensive, free online resource that connects you to benefits and programs you may qualify for to help save money on food, medicine, and more.

### HOW DOES IT WORK?

BenefitsCheckUp® monitors the benefits landscape for updates and changes to policies and programs to match your unique needs and eligibility requirements to maximize what may be available to you.

### HOW DO I ACCESS MY BENEFIT?

To find programs that help you save money visit [BlueKC.Benefitscheckup.org](https://BlueKC.Benefitscheckup.org). For technical support call (800) 794-6559 (TTY:711).

## Blue KC Virtual Care

*Virtual care is a great resource if your primary care provider is unavailable. It's easy and convenient to get the care you need if it is not an emergency.*

### WHAT IS BLUE KC VIRTUAL CARE?

Your plan provides 24/7 access to care, without leaving your home. Using your smartphone, tablet, or computer you can easily connect with a board-certified doctor or behavioral health therapist.

### HOW DOES IT WORK?

Go to [BlueKCVirtualCare.com](https://BlueKCVirtualCare.com) to seek care for minor illnesses and consultation.



## Diabetes Care Management

*For members with chronic conditions, your plan may cover additional services through our partner, Livongo.*

### WHAT IS IT?

Diabetic members who qualify will receive an invitation to participate in a personalized care management program. This program includes 24/7 access to a care team and a telemonitor-enabled glucometer device, including mail delivery of test strips and supplies.

### HOW DOES IT WORK?

Eligibility for the program is based on several indicators, including but not limited to, A1C over 7. You will be notified if your condition is eligible for the program.

### CAN I CHOOSE NOT TO PARTICIPATE IN THE PROGRAM?

Participation in the program is optional. You may discontinue participation at any time.

### ARE THERE OTHER WAYS TO RECEIVE MY DIABETIC SUPPLIES?

You can obtain your diabetic supplies for a \$0 copay when selecting our preferred manufacturers at a pharmacy. You can still get other manufacturers at your pharmacy, but you may pay a higher cost.



### HOW CAN I GET A CONTINUOUS GLUCOSE MONITOR (CGM)?

For members who qualify for a continuous glucose monitor (CGM), you may receive a preferred-brand CGM for \$0 copay, when obtained at a pharmacy.

**! Note:** Non-preferred brand CGMs are covered only when deemed medically necessary and prior-authorized.

### WHAT WILL I HAVE TO PAY FOR MY DIABETIC SUPPLIES?

Typically, diabetic glucometers and supplies are considered medical supplies and are available at a \$0 copay. Devices that are attached to you (for example, insulin pumps) are prosthetic devices and may have a different cost share (such as 20% coinsurance).

## Diabetes Prevention Program

*Small changes can mean a big difference when it comes to Type 2 diabetes. Blue KC partners with health experts to provide you access to a network of diabetes prevention providers and resources.*

### WHAT IS IT?

The Diabetes Prevention Program helps decrease the risk of developing Type 2 diabetes with weight and activity trackers, small group support, weekly lessons, and access to personal health coaches.

### HOW DOES IT WORK?

Members who show indications for diabetes in the future (A1C lab test or BMI) will be contacted.

## Foot Care

*For members with certain conditions which include neuropathy or other circulatory conditions, you may be eligible for in-home foot care services through our partner, Belle.*

### WHAT IS IT?

Your Belle technician will visit your home and set up in a comfortable, convenient place. You will receive a waterless pedicure that includes an exfoliation, cleanse, trim, file, and nail buff. Techs can also provide a massage, dry floss (for your toes), and polish. Your appointment also consists of a screening, which helps identify new conditions, and you'll receive a personalized plan to keep your feet in good health.

### HOW DOES IT WORK?

Eligibility in the program is based on several indicators, such as neuropathy. Belle will contact you if your condition is eligible for the program. The number of visits varies based on condition needs.



## Musculoskeletal Support

*For members with eligible joint and muscle care needs.*

### WHAT IS IT?

In-home care support and resources with alternative pain management therapy care you can do anytime, anywhere.

### HOW DOES IT WORK?

This personalized digital exercise program offers access to physical, behavioral, and educational resources through a virtual platform using motion tracking or wearable technology.



