



Kansas City



**Here For What
Comes Next**

2023 

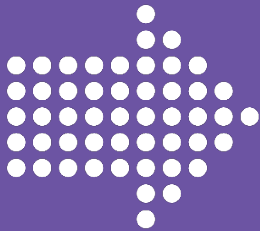
HERE FOR GOOD

**WILLIAM JEWELL COLLEGE RETIREE HEALTH
BENEFITS**



Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association.

AGENDA



- **What's New for 2023**
- **Plan Benefit Overview**
- **Extra Benefit/Vendor Overview**
- **Who To Contact**



What's New?

2023 Plan Changes and Updates

Expanded Network

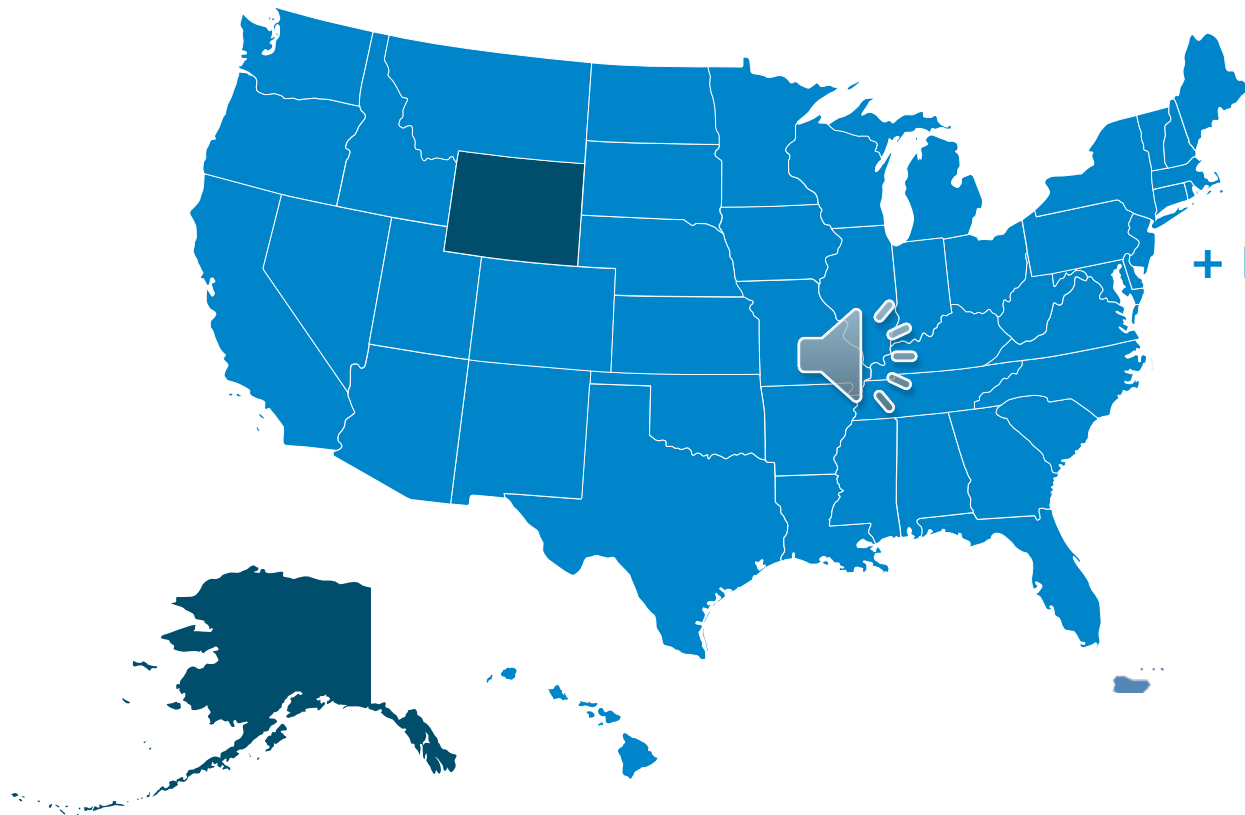
Blue MA PPO Network Sharing Expansion

The National Blue Cross Blue Shield Medicare Advantage PPO network is expanding in 2022 to include **Maryland, Mississippi, and District of Columbia (D.C.)**

Enhanced Diagnostic Procedure and Test Copay

New \$0 Copay on Diagnostic Procedures and Tests
(Previously \$150)

