

Understanding Your Plan's Network

Exclusive Provider Organization (EPO) Insurance Model



While your primary care needs can be handled at your Spira Care Center, we recognize that certain circumstances call for outside care – like seeing a specialist, long-term behavioral health support or being admitted to a hospital.

For needs outside of a Care Center, you will have access to the BlueSelect Plus network (see below for eligibility) and the nationwide BlueCard network for care when traveling outside your service area (applies toward your annual deductible).

It is important to understand that your plan is on an EPO insurance model. This will also be noted on your member ID card.

UNDERSTAND EPO

In an Exclusive Provider Organization (EPO) insurance model, members must receive all care from in-network providers (Spira Care centers, 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.

ELIGIBILITY

This plan is designed for members who live in one of these twelve counties* because it provides extended access to the BlueSelect Plus network:

- **Missouri:** Clay, Jackson, Platte, Cass, Clinton, DeKalb, Johnson, Lafayette, Ray, Caldwell
- **Kansas:** Johnson, Wyandotte

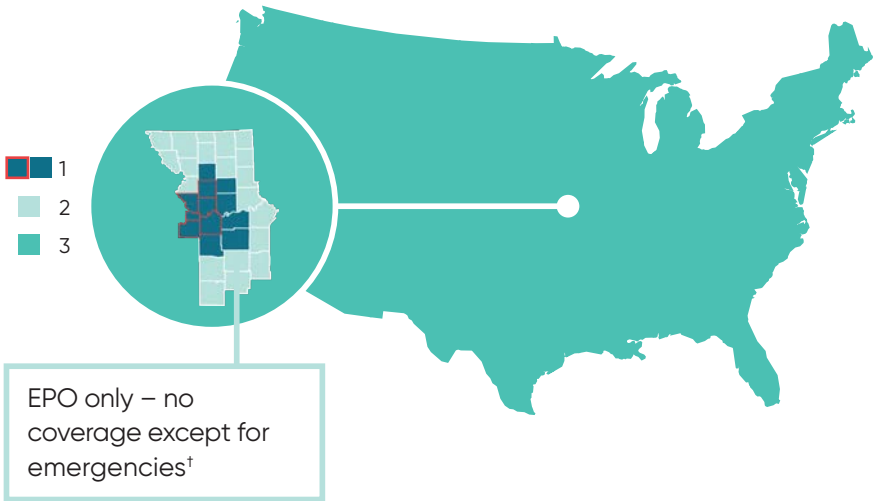
That means, in addition to the six Spira Care locations, you can seek care from any of the 4,100+ in-network doctors primarily located in these counties:

- **Missouri:** Clay, Jackson, Platte, Clinton
- **Kansas:** Johnson, Wyandotte

There are **ten hospitals** included in the BlueSelect Plus network:

AdventHealth Shawnee Mission • Cameron Regional Medical Center • Children's Mercy Hospital • Children's Mercy Hospital – South • Liberty Hospital • North Kansas City Hospital • Olathe Medical Center • Truman Medical Center – Hospital Hill • Truman Medical Center – Lakewood • The University of Kansas Health System

BlueSelect Plus Network: Understand EPO



EPO Plan Type

1. When receiving care in the BlueSelect Plus network.

Note: Physicians are primarily located in the six outlined counties.

You have in-network coverage when using any of the 4,100+ providers primarily located in the six outlined counties and ten hospitals in the network.

Important note: All other hospitals (and their providers) in the Kansas City metro and surrounding areas 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. Emergency services are always covered at the in-network cost share.

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 costs.

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.[†]

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

Questions? Please call Spira Care at 1-877-33-SPIRA.