

THIS IS
SPIRA
CARE



SPIRA CARE™

DEAR MEMBER,

We believe getting healthcare should be an experience that removes stress from your life instead of adding to it. We believe that the experience should be simple and centered around you. And we believe you should have someone in your corner to help you understand your "health plan." By choosing Spira Care, you've chosen simpler, more personal primary care. You have access to our Care Centers, the expertise of our Care Guides, and the benefits of your plan's network for care outside the Care Center. Welcome. We look forward to seeing you.

FROM YOUR SPIRA CARE TEAM

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**Welcome to
Spira Care**

A Healthcare Experience Designed for Your Life

Blue Cross and Blue Shield of Kansas City cared enough to ask what people need — and to listen to the answers. Our unique research took us into people's homes. We heard their stories, saw their paperwork and medications, watched them draw pictures of how they wished healthcare would work for them.

We saw the hardship and the hope of healthcare.

The Problems

- You told us healthcare was hard to navigate.
- You showed us confusing bills for expensive services.
- You wanted healthcare simplified.

The Solutions

- Dedicated Care Teams to manage services; resources to support your primary care needs.
- Cut costs, confusion, copays* and deductibles at our Care Centers.
- Care Centers for primary care: from doctor visits to a select and limited number of prescriptions on-site, behavioral health consults and more.

Welcome to Spira Care — healthcare as unique as you.

**For Spira Care members, there are no additional costs for any procedure provided at Spira Care Centers. For Spira Care (HSA Eligible) members, non-preventive services have an affordable charge. Select prescriptions will be offered on-site at your regular copay or deductible level.*

As simple as Spira Care is, it's still healthcare. Questions come up. Here are some answers.

Q: How do I know if Spira Care is right for me?

A: This offering is crafted for members looking to simplify and personalize their healthcare experience. If you and your family's health needs in the next year will largely fall within primary care, including routine labs, digital X-rays** and routine behavioral health consultations, you can enjoy the peace of mind that comes with choosing Spira Care, where you'll have the support of a Care Team and assistance with any services needed outside the Care Center and in your plan's network.

Q: What prescriptions are filled at Spira Care?

A: Spira Care offers the convenience of on-site service for a limited number of select generic prescriptions. This service is intended to get you started on your medication as soon as possible based on a primary care need discussed in your visit. These prescriptions are offered at your regular copay or deductible level and can be paid for using a credit card and picked up during your appointment. Any refills will be set up through convenient mail order or at your preferred pharmacy.

Q: What about prescriptions that can't be filled at Spira Care?

A: If you are written a prescription by a Spira Care physician that cannot be filled at a Spira Care Center, the Care Team will facilitate prescription services through convenient mail order or at your preferred pharmacy at your regular cost-sharing level. We only fill prescriptions ordered by Spira Care physicians.

Q: Where can I go for needs beyond what is offered at Spira Care, like specialty care or emergency situations?

A: You have access to your plan's network within the Kansas City metro area and the national BlueCard network when traveling outside the 32-county service area. For emergency situations, you are covered both in and out of your plan's network. Services beyond Spira Care (for example, a visit to a specialist or an emergency room) are subject to a person's plan deductible.

Q: I already have a primary care or pediatric physician I love. Can I still go there?

A: While the plan is ideal for members who utilize the Care Centers, members still have access to all providers in their plan's network. Many families enjoy the convenient benefits and integrated services offered at Spira Care including adult and pediatric primary care. Families also have access to a team of Care Guides for care and coverage questions.

Q: Do I need to schedule an appointment or can I walk in? When are the Care Centers open?

A: To ensure the best member experience, you need to schedule an appointment for all care needs. This includes wellness check-ups, physicals, sick care, chronic condition management, immunizations, medical management and refills.

In the event a Care Center is at capacity, we will work with you on an alternative solution such as availability at another Care Center or finding an option in your plan's network (subject to your deductible).

Schedules vary by Care Center. Please visit SpiraCare.com for each Care Center's hours of operation.

Q: Are there plans to expand Spira Care and build new Care Centers in the future?

A: Yes, there are plans to expand Spira Care as our membership grows, adding more convenient Care Centers throughout the metro area in both Kansas and Missouri.

