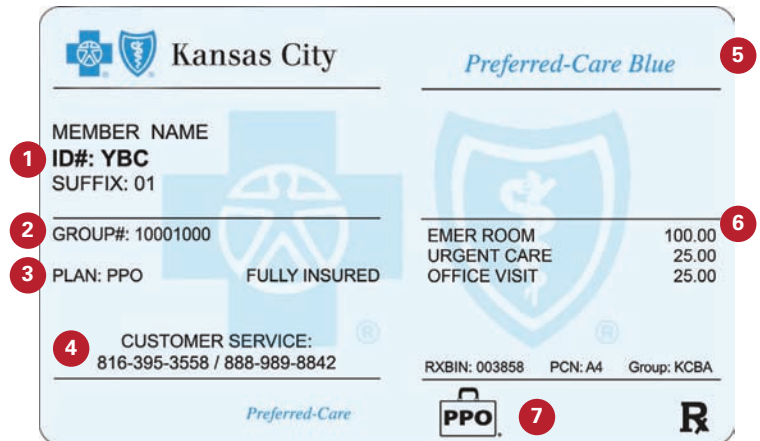


YOUR BLUE KC MEMBER ID CARD

The Blue Cross and Blue Shield of Kansas City (Blue KC) Card is your key to unlocking all the coverage and benefits your plan has to offer. You can present your card anytime you visit your doctor, receive healthcare services or fill a prescription. It contains everything healthcare professionals need to make sure your care is covered.



Identifying the Information on Your Member ID Card

- 1. Member ID Number** – This is the number we use to identify you and your policy. It’s also what providers use to file claims on your behalf.
- 2. Group Number** – This number is used to classify our members into groups, usually by the employer they receive their plan from.
- 3. Plan Type** – This describes what type of insurance plan you have (for example, a PPO plan).
- 4. Customer Service Phone Number** – Call this number when you have a question about your Blue KC policy. Our Customer Service staff is available Monday through Friday from 8 a.m. to 8 p.m. Central Time.
- 5. Network Name** – This is the network of hospitals, physicians and pharmacies that accept your Blue KC policy. It’s important that you see healthcare providers who are in your network to ensure you maximize the benefits of your policy.
- 6. Copayment** – The amount you pay each time you receive a covered

healthcare service.

- 7. Suitcase** – Some Blue KC members have access to our “BlueCard” program, which extends the benefits of your Blue KC plan to all 50 states. Please note that the BlueSelect plan has a much more limited network.

If you ever lose your ID card, you can order a replacement or print a temporary ID from your member portal at [MyBlueKC.com](https://www.mybluekc.com).

Order a New ID Card or Print a Temporary ID Card

Check the name of the person who needs a temporary member ID card or a new member ID card.

JOE A. MEMBER (Subscriber)
 JOSEPHINE B. MEMBER (Spouse)
 SONNY C. MEMBER (Dependent)
 MISSY D. MEMBER (Dependent)
 JUNIOR E. MEMBER (Dependent)

Update your spouse or dependent information.

Print a Temporary Member ID Card

Print a temporary statement of eligibility which serves as your temporary member ID card. It will expire in seven days.

PRINT A TEMPORARY MEMBER ID CARD

OR

Order a New Member ID Card

Your new member ID card will be mailed to you within 7 to 10 business days.

ORDER A NEW MEMBER ID CARD

Find a Doctor

The Blue KC Provider Finder makes finding an in-network doctor, hospital or other healthcare provider quick and easy. In addition to viewing basic information, such as medical school attended, residency completed and board certification status, you can also read patient reviews, rate your doctor and view costs for common procedures.

To view the most accurate information related to your plan, be sure to first log in to MyBlueKC.com. By doing so, the results from the Doctor and Hospital Provider Finder will be tailored to your specific Blue KC network.

YOUR MEMBER PORTAL ON MYBLUEKC.COM

You deserve to enjoy all the benefits of being a Blue KC member, and our member portal can help you find just what you need. Simply register online at MyBlueKC.com to take advantage of the tools listed below and much, much more.



1. Benefits – This section includes graphs and tables to illustrate your plan usage. From here you can also view your medical contract, summary of benefits and coverage, and more.

2. Claims – Check the status of your claims and export a list of past claims. You can also view a copy of your Explanation of Benefits, which you receive after every visit to a healthcare provider.

3. Get Care – Everything you need to understand how insurance works and how you can get the most value from your Blue KC plan. Learn the difference between an in-network and out-of-network doctor, research treatment options, see how costs vary by provider and more.

4. Living Healthy – We're proud to offer a variety of resources to help you stay healthy and live well. Learn more about our A Healthier You wellness program and Healthy Companion condition management program, and browse through articles and videos on a variety of health topics.

5. Pharmacy – If your Blue KC policy includes pharmacy benefits, you'll have tools to help you locate a pharmacy, learn about the differences between generic and brand name medications, save on prescriptions and access your Prescription Drug List.