MEDICARE ADVANTAGE PPO NETWORK SHARING



**48 STATES
+ PUERTO RICO AND D.C.**

Have access to MA
PPO network providers

.....
*Service area
extension
waiver policy*

● Par/Host MA PPO Networks available in state

● MA PPO Networks not available in state

2023 Original Medicare Part B/Part D Changes

2023 Medicare Part B Standard Premium Amount:

- \$164.90 per month/beneficiary
- Down from \$170.10 in 2022

2023 Part D Prescription Coverage Stage Amounts

- Annual Deductible Stage – Up to \$505
- **No Annual Deductible on your William Jewell Retiree Part D Coverage**
- Initial Coverage: \$4,660 (\$4,330 in '22)
- Coverage Gap (Donut Hole): \$7,400 True Out-of-Pocket (\$7,050 in '22)
- Catastrophic Coverage: The greater amount of \$4.15 for generic, \$10.35 for name brand, or 5% of drug cost



2023 William Jewell Retiree Plan Information

2023 Medical Plan Benefits

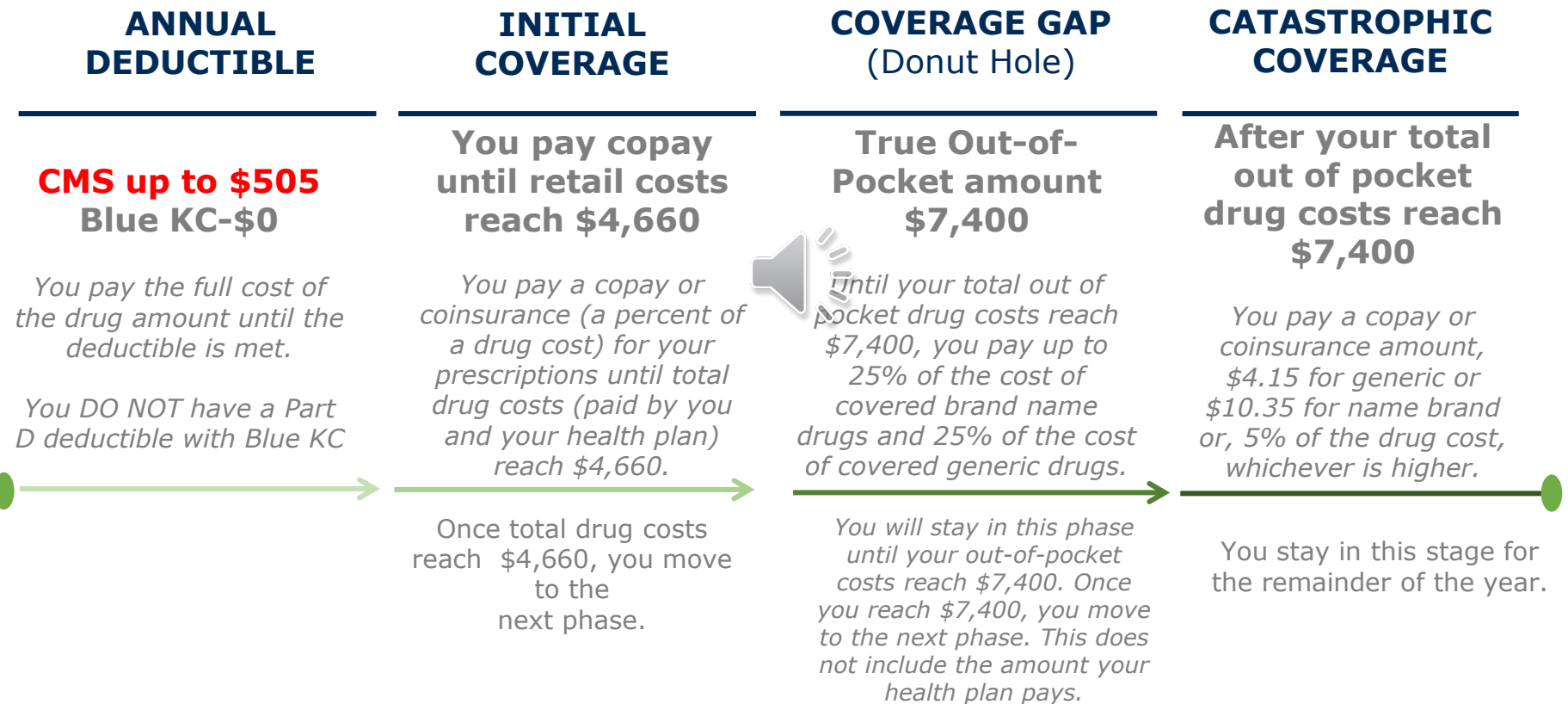
William Jewell Blue Medicare Advantage (PPO)		
Monthly Premium	\$114.00	
	In-Network	Out-of-Network
Annual Medical Deductible	No Deductible	
Maximum Out-of-Pocket Limit	\$3,950	\$6,700
PCP Office Visits	\$5 Copay	35% Coinsurance
Specialist Office Visits	\$40 Copay	35% Coinsurance
Urgent Care Visits	\$40 Copay	\$40 Copay
Emergency Room Visits	\$80 Copay	\$80 Copay
Outpatient Surgery	\$300 Copay	\$300 Copay
Ambulance (Ground or Air)	\$150 Copay	\$150 Copay
Physical/Speech Therapy	\$40 Copay	35% Coinsurance
Inpatient Hospital Care	\$250 per day for days 1-6, \$0 Copay for additional days	\$250 per day for days 1-6, \$0 Copay for additional days
Outpatient Diagnostic Procedures/Tests	\$0 Copay	35% Coinsurance
Diagnostic Radiology (MRIs, CT Scan)	\$300 Copay	35% Coinsurance