***X-rays are available at select locations only, must be ordered by a Spira Care provider and are at no additional cost to members.*

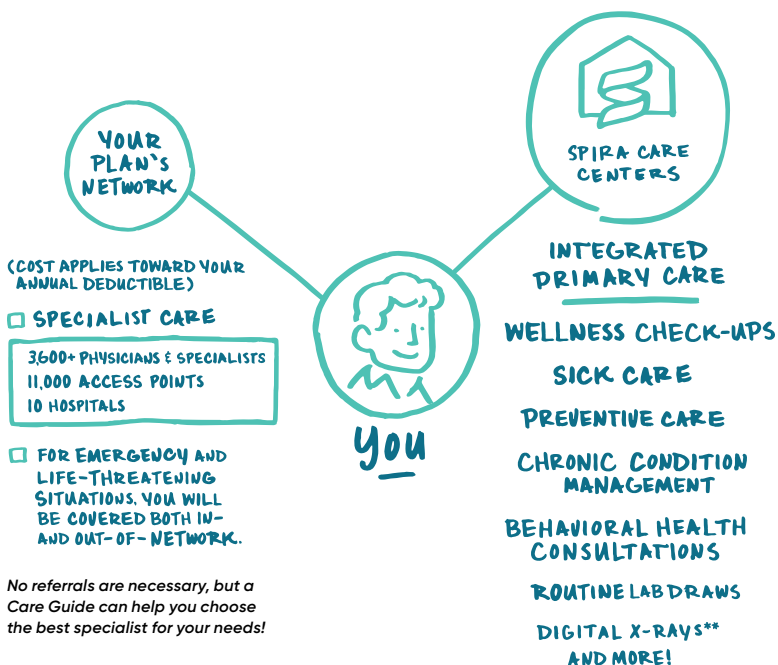


What is a Care Guide?

To support you throughout your health journey, you will have a team of first-class doctors and nurses known for their exceptional level of care and member-centric dedication to your wellness and peace of mind. In addition, you'll enjoy access to Care Guides — real people, many with nursing and benefit backgrounds, to help you navigate specialty care outside your Care Center, answer questions and explain benefits. With this team at your side, it truly is care with you at the center.

How to Use Spira Care Centers and Your Plan's Network

As a Spira Care member, you have two options for receiving care: visit your Care Center or see a doctor in your plan's network.



See next page for more information on plan types (Spira Care and Spira Care (HSA Eligible)***) and insurance models (EPO versus PPO).



To set up an appointment at your Care Center, call 913-29-SPIRA.

***Spira Care (HSA Eligible), non-preventive services have an affordable charge. Select prescriptions will be offered on-site at your regular copay or deductible level.

How to Use Spira Care and Your Plan's Network

As a Spira Care member, you'll enjoy access to integrated primary care at convenient Spira Care Centers.

To take full advantage of your benefits, it's important to understand your network and plan type. **These can be found on your member card.**

If this area is blank, you have the Spira Care plan. If it says, "HSA Eligible," you are on the Spira Care — HSA Eligible plan.

Plan

If this area says, "Plan: EPO," you are on the EPO network. "Plan: PPO" means you are on the PPO network. The differences between the two are below!

National Coverage

You have access to your plan's network within the Kansas City metro area and the national BlueCard network when traveling outside the 32-county service area. The suitcase with "PPO" means you have access to the BlueCard national network!



HOW TO USE YOUR PLAN'S NETWORK

As a Spira Care member, you have access to all the Care Centers, doctors and specialists in the BlueSelect Plus network. There are two different insurance models, EPO and PPO. Your plan type, EPO or PPO, is listed on the front of your member ID card.

EPO

In an Exclusive Provider Organization (EPO) insurance model, members must receive all care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) except for emergency services. Non-emergency services received out-of-network will not be covered.

PPO

In a Preferred Provider Organization (PPO) insurance model, members are encouraged to receive care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county service area) but have the option to receive care from out-of-network providers at a higher cost.

The plan option you selected, Spira Care or Spira Care (HSA Eligible), is listed on the front of your member ID card.

SPIRA CARE

Spira Care is a combined primary care and insurance offering that provides integrated primary care with no deductibles, no copays and no additional cost for procedures you may receive at the Care Centers. For needs outside the Care Centers, members will incur a cost applied toward their deductible. Members have access to the BlueSelect Plus network within the Kansas City metro area and access to the national BlueCard network for care outside the 32-county service area.