## Behavioral Health

### WHAT IS MINDFUL BY BLUE KC?

Mindful by Blue KC is a behavioral health resource included in your health plan to help you address stress, depression, anxiety, substance use, and everyday challenges. This service provides 24/7 access to Mindful Advocates. Just call **(833) 302-MIND** (6463) or the behavioral health number on your member ID card. You may also visit [MindfulBlueKC.com](https://www.MindfulBlueKC.com) for more information.



# WELCOME TO SPIRA CARE

## Experience A Personalized Approach To Your Advanced Primary Care

All Blue Medicare Advantage plans include exclusive access to Spira Care Centers where you are at the center of your healthcare coverage. Spira Care gives you easy access to the advanced primary care services you need –and the time you need with your physician and your Care Team. Spira Care Centers are conveniently located across the Kansas City metro area. Your costs with exclusive access to Spira Care Centers are at the same benefit level as other advanced primary care providers. For more information about costs for services please reference your Evidence of Coverage.

### You are not just a patient. You are a whole person with individual, unique needs.

At Spira Care, you are at the center of everything we do. You are treated as an individual, not a set of symptoms. A partnership is built between you and your Care Team of doctors, physician assistants, nurse practitioners, behavioral health consultants, health coaches, diabetes educators, Care Guides and more. You receive the care and the time you need – you are not rushed in and out the door. You are heard and understood.

### Spira Care Centers offer you a wide range of advanced primary care services under one roof.

**ADVANCED PRIMARY CARE:** Where you are at the center of care, with a team of healthcare professionals focused on giving you the quality care you deserve.

**ROUTINE PREVENTIVE CARE:** Includes routine wellness exams, screenings, and immunizations.



**SICK CARE:** For things like the flu, sore throat, urinary tract infection, ear pain, and pink eye.

**CHRONIC MEDICAL CONDITION MANAGEMENT:** For conditions such as diabetes or heart disease.

**BEHAVIORAL HEALTH CONSULTATIONS:** To provide professional support for stress, depression, anxiety and challenges that accompany chronic medical conditions.

**DIGITAL X-RAYS:** As ordered by your Spira Care provider. (This service is not available at Lee's Summit or Liberty locations.)

**ROUTINE LAB DRAWS:** As ordered by your Spira Care provider.

**IMMUNIZATIONS:** Spira Care Teams administer a wide range of CDC-recommended immunizations.

**DIABETES EDUCATION AND HEALTH COACHING:** Diabetes educators and health coaches will support and advocate for you, helping you achieve your goals and optimize your health outcomes.

While your primary care needs can be handled at a Spira Care Center, we recognize that certain circumstances call for outside care – like seeing a specialty behavioral health specialist or being admitted to a hospital. For needs outside of a Spira Care Center, please call Customer Service at (866) 508-7140 (TTY: 711) or refer to your EOC for a full list of benefits.

### You are part of a team

Spira Care is team-based care. Along with doctors, physician assistants and nurse practitioners, you have a Care Team to help you with condition management, healthy eating, sleep, self-care and more. It's all about treating the whole person and working together to help you reach your health goals.

### Easy-to-schedule appointments and modern, convenient facilities

At Spira Care we've set out to change the healthcare experience, one that makes you feel more alive, less stressed and reassured that the best people are there to take care of you – no matter what. Our locations are modern, bright, and relaxing. Have a short wait? Relax and enjoy a free snack and bottled water in our welcoming reception area.

Appointments are required for all care needs at Spira Care Centers. Spira Care Centers offer a variety of ways to care for you including in-person, virtual, and telephonic appointments with Spira Care providers. Some locations provided extended hours and are open on Saturday.

## MAKE AN APPOINTMENT TO VISIT US TODAY

**We are right around the corner!**

Call Spira Care at **877-774-7265 (TTY:711)**.

Take a virtual tour at [SpiraCare.com/tour](https://www.spiracare.com/tour) or learn more about our Care Teams and specific location hours at [SpiraCare.com](https://www.spiracare.com).