2023 Additional Benefits

	In-Network	Out-of-Network
Home-Delivered Meal Benefit	2 pre-cooked , refrigerated meals per day over a 4-week period for members with qualifying chronic conditions	
Hearing/Hearing Aid Services* *(Offered through Nations Benefits) <ul style="list-style-type: none"> Diagnostic hearing exam to diagnose and treat hearing and balance issues – Medicare covered Routine Hearing Exam Hearing Aid Benefit 	<ul style="list-style-type: none"> \$0 Copay, Tier 1 \$500 Benefit per Ear, per Year Buy-up options for Member for higher Tier options 	<ul style="list-style-type: none"> \$0 Copay, Tier 1 \$500 Benefit per Ear, per Year Buy-up options for Member for higher Tier options
Dental Benefit	\$500 annual preventive and comprehensive combined allowance	
Telehealth/Virtual Office Visits <ul style="list-style-type: none"> See Evidence of Coverage Document for full list of covered Telehealth/Virtual services. 	\$0 Copay <ul style="list-style-type: none"> Primary Care Physician Services Occupational Therapy Physician Specialist Services Individual and Group Sessions for Mental Health Physical and Speech-Language Therapy Individual and Group Sessions for Outpatient Substance Abuse 	
Vision Services <ul style="list-style-type: none"> Routine Exam Diagnostic Exam Eyewear (Contacts/Lenses/Frames) 	<ul style="list-style-type: none"> \$0 Copay \$40 Copay \$150 annual allowance thru BlueKC MA network providers 	<ul style="list-style-type: none"> 35% Coinsurance 35% Coinsurance \$150 annual allowance

2023 Part D Drug Payment Stages

These stages apply to any persons on a Medicare Advantage plan, no matter the carrier.



The 2023 True Out-of-Pocket (TrOOP) limit is \$7,400

2023 Plan Summary

Prescription Drug Benefits

	Retail 30-day Supply	90-day Supply Mail or Retail
Type of Pharmacy	Network	Network
Annual Deductible	NO DEDUCTIBLE	
Tier 1 – Preferred Generic	\$2 copay	\$0 copay
Tier 2 – Generic	\$6 copay	\$18 copay
Tier 3 – Preferred Brand	\$47 copay	\$141 copay
Tier 4 – Non-Preferred Brand	\$100 copay	\$300 copay
Tier 5 – Specialty Drugs	33% coinsurance	N/A
Initial Coverage Limit	\$4,660	
True Out-of-Pocket (TrOOP)	\$7,400	

2023 Plan Summary

Prescription Drug Benefits

MEMBER COST SHARING BETWEEN INITIAL COVERAGE LIMIT AND TRUE OUT OF POCKET (TrOOP), COVERAGE GAP OR DONUT HOLE

	Retail 30-day Supply	100-day Supply Mail or Retail
Tier 1 – Preferred Generic	\$2 copay	\$0 copay
Tier 2 – Generic	\$6 copay	\$18 copay
Tier 3 – Preferred Brand	 Standard Coverage gap cost sharing 25% coinsurance for generics 25% coinsurance for brands	Standard Coverage gap cost sharing 25% coinsurance for generics 25% coinsurance for brands
Tier 4 – Non-Preferred Brand		
Tier 5 – Specialty Drugs		

MEMBER COST SHARE ABOVE TRUE OUT-OF-POCKET (TrOOP) -RETAIL

Generic	Max of \$4.15 or 5% coinsurance	Max of \$4.15 or 5% coinsurance
Brand	Max of \$10.35 or 5% coinsurance	Max of \$10.35 or 5% coinsurance