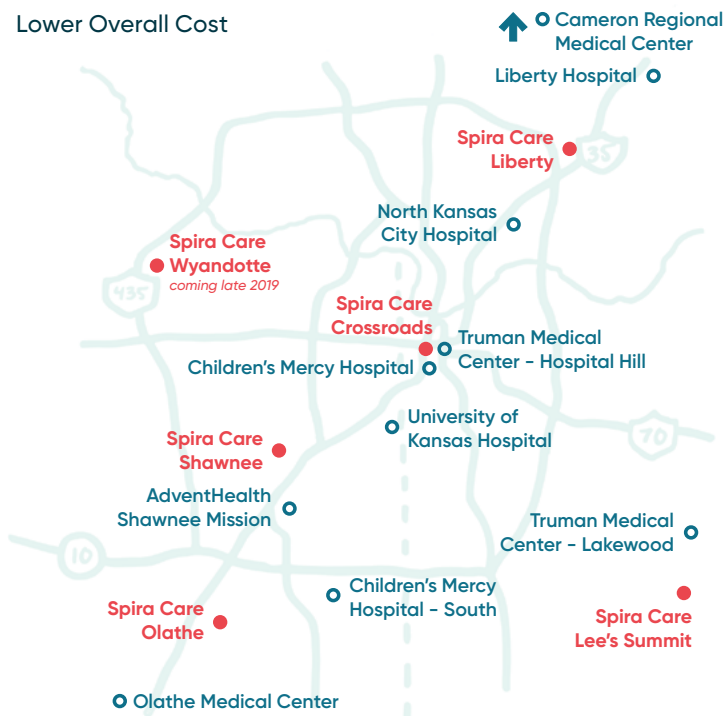
SPIRA CARE – HSA ELIGIBLE

Spira Care (HSA Eligible) is a novel, simple, predictable option that provides affordable, convenient Care Center visits paired with a Health Savings Account. A member will incur an affordable charge for an office visit at a Spira Care Center. Once a member has met their deductible, any future primary care needs at a Spira Care Center are at no additional cost. For care needs outside of primary care (costs apply to your deductible), members have access to the BlueSelect Plus network within the Kansas City metro area and access to the national BlueCard network for care outside the 32-county service area.

Spira Care & BlueSelect Plus Network

Spira Care Centers serve members' primary care needs while access to the BlueSelect Plus network offers coverage for any specialty needs outside the Care Centers.

- 3,600+ Physicians & Specialists
- 11,000 Access Points
- Lower Overall Cost
- In- & Out-of-Network Emergency Room Coverage
- Higher-Quality Care



To learn about the Care Teams at the Care Centers and for hours, visit SpiraCare.com.

Members must receive all care from in-network providers (BlueSelect Plus network in the Kansas City area or BlueCard network outside the 32-county Blue KC service area, when traveling or on vacation, for example). If a member is on a Preferred Provider Organization (PPO) insurance plan, they do have out-of-network coverage, meaning higher out-of-pocket costs will apply. Out-of-network benefits are subject to the plan's allowable charge. Out-of-network providers may bill the member for the remaining balance.

There's a Spira Care Center Near You

Crossroads

1916 Grand Boulevard
Kansas City, MO 64108

Lee's Summit

760 NW Blue Parkway
Lee's Summit, MO 64086

Liberty

8350 N Church Road
Kansas City, MO 64158

Olathe

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

Shawnee

10824 Shawnee Mission Parkway
Shawnee, KS 66203

Wyandotte

Coming in late 2019

98th and Parallel Parkway in
Kansas City, KS
(just East of Legends Outlets)



*To learn more about Care Center hours or
take a virtual tour, visit [SpiraCare.com](https://www.spiracare.com).*

Care Center Appointments Can Be Made for the Following Types of Care Needs:

Primary Care

Our Care Teams practice family medicine managing common and long-term illnesses in children and adults, focusing on overall health and well-being. This includes disease prevention, health maintenance, behavioral health consultations, member education, diagnosis and treatment of acute and chronic illnesses.

Routine Preventive Care

Includes routine well exams, screenings, behavioral health consultations and immunizations intended to prevent or avoid illness or other health problems.

Chronic Condition Management

Integrated care and support to assist members (with a chronic condition like diabetes or heart disease) with the medical and behavioral care, knowledge, skills and resources they need to better manage their disease daily and to improve their quality of life.