## SPIRA CARE LOCATIONS

### SPIRA CARE CROSSROADS

1916 Grand Boulevard  
Kansas City, MO 64108

### SPIRA CARE INDEPENDENCE

3717 S Whitney Avenue  
Independence, MO 64055

### SPIRA CARE LEE'S SUMMIT

760 NW Blue Parkway  
Lee's Summit, MO 64086

### SPIRA CARE LIBERTY

8350 N Church Road  
Kansas City, MO 64158

### SPIRA CARE OLATHE

15710 W 135th Street, Suite 200  
Olathe, KS 66062

### SPIRA CARE OVERLAND PARK

7341 W 133rd Street  
Overland Park, KS 66213

### SPIRA CARE SHAWNEE

10824 Shawnee Mission Parkway  
Shawnee, KS 66203

### SPIRA CARE TIFFANY SPRINGS

8765 N Ambassador Drive  
Kansas City, MO 64154

### SPIRA CARE WYANDOTTE

9800 Troup Avenue  
Kansas City, KS 66111



# Frequently Asked Questions (FAQ)

## THE BASICS

### Do I need to use my Medicare Red, White and Blue Card to access my Blue Medicare Advantage benefits?

No. You only need your Blue Medicare Advantage member ID card to access your benefits.

### What if I lose my card?

You can access and print your ID card by logging in to your member portal at [MyBlueKCMA.com](https://MyBlueKCMA.com). Our Customer Service team is also happy to help you.

### What is the late enrollment penalty (LEP)?

If you were without Part D or creditable drug coverage for more than 63 days while eligible for Medicare, you may face a Part D late enrollment penalty (LEP). The LEP amount is determined by Medicare. The purpose of the LEP is to encourage Medicare beneficiaries to maintain adequate drug coverage. You'll generally have to pay the penalty for as long as you have Medicare drug coverage. The LEP will be billed monthly for your Blue Medicare Advantage plan.

### If I have a monthly late enrollment penalty (LEP), can I sign up for an automatic payment plan?

Yes, this is the easiest way to manage your LEP. To sign up, go to [MyBlueKCMA.com](https://MyBlueKCMA.com). Once registered, click **Pay My Bill**. On the **Pay My Bill** page, click the **Manage Payments** button. You will receive a notice that you're being taken to Alacriti, our payment partner. Click **Continue** to Alacriti to be taken to the Alacriti website and complete the remaining steps.

### How do I give permission to Blue KC to speak to someone else on my behalf?

Our Customer Service team can assist you with the required documents so someone else can speak on your behalf.

### How can I learn if a service or procedure is covered under my plan?

Review your Evidence of Coverage available in the Plan Benefits section on [MyBlueKCMA.com](https://MyBlueKCMA.com) or at [MedicareBlueKC.com/members/ma-plan-information/](https://MedicareBlueKC.com/members/ma-plan-information/). If you cannot find the service or procedure listed in these documents, our Customer Service team is here to help. Your provider may also help you determine whether a service or procedure is covered.

### What prescriptions are covered by my plan?

Access the formulary search tool or download the 2024 Formulary, available at [MyBlueKCMA.com](https://MyBlueKCMA.com) (go to **Resources** and click on **Formulary**). You may visit [MedicareBlueKC.com/members/ma-plan-information/](https://MedicareBlueKC.com/members/ma-plan-information/) or request a copy by calling our Customer Service team.

### How do I get my prescription drugs?

You may get your prescriptions from any pharmacy participating in the Blue Medicare Advantage network, which includes most retail pharmacies, national drug stores and supermarkets. You can also have medications delivered to your home through our mail order program. Call OptumRx at **(844) 569-4142** (TTY:711) and request a mail order prescription. Or, ask your physician to help you facilitate this process.

### What if a provider is billing for services I did not receive?

Call your provider for an explanation of the bill or call our Customer Service team. If you are not satisfied with your provider's explanation, call the Medicare Advantage Compliance and Fraud, Waste and Abuse Hotline at **(844) 227-1790**, or report it online at [BCBSKC.ethicspoint.com](https://BCBSKC.ethicspoint.com).

### How can I request a reimbursement for an out-of-pocket expense?

You can request a reimbursement through your member portal at [MyBlueKCMA.com](https://MyBlueKCMA.com)

## GETTING CARE

### Why is having a primary care provider (PCP) important?

A primary care provider knows you and your medical history, giving them a better understanding of your overall wellness. Your PCP can be a physician, nurse practitioner or a physician assistant. If you are healthy, they can keep you on track at an annual visit and through screenings that can help detect or prevent serious conditions.

Selecting a PCP is also an important part of your care continuity. HMO members must select a PCP as part of enrollment. While it's optional for PPO members, it's important to identify your PCP or contact us for help choosing one so you can get the most out of your healthcare.

