

Welcome to

SPIRA CARE



Kansas City



SPIRA CARE™

ACA INDIVIDUAL AND FAMILY PLAN MEMBERS

OUR COMMITMENT TO YOU,

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

For Care Center Hours and Locations,
visit SpiraCare.com

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A Healthcare Experience Designed for Your Life

We 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.

*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 and can be paid for using a credit card and picked up during your appointment. This is for your first fill only, and 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. 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 specialist 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 members enjoy the convenient benefits and integrated services offered at Spira Care including adult and pediatric primary care. Members 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 have a variety of ways to care for members and will work with you on an alternative solution such as availability at another Care Center, virtual care or finding an option in your plan's network (subject to your deductible). Convenient telehealth visits are also available with an affordable copay.

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

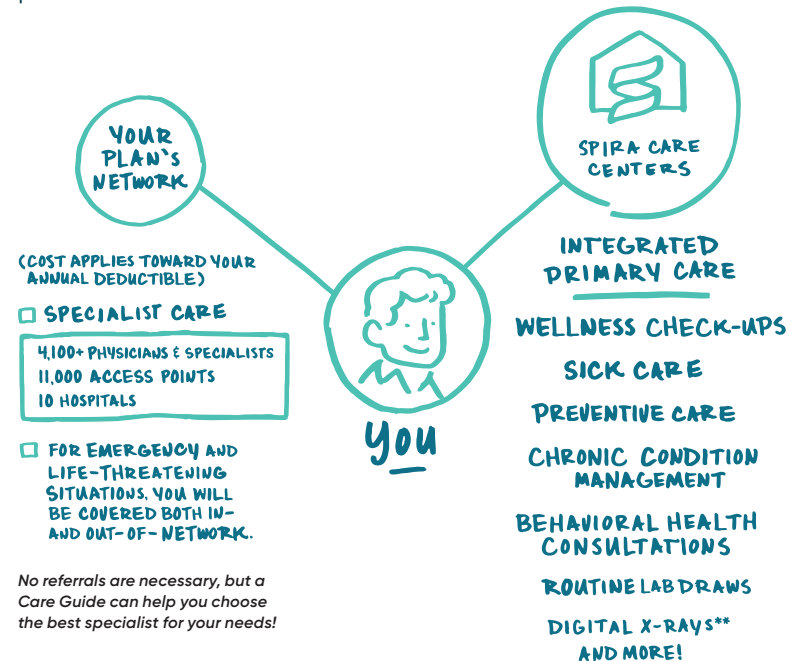
Q: Are there plans to expand Spira Care and build new Care Centers in the future?

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.

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

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



See next page for more information on plan types and insurance models.



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

**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, nurses, behavioral health consultants and health coaches 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, with nursing and benefit specialist 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 and Your Plan's Network

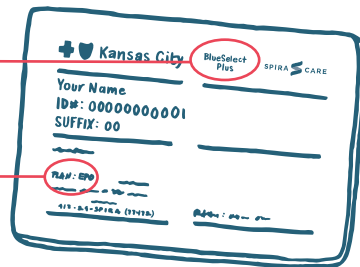
As a Spira Care member, you'll enjoy access to integrated primary care at convenient Spira Care Centers for no deductibles, no copays and no additional cost for procedures performed at the Center. For needs outside the Care Centers, such as specialty or emergency care, members have access to a local and national network.

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.**

Within the Kansas City metro area, there are two plan network options. Your card will indicate either the BlueSelect or BlueSelect Plus network. The differences between the two are included on pg. 10 and 11.

Plan

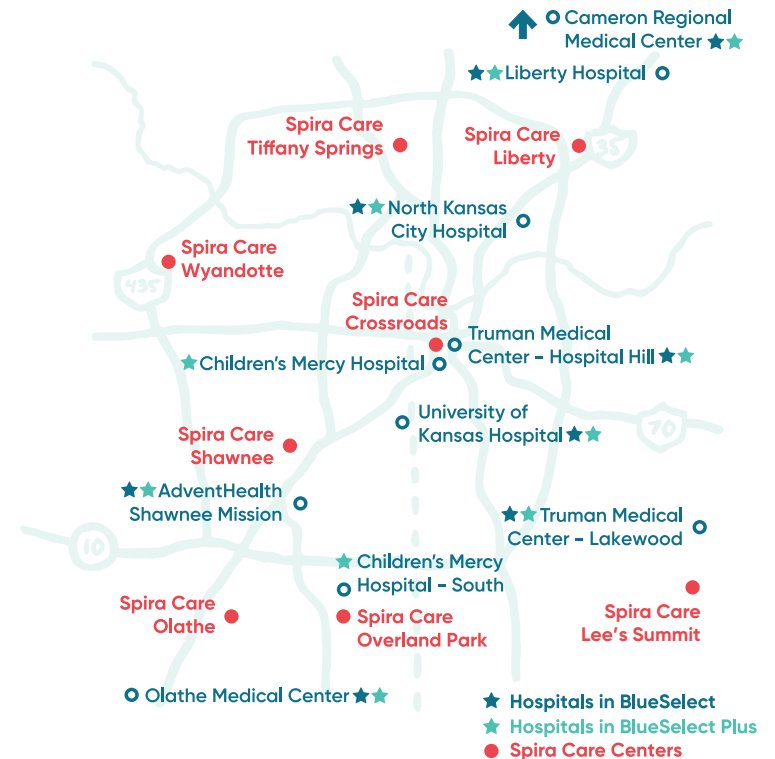
As a Spira Care member, you are on an EPO network. More information on what this means is below!