Sick Care

Available for needs like the flu, sore throat, urinary tract infection, ear pain and pink eye. If you or your family member has a sick care need, please call to speak to a Triage Nurse about your symptoms and to inquire about a same- or next-day appointment.

Convenient Services and Benefits Offered at Care Centers:

Behavioral Health Consultations

Designed to help you understand your medical conditions, we provide brief and focused interventions for members as well as consultation sessions where both a medical provider and behavioral health clinician work with you in tandem. If you have an ongoing or long-term behavioral health need (such as therapy), we can work with you to identify a provider in your plan's network.

Select Generic Prescriptions Filled On-Site

Spira Care offers the convenience of on-site service for a limited number of select generic prescriptions. This service is intended to get you started on your medication as soon as possible based on a primary care need discussed in your visit. These prescriptions are offered at your regular copay or deductible level and can be paid for using a credit card and picked up during your appointment. Any refills will be set up through convenient mail order or at your preferred pharmacy. Before we can refill any prescription, you need to establish care with a Spira Care provider.

Routine Lab Draws

We offer routine lab services for primary care needs at all Care Center locations as ordered by a Spira Care provider.

Digital X-Rays

Select Spira Care Centers (Crossroads, Olathe and Shawnee) offer digital X-ray services. If your Spira Care provider orders X-rays for you and your Care Center does not offer this service, your Care Team will schedule a time at a Care Center that does.

Routine labs and X-rays taken at a Spira Care Center are done based on a primary care need and ordered from a Spira Care provider only. We do not accept or facilitate orders from providers outside a Spira Care Center.

Access to Care Guides

Care Guides are personal guides, many with nursing and benefit backgrounds, to support you on your health journey. They can help you schedule specialty care needs outside your Care Center and explain benefits. Now you have a single point of contact for both care and coverage questions to help you find the right place, right time and right people to help you on your health journey. It truly is care with you at the center.

Health Coaches

Health Coaches facilitate the process of behavior change and help members move closer to their wellness vision by co-creating a personalized and strategic action plan. Through coaching, members are empowered to initiate change and set personally motivating session goals to address a variety of concerns such as stress, exercise, nutrition, sleep or work-life balance.

Preparing for a Spira Care Center Appointment

Making your Care Center appointment is easy — call 913-29-SPIRA or visit MySpiraCare.com. Our Care Centers offer appointments Monday through Friday and a limited number of evening and weekend appointments (extended hours vary by location). To learn more, visit SpiraCare.com.

All you need to bring to your appointment is your Blue KC member ID card and driver's license.



DID YOU KNOW?

Once you are registered at MySpiraCare.com, you can also schedule an appointment online.

Want to do the paperwork in advance of your first appointment? If you've registered for the patient portal, visit MySpiraCare.com or call your Care Guide for instructions at 913-29-SPIRA.



What to Expect at Your Spira Care Appointment

STEP 1

Arrive at the Spira Care Center 15 minutes in advance of your appointment.

STEP 2

If there's a short wait, our Care Team may offer a beverage or snack while you relax.

STEP 3

A member of the Care Team will lead you to a designated room to meet your provider. If any routine labs are required, we'll take care of that down the hall. X-rays are also available at many of our Care Centers.

STEP 4

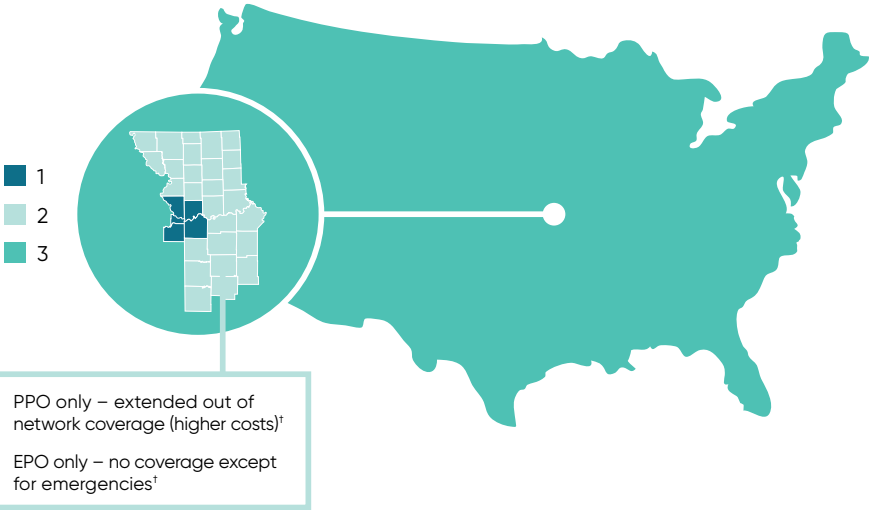
After you meet with your doctor, a Care Guide will answer any questions and make sure you understand your next steps.