### How can I find a PCP?

To find a PCP, log in to [MyBlueKCMA.com](https://mybluekcma.com) (click on **Find Care**) or visit [MedicareBlueKC.com/find-care](https://medicarebluekc.com/find-care) to search for network providers. If you need help finding a provider, want to change your current PCP, or would like a directory mailed to you, please call our Customer Service team.

### What if my PCP is unavailable and I need care?

If your medical concern is not life threatening, but you're concerned and your provider isn't available, visit an urgent care clinic for common illnesses such as colds, flu, earaches, sore throats, migraines, fevers, and limited rashes, and for minor injuries such as sprains, back pain, cuts and burns, broken bones, or eye injuries. Generally, urgent care centers offer walk-in service and are often open before and after regular business hours, including weekends. In most cases, no appointment is necessary, but to ensure shorter wait times, appointments are recommended.

You can connect with a doctor 24/7 through our virtual care network at [BlueKCVirtualCare.com](https://bluekcvirtualcare.com). You can also access Blue KC Virtual care on the member portal at [MyBlueKCMA.com](https://mybluekcma.com). From your Dashboard, scroll down until you see **Find Virtual Care** in the **Quicklinks and Tools** section.

### How will I know if a procedure, service, or medication requires prior authorization?

Your provider will obtain prior authorization from Blue KC for any service that requires it, such as specific procedures, medications, or durable medical equipment. You can also refer to your Evidence of Coverage (EOC). Those services requiring Prior Authorization are noted in Chapter 4, Section 2.1 for your reference. For a list of Part D drugs that require prior authorization, refer to the formulary. The formulary can be found at [MyBlueKCMA.com](https://mybluekcma.com) (go to **Resources** and click on **Formulary**).

### Will my plan allow access to benefits while I am on vacation outside the service area?

All Blue Medicare Advantage PPO plans include the Blue National Network, which allows you to visit doctors, medical centers, and hospitals nationwide with an in-network cost share (copay or coinsurance). You are covered for services from any provider contracted with their local Blue Medicare Advantage plan. To see a list of national in-network providers, visit [provider.bcbs.com](https://provider.bcbs.com).

### What about worldwide urgent, emergency and ambulance benefits while traveling?

Take peace of mind with you, wherever you go. All Blue Medicare Advantage plan members have coverage for urgent and emergency care and ambulance services while traveling anywhere in the world. To take advantage of this benefit, submit your proof of payment and the medical records information for your service while you were traveling outside the continental U.S. to the claims address on the back of your ID card. We will take care of any translation and transcription needs and will process your services up to the Medicare allowable amount and send you a check.

## WHAT TO EXPECT

### **When I receive a bill from my provider, do I pay it immediately or wait for my Explanation of Benefits (EOB)?**

First, be sure your provider has your 2024 Blue Medicare Advantage insurance information from your member ID card. Then, wait until you receive an EOB from Blue Medicare Advantage. When you visit a doctor or hospital, they work with us to file a claim on your behalf. These claims are outlined on your EOB. It is your go-to reference for valuable information and will show you the patient responsibility portion you owe, if any.

### **What's included in my EOB and how often will I receive one?**

You will receive two separate EOBs per month: a medical EOB and pharmacy EOB.

Your medical EOB will include all processed claims from the prior month as well as a claims total for all of 2024. It also shows how much you have paid toward your maximum out-of-pocket costs.

Your pharmacy EOB will include all processed claims from the prior month as well as a claims total for all of 2024. It also shows how much you have paid toward your true out-of-pocket costs.

### **What is the coverage gap (donut hole) for prescription drug plans?**

Your Part D Prescription Drug Benefit consists of three phases: the initial coverage period, the coverage gap, and catastrophic coverage. The coverage gap is what some refer to as the "donut hole," a phase where you are responsible for a larger portion of prescription drug costs until the catastrophic coverage phase has been reached.

The coverage gap phase begins after you have spent \$5,030 on covered drugs. During this phase, you will need to pay 25% of the cost of generic and brand-name drugs, until the total amount you have paid for covered drugs in 2024 reaches \$8,000. At that time, the catastrophic coverage phase begins. During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.



### **How can I avoid the coverage gap (donut hole)?**

The main way to avoid the coverage gap is to keep your prescription drug costs low, so you don't reach the annual coverage gap threshold. To do so, you can ask for generic medications whenever possible, order prescriptions by mail, and compare pharmacy costs.