HOW TO USE YOUR PLAN'S EPO NETWORK

As a Spira Care member, you have access to all the Care Centers as well as the doctors and specialists in your plan's network. All Spira Care individual plans are built on an "Exclusive Provider Organization" insurance model, or EPO. In an EPO, members must receive all care from in-network providers except for emergency services. Non-emergency services received out-of-network will not be covered.

- 4,100+ Physicians & Specialists
- 11,000 Access Points
- Lower Overall Cost
- In- & Out-of-Network Emergency Room Coverage
- Higher-Quality Care



Members enrolled in a Blue KC ACA individual or family plan must receive all care from in-network providers except for emergency services. Nonemergency services received out-of-network will not be covered.



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

Understanding Your Plan Benefits

Depending on your plan type and metallic level, your deductible, max out-of-pocket and prescription copay levels may differ. Use the chart below to easily understand your plan's benefits!

Product Name	Network	Coinsurance	Deductible (Single)	Out-of-Pocket (OOP) Max (Single)	Spira Care Center Copay	Telehealth Visits	Network Visits	Urgent Care Outside Spira Care Center	Specialist Visit	Hospital Visit	Emergency Room	Prescription Drug Tier 1 (Generic)/Tier 2 /Tier 3/Tier 4
Spira Care BlueSelect Silver 5000	BlueSelect	100%	\$5,000	\$6,500	\$0	\$0 with BlueKC Virtual Care App or Spira Providers \$10 w/In-network eligible providers	Deductible	Deductible	Deductible	Deductible	Deductible	\$15/\$70/ Deductible & 30%/\$500
Spira Care BlueSelect Bronze 7300	BlueSelect	100%	\$7,300	\$8,300	\$0	\$0 with BlueKC Virtual Care App or Spira Providers \$10 w/In-network eligible providers	Deductible	Deductible	Deductible	Deductible	Deductible	\$20/Deductible & 50%/Deductible & 50%/\$500
Spira Care BlueSelect Plus Silver 5000	BlueSelect Plus	100%	\$5,000	\$6,500	\$0	\$0 with BlueKC Virtual Care App or Spira Providers \$10 w/In-network eligible providers	Deductible	Deductible	Deductible	Deductible	Deductible	\$15/\$70/ Deductible & 30%/\$500
Spira Care BlueSelect Plus Bronze 5000	BlueSelect Plus	100%	\$7,300	\$8,300	\$0	\$0 with BlueKC Virtual Care App or Spira Providers \$10 w/In-network eligible providers	Deductible	Deductible	Deductible	Deductible	Deductible	\$20/Deductible & 50%/Deductible & 50%/\$500

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

Overland Park

7341 W 133rd Street
Overland Park, KS 66213

Shawnee

10824 Shawnee Mission Parkway
Shawnee, KS 66203

Tiffany Springs

8765 N Ambassador Drive
Kansas City, MO 64154

Wyandotte

9800 Troup Avenue
Kansas City, KS 66111



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 consultant work with you in tandem. If you have a complex, chronic or long-term behavioral health need, 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 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 approving refills for existing prescriptions (not prescribed by Spira Care), you must schedule an appointment to consult with your selected 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. We do not accept or facilitate orders from providers outside a Spira Care Center.

Digital X-Rays

Select Spira Care Centers (Crossroads, Olathe, Overland Park, Shawnee, Tiffany Springs, and Wyandotte) 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 specialist 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 Government issued photo ID like a driver's license or state issued ID card or passport.



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, you can relax in our comfortable waiting area.

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 provider, a Care Guide will answer any questions and make sure you understand your next steps.

STEP 5

All done! 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.