STEP 5

All done! If you're on our HSA Eligible plan and have not met your deductible, we'll send a bill for your affordable charge. Once you've satisfied your deductible, there's no additional cost, outside of select prescriptions you may have picked up at the Care Center.

We understand life happens and things come up. If you're unable to make your appointment, please call at least 24 hours in advance to cancel or reschedule your appointment.

BlueSelect Plus Network: EPO & PPO Differences



	EPO Plan Type	PPO Plan Type
1. When receiving care in the BlueSelect Plus network (Clay, Clinton, Jackson and Platte counties in Missouri, and Johnson and Wyandotte counties in Kansas).	<p>You have in-network coverage when using any of the 3,600+ providers in the six area counties and ten hospitals in the network.</p> <p>Important note: All other hospitals (and their providers) in the Kansas City metro area that are not in the BlueSelect Plus network are considered out-of-network. With the EPO plan type, you will be responsible for 100% of costs associated with any care received out of network. With the PPO plan type, your out-of-network benefits provide some coverage, but higher out-of-pocket costs will apply.* Emergency services are always covered at the in-network cost share.</p>	
*KEY DIFFERENCE		
2. When receiving care outside the BlueSelect Plus network within the 32-county Blue KC service area.	No coverage except for emergency services. You will be responsible for 100% of the costs.	Out-of-network coverage, meaning higher out-of-pocket costs will apply.*
3. When receiving care outside the 32-county Blue KC service area (when traveling or on vacation, for example).	You have access to the BlueCard network which provides you in-network access to medical care. If you use a non-BlueCard provider, you do not have out-of-network coverage except for emergency services.*	You have access to the BlueCard network which provides you in-network access to medical care.

16 | [†]Out-of-network benefits are subject to the plan's allowable charge. Out-of-network providers may bill the member for the remaining balance.

Preparing for a Specialist Appointment

With Spira Care, visiting a specialist or provider in your plan's network is easy.

1 While referrals aren't necessary for visiting a provider outside a Spira Care Center, we do recommend working with your Care Guide to determine which specialist in the BlueSelect Plus network best fits your needs. Why? Because Spira Care Guides can quickly access estimated procedure costs per in-network provider to ensure you're able to make the best decision for you and your wallet.

2 Once a specialist is selected, your Care Guide will help make the arrangements, including working with the provider to schedule an appointment.

You may be charged for care received outside of a Care Center. Any charges will be applied toward your annual deductible.

Remember to bring your Blue KC member ID card to every appointment. It has all the information your doctors need to file a claim on your behalf.



Prefer to do the research yourself? Log in at MyBlueKC.com to find a provider in the BlueSelect Plus network.