Extra Benefit Updates

Dental – DentaQuest

Preventive Services

- Oral Exams & Cleaning (2 per year) \$0 Copay
- X-rays and fluoride treatment (1 per year)

Comprehensive Services

- Non-routine, Diagnostic, Periodontic Services (2 visits per year)
- Restorative Services (fillings or crowns) (2 teeth per year) \$0 Copay
- Endodontic Services (root canal) (1 tooth per year)
- Extractions (simple or surgical) (2 teeth per year)

Benefit Maximum: \$500 year

FIND A DENTIST

www.medicarebluekc.com/find-a-doctor

GET YOUR BENEFITS



VISION

Routine eye care (refraction exam and glasses and/or contacts) is accessed through your Blue Medicare Advantage provider.



Find a participating Optometrist or Ophthalmologist at **www.MedicareBlueKC.com** Click “Find Care” in the upper right corner.



HEARING

NationsBenefits.


Hearing network and services are provided by NationsBenefits.

Schedule an appointment
877-208-2596 (TTY: 711) or
NationsHearing.com/BlueKC

EXPLORE BLUE MEDICARE ADVANTAGE

Hearing Aids



- One hearing aid, per ear, per year*
- All manufacturers
- Online hearing exams
-  free headphones mailed directly to the member
- Hearing exam and fittings included

***\$500 benefit per ear, per year. Member is responsible after maximum.**

Eyewear Services



Routine exams and eyewear are offered through the Blue KC network of Optometrists and Ophthalmologists.

www.medicarebluekc.com/find-care/

Members can use their \$150 annual allowance to purchase glasses (lenses or frames) or contact lenses.

Healthy Rewards Program

Rewarding Healthy Habits

Member Rewards Program

Earn up to \$50 in
gift cards

- 10 SilverSneakers visits
in 1 month (\$10)
- Annual Wellness Exam
(\$20)
- Breast Cancer Screening
(\$20)
- Covid Booster (\$10)
- Flu Shot (\$10)



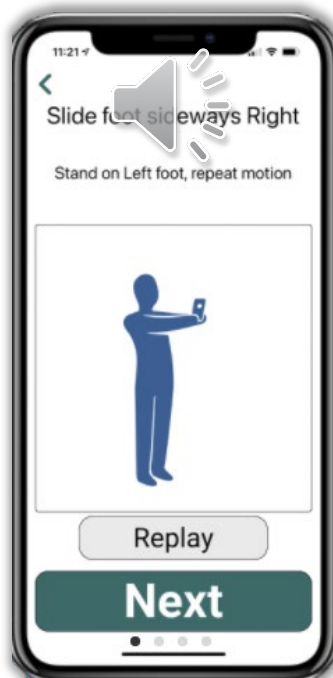
Medicare that cares back. That's the **Benefit of Blue.**

EXPLORE BLUE MEDICARE ADVANTAGE



Dr. Sweat's No Sweat Workout: Nymb! Digital Fall Risk Prevention Program

Offers easy-to-access digital programs for memory training and fall risk prevention with balance and cognitive practice, as well as cognitive responsiveness.



EXPLORE BLUE MEDICARE ADVANTAGE



Dr. Sweat's No Sweat Workout: NationsHearing® Cognitive Options

Gamification

Word search games designed to help you improve the clarity of your hearing.



The Hearing Hunt Application®



BE PREPARED

Formulary:

www.medicarebluekc.com/EGWPformulary

Provider search:



www.medicarebluekc.com/find-a-doctor

Find more:

www.medicarebluekc.com/wjcretiree

MEDICARE 2023 5-STAR RATING



Provides objective holistic  measure of a plan's performance

Evaluates quality as well as costs

Quality bonus payments for performance

5-Star Plans have special marketing *and*
Special Enrollment Period (SEP) advantages

Representation of care provided to our members

Blue KC Contacts

Questions?



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www.medicarebluekc.com

DISCLAIMER INFORMATION

William Jewell College Retirees PPO is a Local PPO plan with a Medicare contract. Enrollment in William Jewell College Retirees PPO depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Blue Cross and Blue Shield of Kansas City members, except in emergency situations. Please call our Customer Services number or see your “Evidence of Coverage” for more information, including the cost-sharing that applies to out-of-network services. Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association. The PPO product is offered by Missouri Valley Life and Health Insurance Company, a wholly-owned subsidiary of Blue Cross and Blue Shield of Kansas City.



THANK  YOU



Kansas City



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