Preparing for a Specialist Appointment

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

1

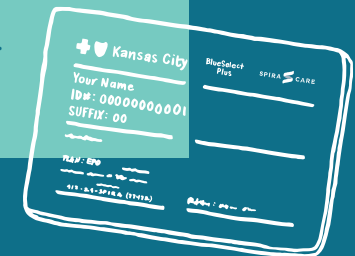
While referrals aren't necessary for visiting a provider outside a Spira Care Center, we do recommend working with your Care Guide to determine which specialist in your plan's network best fits your needs. Why? Because Spira Care Guides can quickly access estimated procedure costs per in-network provider 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.

All services provided outside the Care Center will be subject to the member deductible and contract terms

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 your plan's network.

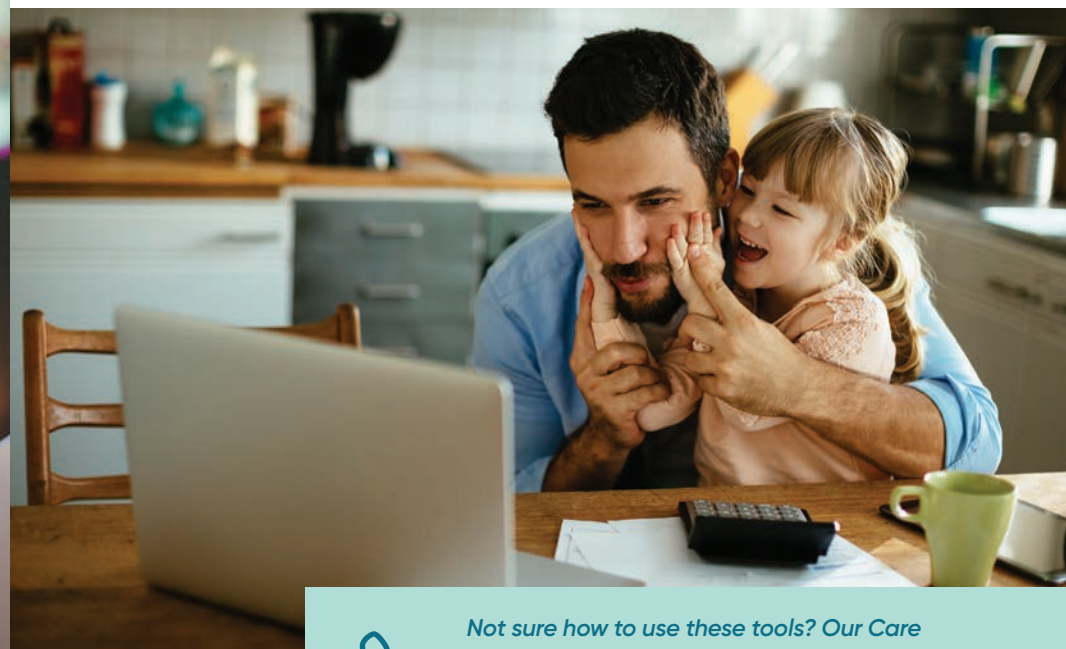


Accessing Care Information

Understanding Your Online Tools

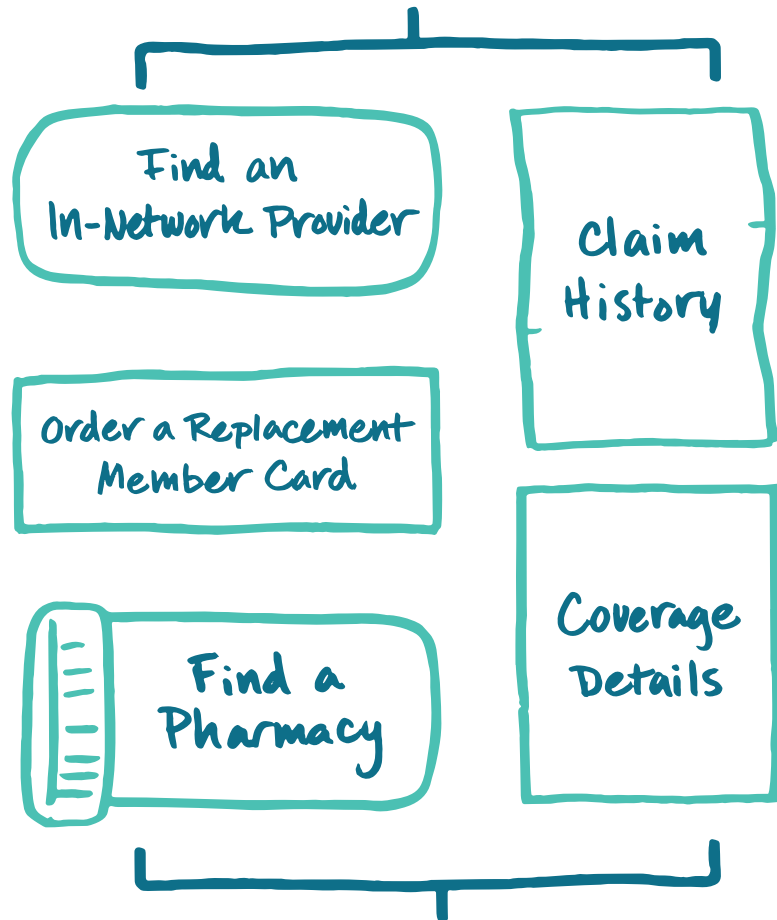
As a Spira Care member, you have access to a range of tools that can make healthcare more convenient than ever. Whether you're looking for Care Center lab results or how much you've already applied toward your deductible, everything you need to know is available at your fingertips at MySpiraCare.com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