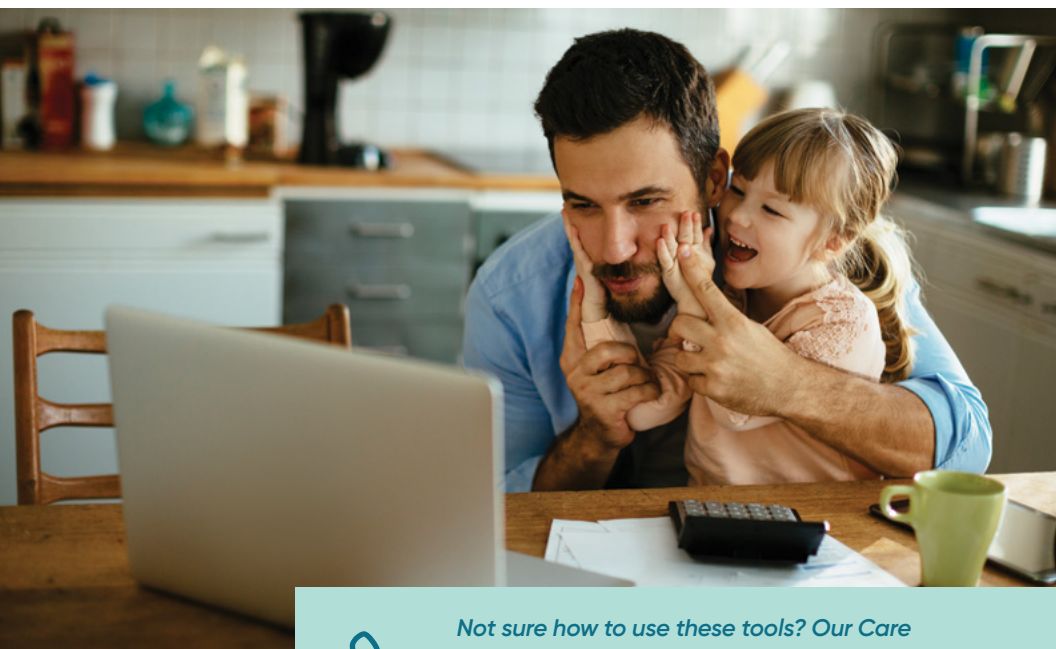


Accessing Care Information

Understanding Your Online Tools

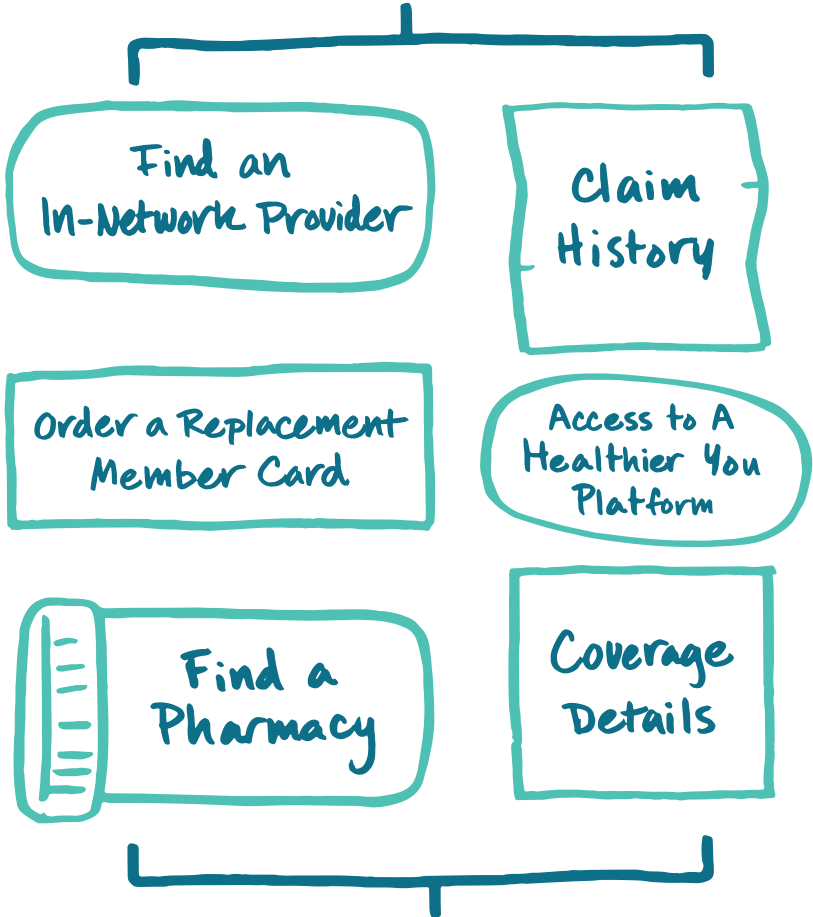
As a Spira Care member, you have access to a range of tools that can make healthcare more convenient than ever. Whether you're looking for Care Center lab results or how much you've already applied toward your deductible, everything you need to know is available at your fingertips at MySpiraCare.com or MyBlueKC.com.

Use the chart on the next page to determine which tool will help you manage different aspects of your care.



Not sure how to use these tools? Our Care Guides can help with all these activities and questions. Just call 913-29-SPIRA.

Using our online tools, WHAT ARE YOU LOOKING FOR?



MyBlueKC.com

To register, visit MyBlueKC.com to enroll with your Blue KC member ID card.



