



BENEFITS REFERENCE GUIDE 2021

Greater Kansas Locations

TAKE CARE OF



YOU

2021 BENEFITS

As we advance toward One Team, we will join most components of the health system benefits plan for positive enhancements and more robust benefits.



Highlights of health system benefits in 2021

- Annual open enrollment is earlier: **October 12-30**.
- Continuing with HSA and PPO choices for medical.
 - Different plans with a nearly 99% match in providers
- Same carrier for dental (Delta Dental), now with a choice of two plans.
- More robust vision network through VSP with a greater allowance for eyeglass frames.
 - More flexibility by unbundling medical and vision plans
- Significant savings with lower copays, coinsurance, deductibles and out-of-pocket maximums.
 - Using health system providers means paying even less
- Different paycheck costs.
 - Premiums deducted in 24 pay periods (versus 26)
 - Slightly higher premiums for medical and dental
 - Separate premium for vision
 - Tobacco surcharge applies starting January 1; tobacco cessation available
 - Surcharge for spouses who have access to medical coverage through another employer
- Using health system and other designated pharmacy locations means lower cost.
 - The health system pharmacy offers convenience with online fills and free home delivery
 - Maintenance and specialty medications must be filled at designated pharmacies
- Spending accounts for healthcare and dependent care can help save on taxes.
 - Plans will be administered by Discovery Benefits
- Wellness will be separate from the medical plan.
 - Reduces the burden on you for requirements
 - A new plan focused on holistic health
- Higher reimbursement for tuition.
- Enhanced life insurance.
- Increased disability coverage.

Start here!

Visit the digital communications hub for 2021 benefits information:

- Calendar
- Checklist
- Interactive benefits guide
- Q&A
- Articles on key changes and benefits
- Virtual benefits expo

Visit now:

kansashealthsystembenefits.com

For full details on all benefits including medical, dental, vision, PTO, wellness and more, visit kansashealthsystembenefits.com.

Medical plan choice summaries

HSA Advantage Plan				Signature Plan		
BlueSelect Plus Network				BlueSelect Plus Network		
	Health System Network	In-Network	Out-of-Network	Health System Network	In-Network	Out-of-Network
ANNUAL DEDUCTIBLE						
Single	\$1,500	\$3,000	\$6,000	\$400	\$1,500	\$2,000
Family	\$3,000	\$6,000	\$12,000	\$800	\$3,000	\$4,000
OUT-OF-POCKET MAXIMUM						
Single	\$4,000	\$4,000	\$19,800	\$4,000	\$4,000	\$10,500
Family	\$8,000	\$8,000	\$39,600	\$8,000	\$8,000	\$21,000
Member Coinsurance	10%	30%	40%	10%	30%	40%
OFFICE VISIT						
Primary Care (in-office or virtual visit)	Ded+10% coins	Ded+30% coins	Ded+40% coins	\$20 copay	\$30 copay	Ded+40% coins
Specialist (in-office or virtual visit)	Ded+10% coins	Ded+30% coins		\$40 copay	\$60 copay	
Routine Preventive Care	Covered at 100%	Covered at 100%		Covered at 100%	Covered at 100%	
Outpatient Therapy (Speech, Hearing, Physical, Occupational)	Ded+10% coins	Ded+30% coins		\$40 copay	Ded+30% coins	
Urgent Care	Ded+10% coins	Ded+30% coins		\$40 copay	\$60 copay	
INPATIENT/OUTPATIENT SERVICES						
Emergency Department	Ded+10% coins	Ded+30% coins	Ded+30% coins*	Ded+10% coins	Ded+30% coins	Ded+30% coins*
Inpatient Hospital Services			Ded+40% coins			Ded+40% coins
Outpatient Hospital Services						
High-Tech Radiology Services (MRI, CT, PET scan)						

*To ensure access to emergency care, coinsurance will be applied after the member meets the deductible for in-network care.

Per paycheck premiums*

HSA Advantage Plan			Signature Plan	
BlueSelect Plus Network			BlueSelect Plus Network	
	Employee Pays	Health System Pays	Employee Pays	Health System Pays
Employee Only	\$38.00	\$305.63	\$65.00	\$295.76
Employee + Spouse	\$83.00	\$604.25	\$238.00	\$483.51
Employee + Children	\$65.00	\$570.71	\$130.00	\$537.40
Employee + Family	\$114.00	\$951.24	\$282.00	\$836.34

*Deducted from 24 paychecks per year

For full details on all benefits including medical, dental, vision, PTO, wellness and more, visit kansashealthsystembenefits.com.

Prescription drug coverage

When you enroll in a medical plan, you will also receive coverage for prescription medications. The amount you pay will depend on two important factors: which medical plan you choose and where you fill your prescription.

The health system pharmacy provides the best price and the most convenience. You can fill new and existing prescriptions electronically and have your prescriptions delivered to your home free of charge.

Starting January 1, 2021, there are new requirements about where you may fill maintenance and specialty medications.