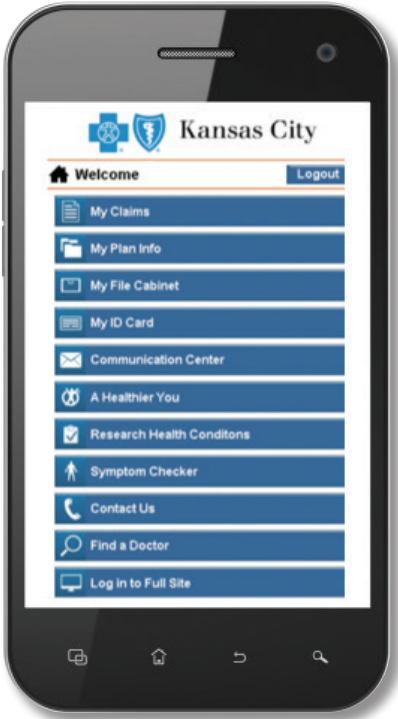
6. Find a Doctor – See which providers are covered by your network, and search for ones who can meet your specific healthcare needs.

7. Ask Us – Get answers to questions about your Blue KC policy or health insurance in general.



Mobile Tools That Help You Stay Connected to Your Healthcare

Our mobile site is designed to give you access to the most frequently used tools. Whether you simply need to find a doctor quickly or have a moment to check on a claim, it's all at your fingertips. Once logged in, take a look at how easy it is to access these tools and manage your healthcare even when you're on the go.



Find a Doctor – Search for providers and find the most up-to-date and accurate information about doctors and hospitals in your Blue KC network.

My Claims – A quick way to take a look at past claims and check on the status of current ones.

Symptom Checker – Get a quick look at what your physical symptoms might mean, and how quickly you should see a doctor.

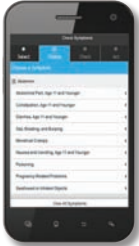
Symptom Checker – Feeling down, but not sure whether you need to visit your doctor? We can help.



Begin by identifying the individual who is experiencing the symptoms.



Select the area of the body where the symptom(s) are occurring.



View a symptoms list or select from other symptoms.



Answer a series of questions specific to the symptoms.



View recommended actions.

HOW TO READ YOUR EXPLANATION OF BENEFITS (EOB)

When you visit a doctor or hospital, they work with Blue KC to file a claim on your behalf. These claims are outlined on your EOB. It's your go-to reference for important information like how much of your care was covered and how much you may still need to pay.

2301 Main Street
P.O. Box 419169
Kansas City, MO 64141-6169

Forwarding Service Requested

24 0-5162 SP 0-390 SINGLE PIECE
John Q. Customer
1524 S. Main Street
Anywhere City, MO 12345

Blue Cross and Blue Shield of Kansas City is an Independent Licensee of the Blue Cross and Blue Shield Association

1 Member ID: **05K101010-00**

Patient: **John Q. Customer**

Birth Date: 01/01/1961

Group Number: 10101010

Plan Name: Preferred-Care

Date(s) of Service: 07/06/2016

Claim Number: 06226Z111100

Claim Received On: 08/14/2016

Claim Processed On: 08/14/2016

Provider of Service: **Kansas City Hospital**

2 This is your Explanation of Benefits

THIS IS NOT A BILL

Keep this document for your record of benefits received.

Dear John Q. Customer:

3 The following is an Explanation of Benefits (EOB) for a claim processed by Blue Cross and Blue Shield of Kansas City (BCBSKC) on your behalf. This claim represents services received from Kansas City Hospital, an In-Network Provider on July 6, 2016. **THE TOTAL AMOUNT YOU OWE FOR THIS CLAIM IS \$476.32.** This amount may include a previous payment you have already made to your provider. You may still have additional charges from this provider that are not yet determined. You may be billed separately by your provider for these charges.

If you have any questions, or need additional information, please contact your provider or our Customer Service Center at 816-395-3605 or toll free 800-340-0117. Thank you for your business. We appreciate the opportunity to serve you.

4 CLAIM-AT-A-GLANCE

Total Billed Charges:
 Minus Member Savings/Discounts arranged by you:
 Minus Other Not-Eligible Charges:
 Leaving an Allowable Provider Charge of:

Minus Plan Payment of:

Leaving a Balance you may owe:

COPAY **\$0.00** **DEDUCTIBLE**

5 DETAILED EXPLANATION OF THIS CLAIM

Claim #: 06226Z111100 **6** Less Not-Eligible Charges **7** **8** Allowable Charges **9** Copay **10** Deductible **11** Co-insurance **12** Plan Payment

Date of Service	Type of Service	Billed Charges	BCBSKC Member Savings	Other	Ref #	Allowable Charges	Copay	Deductible	Co-insurance	Plan Payment
07/06/2016	See Below	\$3,092.80	\$686.60	\$0.00	1	\$2,406.20	\$0.00	\$261.89	\$214.43	\$1,929.88
Totals This Claim:		\$3,092.80	\$686.60	\$0.00		\$2,406.20	\$0.00	\$261.89	\$214.43	\$1,929.88