MySpiraCare.com

To register, visit SpiraCare.com/Register
or call 913-29-SPIRA.



**Additional
Information**

DISCRIMINATION IS AGAINST THE LAW

Blue KC complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue KC does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

BLUE KC

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Customer Service at 844-395-7126 (Toll-Free) or at languagehelp@bluekc.com. If you believe that Blue KC has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Appeals Department, PO Box 419169, Kansas City, MO 64141-6169, 816-395-3537, TTY: 816-842-5607, APPEALS@bluekc.com. You can file a grievance in-person, by mail or by email.

If you need help filing a grievance, the Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

If you, or someone you're helping, has questions about Blue KC, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-844-395-7126.

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue KC, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-395-7126.

Chinese: 如果您,或是您正在協助的對象,有關於 Blue KC 方面的問題,您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員,請撥電話 1-844-395-7126。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue KC, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-395-7126.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue KC haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-395-7126 an.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 [Blue KC]에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-844-395-7126 로 전화하십시오.

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue KC, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 1-844-395-7126.

Arabic: لو صوحتك اي ف قح ال كيدي ف ، Blue KC صوصخ ب ةلئسأ هددعاست صخش يدل وأ كيدل ناك نل ب لصات امجرتم عم ثدحتلل .ةفلكت ةي نود نم كتغلبل ةيوررضلا تامولعمل او ةددعاسم ال لى ع .1-844-395-7126.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue KC, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-844-395-7126.

French: Si vous, ou quelqu'un que vous aidez, avez des questions à propos de Blue KC, vous avez le droit d'obtenir gratuitement de l'aide et des informations dans votre langue. Pour parler à un interprète, appelez 1-844-395-7126.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue KC, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-395-7126.

Laotian: ຖ້າ ທ່ານ, ຫຼື ຄົນ ທ່ານ ກໍ່ ລ້ຽງຊ່ວຍເຫຼືອ, ມີ ຄຳຖາມກ່ຽວກັບ , ທ່ານ ມີ ສິດ ທີ່ ຈະ ໄດ້ ຮັບ ການຊ່ວຍເຫຼືອ ແລະ ຂໍ້ ມູນ ຂໍ້ າວສານ ທີ່ ເປັນ ພາສາຂອງ ທ່ານ ບໍ່ ມີ ຄ່າ ໃຊ້ ຈ່າ ຍ. ການ ໂອ້ລົມ ກັບ ນາຍພາສາ, ໃຫ້ ໂທຫາ 1-844-395-7126.

Pennsylvanian Dutch: Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut Blue KC, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 1-844-395-7126 uffrue.

Persian: Blue دروم رد ل اوس ، دين کييم کيمک و ا هب امش مک یسک اي ،امش رگا
ر و ط هب ار دوخ نابز هب تا علاطا و کيمک مک دي راد ار ني ق ح ديشاب هتشاد ، KC
دي يمان لصاح سامت 1-844-395-7126. دي يمان تفاي رد ناگي ار

Cushite: Isin yookan namni biraa isin deeggartan Blue KC irratti
gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan
keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga
ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-844-
395-7126 tiin bilbilaa.

Portuguese: Se você, ou alguém a quem você está ajudando,
tem perguntas sobre o Blue KC, você tem o direito de obter ajuda
e informação em seu idioma e sem custos. Para falar com um
intérprete, ligue para 1-844-395-7126.

For TTY services, please call 1-816-842-5607.

MEMBER RIGHTS AND RESPONSIBILITIES

As a Blue KC member, you have certain Rights and
Responsibilities, as outlined below:

You have the right to:

- Receive considerate and courteous care with respect for personal privacy, dignity and confidentiality.
- Have a candid discussion of medically necessary and appropriate treatment options or services for your condition from any participating physician, regardless of cost or benefit.
- Receive medically necessary and appropriate care or services from any participating physician or other participating healthcare provider from those available as listed in your managed care plan directory or from any nonparticipating physician or other healthcare provider.
- Receive information and diagnosis in clear and understandable terms, and ask questions to ensure you understand what you are told by your physician and other medical personnel.