Maintenance medications must be filled by the health system pharmacy, Reed Pharmacy in Larned and Sterling, or The Medicine Shoppe in Great Bend. All specialty medications must be filled only through the health system pharmacy.

Specialty medications must be filled through the health system pharmacy. Below is a summary of your cost for both health plans and different pharmacies (health system or an in-network location).

HSA Advantage Plan [^]			Signature Plan	
	Health system pharmacy	In-network pharmacy [*]	Health system pharmacy	In-network pharmacy [*]
UP TO A 34-DAY SUPPLY				
Generic	Ded+10% coins	Ded+30% coins	\$5 copay ^{**}	\$25 copay ^{**}
Preferred brand			\$30 copay ^{**}	\$55 copay ^{**}
Non-preferred brand			\$65 copay ^{**}	\$90 copay ^{**}
MAINTENANCE MEDICATIONS - UP TO A 34-DAY SUPPLY				
Generic	Ded+10% coins	Not Covered	\$5 copay ^{**}	Not Covered
Preferred brand			\$30 copay ^{**}	
Non-preferred brand			\$65 copay ^{**}	
SPECIALTY MEDICATIONS - UP TO A 34-DAY SUPPLY				
Generic	Ded+10% coins	Not Covered	\$20 copay	Not Covered
Preferred brand			\$100 copay	
Non-preferred brand			\$200 copay	

[^] Certain preventive medications are covered at the same copays as under the Signature Plan. ^{**} Up to a 102-day supply is covered at two times (double) the listed copay.

^{*} You can search for in-network pharmacies at myhealthtoolkitkc.com.

Using the health system pharmacy

The University of Kansas Health System has a retail pharmacy at HaysMed, as well as several locations in Kansas City.

All locations offer:

- Ability to fill, refill and transfer prescriptions electronically
- Free, fast delivery to your home
- Expert counseling by phone, email or in person

The University of Kansas Medical Pavilion Pharmacy [*]	Southlake ^{**}
2214 Canterbury Drive, Hays, KS 67601	11300 Corporate Ave., Lenexa, KS 66219
785-650-2789	913-574-0600

^{*}home delivery offered, except refrigerated items ^{**}home delivery offered, all medications

If needed, you may fill prescriptions outside the health system through in-network and out-of-network pharmacies. The cost is higher to use one of these non-health system pharmacies.

Pharmacy directories are available at myhealthtoolkitkc.com.

When we're in the midst of a pandemic, enrolling in benefits may feel overwhelming. We understand and have made the experience easy for you. Enrolling takes just three easy steps, all of which you can do from the safety and comfort of home.

Step 1:

- Become familiar with your benefits – many are free to you!
 - Visit kansashealthsystembenefits.com.
 - Click "Interactive Benefits Guide".

Step 2:

- Identify which benefits you would like to enroll in.

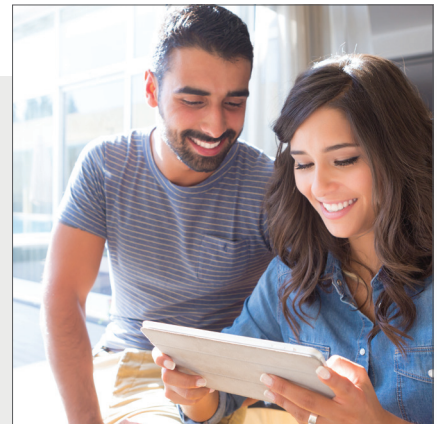
Step 3:

- Enroll online from any device at kansashealthsystem.bswift.com.
Select (or waive) your 2021 benefits by **5 p.m. Friday, October 30**.

Your Human Resources team is here to help

The benefits team is available to answer your questions and support you. We encourage you to use these resources.

- **Benefits line:**
[888-494-9119](tel:888-494-9119)
- **Benefits email:**
benefitsconnection@kumc.edu
- **Digital communications hub:**
kansashealthsystembenefits.com
- **Benefits website:**
kansashealthsystem.bswift.com
- **One-on-one enrollment assistance by phone or video:**
Schedule through the digital communications hub or the benefits line.
- **Virtual benefits expo:**
Visit the expo through the digital communications hub to learn about the many benefits available.



Enrolling is easy!

Visit: kansashealthsystem.bswift.com

- Log in with your user name and password.
 - If you don't remember, click "Forgot Password".
- Click "start your enrollment" and then update family information, including dependents (name, birthdate and social security number needed for new dependents).
- Choose your benefits.
 - Click "View Plan Options".
 - Choose the plan you want by clicking "Select".
 - Or waive coverage by clicking "I don't want this benefit (waive)".
- Review and confirm.
 - Review your beneficiaries for life and AD&D insurance and, if applicable, HSA.
 - Save your choices, then click "I agree and I'm finished with my enrollment".
 - Click "Complete Enrollment".
- Save a record of your choices.
 - Click on the icon for print or email confirmation.

Greater Kansas Locations