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



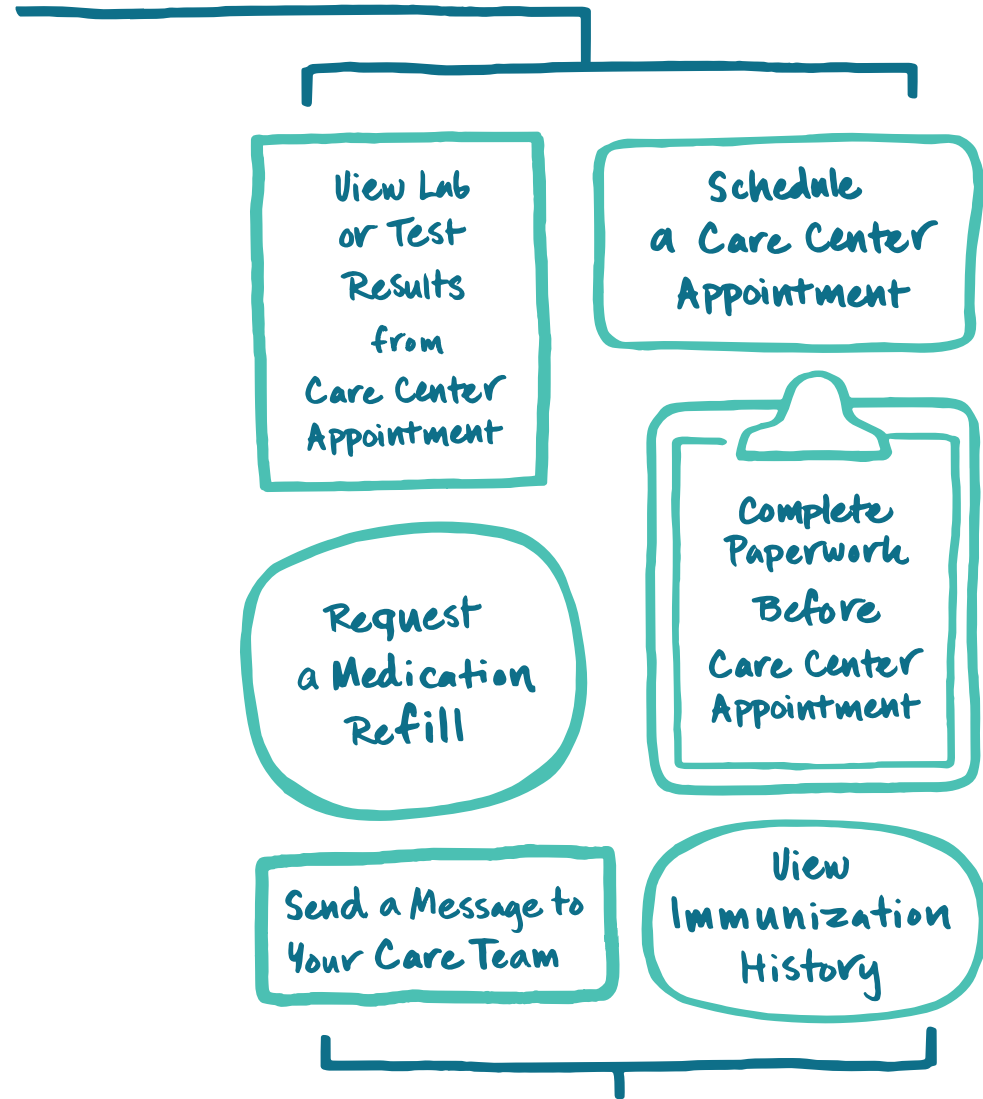
Not sure how to use these tools? Our Care Guides can help with all these activities and questions. Just call 913-29-SPIRA.

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.



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 877-337-7472 (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.

Additional Information

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>.

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.
- 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.