- Participate with providers and practitioners in making decisions about your healthcare, including accepting and refusing medical or surgical treatments.
- Give informed consent to treatment and make advanced treatment directives, including the right to name a surrogate decision maker in the event you cannot participate in decision making.
- Discuss your medical records with your physician and have health records kept confidential, except when disclosure is required by law or to further your treatment.
- Be provided with information about your managed healthcare plan, its services and the practitioners and providers providing care, as well as have the opportunity to make recommendations about your rights and responsibilities.
- Communicate any concerns with your managed healthcare plan regarding care or services you received, receive an answer to those concerns within a reasonable time, and initiate the complaint and grievance procedure if you are not satisfied.

You have the responsibility to:

- Respect the dignity of other members and those who provide care and services through your managed healthcare plan.
- Ask questions of your treatment physician or treatment provider until you fully understand the care you are receiving and participate in developing mutually agreed upon treatment goals to the degree possible.
- Follow the mutually agreed upon plans and instructions for care that you have discussed with your healthcare practitioner, including those regarding medications. Comply with all treatment follow-up plans, and be aware of the medical consequences of not following instructions.
- Communicate openly and honestly with your treatment provider regarding your medical history, health conditions and the care you receive.

- Keep all scheduled healthcare appointments and provide advance notification to the appropriate provider if it is necessary to cancel an appointment.
- Know how to use the services of your managed healthcare plan properly.
- Supply information (to the extent possible) that the organization and its practitioners and providers need in order to provide care.

DISCLOSURE NOTICE

Blue KC subcontracts with other organizations [or vendors, or entities] to perform certain [health] services such as utilization management [(e.g., hospital concurrent review, prior authorizations, peer medical necessity review, denials, approvals, appeals), member complaints], provider credentialing, and case management for members with complex and catastrophic conditions.

PRIVACY PRACTICES NOTICE

This notice describes how personal and medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully. The privacy of your personal and medical information is important to us.

Summary of Our Privacy Practices

We may use and disclose your personal and medical information without your permission for treatment, payment and healthcare operations activities. Medical information includes data submitted by providers, lab results and other healthcare or wellness programs you elect to participate in. We may use and disclose your personal and medical information without your permission in support of efficient operation of a health insurance marketplace (e.g., qualified health plan application assistance), when required or authorized by law for public health activities, law enforcement, judicial and administrative proceedings, research and certain other public benefit functions.

We may disclose your personal and medical information to your family members, friends or any others you involve in your enrollment, healthcare or payment for your healthcare. We may disclose your medical information to appropriate public and private agencies in disaster relief situations.

We may disclose to your employer whether you are enrolled or disenrolled in the health plan it sponsors. We may disclose summary health information to your employer for certain limited purposes.

If you are enrolled in an employer-sponsored group health plan, we may disclose your medical information to your employer to administer your group health plan if your employer explains the limitations on its use and disclosure of your medical information in the plan document for your group health plan. We will not otherwise use or disclose your medical information without your written authorization.

You have the right to examine and receive a copy of your personal and medical information. You have the right to receive an accounting of certain disclosures we may make of your personal and medical information. You have the right to request that we amend, further restrict use and disclosure of, or communicate in confidence with you about your personal and medical information. Please review this entire notice for details about the uses and disclosures we may make regarding your personal and medical information, about your rights and how to exercise them, and about complaints regarding or additional information about our privacy practices.

The complete Notice of Privacy Practices is available on our website – www.BlueKC.com.

Privacy Office

Blue Cross and Blue Shield of Kansas City (Blue KC)

P.O. Box 417012, Kansas City, MO 64141

Phone Numbers: 816-395-3784

Toll Free: 1-800-932-1114 • Fax: 816-395-2862

Email: Privacy@BlueKC.com

MAXIMIZE YOUR SPIRA CARE MEMBERSHIP

Spira Care combines primary care and health insurance into a single offering where you have access to Care Centers designed to deliver personal primary care. Here are helpful tips on how to best use your Spira Care services and benefits. We look forward to seeing you.

A FEW REMINDERS

- Arrive 15 minutes before your scheduled appointment to check in.
- Bring any medical history or immunization records with you.
- We understand life happens and things come up. If you're unable to make your appointment, please let us know at least 24 hours in advance so we can reschedule and assist another member.
- Get to know your Care Guides. When you have questions, they have answers and can help take the confusion out of healthcare. They are there to assist you with any care needs in your plan's network and will be your biggest advocate. Care Guides are available at the Care Center or by phone.