For assistance, call our Customer Service team or log in to [MyBlueKCMA.com](https://www.MyBlueKCMA.com) and view your EOC in the **Plan Benefits** section.

# Important Contact Information

## Hometown Customer Service Team

(866) 508-7140 (TTY:711)  
7 Days a Week, 8AM–8PM  
[MyBlueKCMA.com](https://www.MyBlueKCMA.com)

*\*You may receive a messaging service on weekends and holidays from April 1–September 30. Please leave a message and your call will be returned the next business day.*

## Hearing Health

(866) 508-7140 (TTY: 711)  
7 days a week, 8AM–8PM (CT)\*

## Medicare Hotline

(800) 633-4227  
(TTY: 877-486-2048)  
24/7 Service

## Daily Activity Support

(888) 905-8301 (TTY:711)  
M–F, 7AM–11PM (CT)  
**App store:** Papa Care

## BenefitsCheckUp®

**Technical Support:**  
(800) 794-6559 (TTY:711)  
M–F, 8AM–7PM (ET)  
**Sign up:** [BlueKC.Benefitscheckup.org](https://www.BlueKC.Benefitscheckup.org)

## Mindful by Blue KC

Behavioral Health  
(833) 302-MIND (6463) (TTY:711)  
24/7 Service  
[MindfulBlueKC.com](https://www.MindfulBlueKC.com)

## Fitness Program

(888) 423-4632 (TTY:711)  
M–F, 8AM–8PM (ET)  
[SilverSneakers.com](https://www.SilverSneakers.com)  
**App store:** SilverSneakers GO

## Care Management

(866) 508-7140 (TTY: 711)  
7 days a week, 8AM–8PM (CT)\*

## Prescription Mail Order

(844) 569-4142 (TTY:711)  
[OptumRx.com](https://www.OptumRx.com)

## Blue KC Virtual Care

[BlueKCVirtualCare.com](https://www.BlueKCVirtualCare.com)

## Dental Health

(866) 508-7140 (TTY:711)  
7 days a week, 8AM–8PM (CT)\*

## NationsBenefits

(866) 508-7140 (TTY:711)  
7 days a week, 8AM–8PM (CT)

## Personal Emergency Response System (PERS)

(800) 358-9081 (TTY:711)  
M–F, 7AM–7PM (CT)

## Blue Benefit Bucks (BBB) Card

[BlueKC.NationsBenefits.com](https://www.BlueKC.NationsBenefits.com)  
**App store:** Benefits Pro Portal

## Medicare Advantage Compliance and Fraud, Waste, and Abuse Hotline

(Anonymous third-party vendor)  
(844) 227-1790  
[BCBSKC.ethicspoint.com](https://www.BCBSKC.ethicspoint.com)

## Balance Training

**Technical Support:**  
(800) 672-6854 (TTY:711)  
M–F, 10AM–4PM (CT)  
[kc.fallsfree.com](https://www.kc.fallsfree.com)  
**App store:** Nymbi Training



## SMS Text Notification

Sign up for healthcare updates, wellness tips, and more. Use your smartphone camera to scan the QR code and follow the prompts. Or, text the word **ENGAGEKC** to **62086**.



## REFER A FRIEND

to learn more about  
Blue Medicare Advantage  
(833) 957-7843 (TTY:711)

NationsOTC is not a product or service of The Bancorp Bank or Mastercard. The Bancorp Bank is issuer of the card only and not responsible for the other products, information, or recommendations provided on this site. Please visit [BlueKC.NationsBenefits.com](https://BlueKC.NationsBenefits.com) for more information. ©2023 NationsBenefits, LLC. and NationsOTC, LLC. NationsOTC is a registered trademark of NationsOTC, LLC. All other marks are the property of their respective owners.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Other providers and pharmacies available in our network.





BLUE MEDICARE  
**ADVANTAGE**

©2024 Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association.

The HMO products are offered by Blue-Advantage Plus of Kansas City, Inc. and the PPO products are offered by Missouri Valley Life and Health Insurance Company, both independent licensees of the Blue Cross and Blue Shield Association, wholly owned subsidiaries of Blue Cross and Blue Shield of Kansas City.

Blue Medicare Advantage includes both HMO and PPO plans with Medicare contracts. Enrollment in Blue Medicare Advantage depends on contract renewal.

Y0126\_24-507\_C