



THE UNIVERSITY OF KANSAS HEALTH SYSTEM

# BENEFITS REFERENCE GUIDE 2021

Kansas City Division

TAKE CARE OF



YOU

2021 BENEFITS

Health system benefits support physical and mental health for you and your family. In 2021, we have enhanced your benefits while keeping change to a minimum, providing new ways to keep your costs down, and reducing the complexity.

## 2021 benefit highlights

- Annual open enrollment is earlier: **October 12-30**.
- Using health system providers means paying less in copays, deductibles and coinsurance.
- Using the health system pharmacy means lower cost and more convenience with online fills and free home delivery.
  - Maintenance and specialty medications must be filled by the health system pharmacy to manage costs.
- Spending accounts for healthcare and dependent care help save on taxes.
- Wellness will be separate from the medical plan.
  - Simplifies the premium structure.
  - Reduces the burden on you for requirements.
  - A new plan focused on holistic health.
- The new retirement plan offers more convenient tools, immediate participation, faster vesting and more education.



## 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](https://kansashealthsystembenefits.com)

For full details on all benefits including  
 medical, dental, vision, PTO, wellness and more,  
 visit [kansashealthsystembenefits.com](http://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
<b>ANNUAL DEDUCTIBLE</b>						
Single	\$1,500	\$3,000	\$6,000	\$400	\$1,500	\$2,000
Family	\$3,000	\$6,000	\$12,000	\$800	\$3,000	\$4,000
<b>OUT-OF-POCKET MAXIMUM</b>						
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%
<b>OFFICE VISIT</b>						
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	
<b>INPATIENT/OUTPATIENT SERVICES</b>						
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	\$30.00	\$313.63	\$55.00	\$305.76
Employee + Spouse	\$130.00	\$557.25	\$195.00	\$526.51
Employee + Children	\$105.00	\$530.71	\$170.00	\$497.40
Employee + Family	\$180.00	\$885.24	\$275.00	\$843.34

\*Deducted from 24 paychecks per year

For full details on all benefits including medical, dental, vision, PTO, wellness and more, visit [kansashealthsystembenefits.com](http://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, all maintenance and specialty medications must be filled by the health system pharmacy.**

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

<sup>^</sup> Certain preventive medications are covered at the same copays as under the Signature Plan.

<sup>\*\*</sup> Up to a 102-day supply is covered at two times (double) the listed copay.

<sup>\*</sup> You can search for in-network pharmacies at [myhealthtoolkitkc.com](http://myhealthtoolkitkc.com).

## Using the health system pharmacy

### 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

Southlake	The University of Kansas Health System, Bell Hospital	The University of Kansas Cancer Center	The University of Kansas Hospital, Indian Creek Campus	The University of Kansas Hospital, Cambridge Tower A	The University of Kansas Cancer Center	Westwood Medical Pavilion
11300 Corporate Ave. Lenexa, KS 66219	4000 Cambridge St. Kansas City, KS 66160	12200 W. 110th St. Overland Park, KS 66210	10710 Nall Ave. Overland Park, KS 66211	3825 Cambridge St. Kansas City, KS 66160	4881 NE Goodview Circle Lee's Summit, MO 64064	2650 Shawnee Mission Pkwy. Westwood, KS 66205
913-574-0600	913-588-2361	913-574-2714	913-574-4805	913-574-3100	913-574-2383	913-945-7700

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](http://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](https://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](https://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](mailto:benefitsconnection@kumc.edu)
- **Digital communications hub:**  
[kansashealthsystembenefits.com](https://kansashealthsystembenefits.com)
- **Benefits website:**  
[kansashealthsystem.bswift.com](https://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](https://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.

*Kansas City Division*