BCBSKC Plan Payment to your Provider: **\$1,929.88**
 YOUR Responsibility To Kansas City Hospital: **\$476.32**

PAYMENT MADE TO YOUR PROVIDER

Explanation Code/Type Of Service Description

OUT - Outpatient Ancillary Services

Explanation of Not Eligible Charges

Ref #	Message	Provider Responsibility	Your Responsibility	To Be Determined
1	This charge has been processed based upon the provider's participation status and your contract terms.	\$686.60		

13 Deductible Information

2016	Individual			Family		
	Plan Deductible	Deductible Met	Deductible Remaining	Plan Deductible	Deductible Met	Deductible Remaining
Medical	\$300.00	\$300.00	\$0.00	\$900.00	\$300.00	\$600.00

For a detailed explanation of deductibles, go to bcbskc.com

- 1. Member Information Section** – Information about you and your recent claim.
- 2. This Is Not A Bill** – Your EOB is just a documentation of how Blue KC has processed your claim. If you do receive a bill from your provider, you can use your EOB to ensure the amount billed is correct based on your Blue KC coverage.
- 3. Narrative** – A brief overview of how your claim was processed.
- 4. Claim-at-a-Glance** – A simple equation to show how your claim is paid. Please review the Detailed Explanation section for further details.
- 5. Detailed Explanation of this Claim** – This area combines critical payment information into one convenient summary. Please review this carefully as it clearly outlines the Blue KC negotiated savings as well as any fees and services for which you are responsible.
- 6. Blue KC Member Savings** – Blue KC has negotiated these savings with providers on your behalf. This is one of the most valuable aspects of having coverage with Blue KC.
- 7. Other** – Amounts deducted from the Billed Charges for a variety of reasons. Amounts in this column may reduce your out-of-pocket expenses.
- 8. Allowable Charges** – This is the total of the claim after all discounts and other reductions. Deductible and coinsurance amounts are calculated from this figure.
- 9. Copay** – The amount a member must pay each time a specific covered service is received, if your policy includes copayments.
- 10. Deductible** – The portion of the claim being applied to your plan deductible. This amount must be paid by you before benefits become payable by Blue KC.
- 11. Coinsurance** – The percentage of an allowable charge you must pay for a covered service. Generally, the deductible must be met before your coinsurance applies.
- 12. Plan Payment** – This is the amount that Blue KC will pay to the provider or member for the claim.
- 13. Deductible Information** – This area documents what your deductible status was at the time the claim was processed. Many times, this, information will be outdated by the time you receive an EOB. You can get your most recent and up-to-date deductible information in your member portal at MyBlueKC.com under the Benefits section.

Your Explanation of Benefits (EOB) online

Your EOBs are always available in your member portal on MyBlueKC.com, under the Claims section.

The screenshot shows the 'CLAIMS' section of the MyBlueKC.com member portal. It includes a navigation bar with 'MEMBERS', 'AGENTS', 'PROVIDERS', and 'EMPLOYERS'. The main content area displays a table of claims with columns for Date of Service, Member, Provider, Service, Total Charges, Your Part, EOB, and Status. A detailed breakdown for a specific claim is shown below, including Total Charges, Non-Covered Service, Network Savings, Copayment, Applied to Deductible, Applied to Coinsurance, Amount Paid by Blue KC, and Your Part.

DATE OF SERVICE	MEMBER	PROVIDER	SERVICE	TOTAL CHARGES	YOUR PART	EOB	STATUS
6/9/2016	JOE MEMBER	SMITH, WILLIAM A.	Medical	\$214.00	\$73.00	Complete	Complete

Total Charges	Non Covered Service	Network Savings	Copayment	Applied to Deductible	Applied to Coinsurance	Amount Paid by Blue KC	Your Part
\$214.00	\$0.00	\$141.00	\$0.00	\$73.00	\$0.00	\$0.00	\$73.00

Other Insurance Paid: \$0.00

WANT YOUR EOB ELECTRONICALLY INSTEAD OF VIA MAIL?

If you want to “opt-out” of receiving paper copies of your EOB or if you only want to receive an EOB when payment is due, simply visit the Manage Communications section in your member portal and select your communication preferences.

The screenshot shows the 'MANAGE COMMUNICATIONS' section of the MyBlueKC.com member portal. It includes a sidebar with 'MY PROFILE', 'MY ID CARD', 'UPDATE OTHER COVERAGE', 'MANAGE COMMUNICATIONS', and 'SECURITY SETTINGS'. The main content area displays 'MY INFORMATION, MY CHOICE.' and a section titled 'PICK ONE AND YOU'RE DONE' with radio buttons for 'Email', 'Text', and 'US Mail'. A 'SAVE PREFERENCES' button is visible at the bottom.