

Key Differences	EPO Premium	PPO Traditional	EPO KCMO Custom Plan		EPO SPIRA CARE
Network	BlueSelect Plus	Preferred-Care Blue	St. Luke's + BlueSelect Plus		BlueSelect Plus
			Level 1 St. Luke's	Level 2 BSP and BlueCard	
Deductible <i>(Deductible is Calendar Year 1/1-12/31)</i>	N/A	\$500 individual / \$1,000 fam	N/A	N/A	\$1,000 indiv/ \$2,000 fam
Coinsurance	N/A	Member pay: 10% BC pay: 90%	N/A	N/A	Member pay: 0% BC pay: 100%
Out-of-Pocket Maximum <i>(OOP is Calendar Year 1/1-12/31)</i>	\$3,500 individual / \$7,000 fam <i>(copays apply to OOPM)</i>	\$2,500 individual / \$5,000 fam <i>(copays do not apply to OOPM)</i>	\$3,000 individual / \$6,000 fam <i>(copays apply to OOPM)</i>	\$4,000 individual / \$8,000 fam <i>(copays apply to OOPM)</i>	\$1,000 individual / \$2,000 fam <i>(copays apply to OOPM)</i>
Office Visits	PCP: \$15 Specialist: \$30	\$20 copay	PCP: \$10 Specialist: \$20	PCP: \$20 Specialist: \$60	SPIRA CARE – \$0 All Others – Deductible then 0%
Preventative Care	100%	100%	100%		100%
Inpatient/ Outpatient Hospital Services	\$100 copay per day/occurrence up to 5 copay maximum	Deductible then 10%	\$100 copay per day/occurrence 5 copay maximum	\$300 copay per day/occurrence 5 copay maximum	Deductible then 0%
MRI's, PET, CT scans etc.	\$150 copay	Deductible then 10%	\$150 copay		Deductible then 0%
Urgent Care	\$20 copay	\$20 copay	\$15 copay	\$50 copay	SPIRA CARE – \$0 All Others – Deductible then 0%
Vision Care	\$10 copay	Not Covered	\$10 copay	\$10 copay	Deductible then 0%
Emergency Room	\$175 copay copay waived if admitted	\$175 copay + Ded. +10% copay waived if admitted	\$175 copay copay waived if admitted		Deductible then 0%
Prescription Drugs	Retail: \$12/35/60 Mail Order: \$24/70/120	Retail: \$12/35/60 Mail Order: \$24/70/120	Retail: \$12/35/60 Mail Order: \$24/70/120		Retail: \$15/50/Ded. Mail Order: \$15/125/ Deductible

In-Network Hospitals

Hospital Name	EPO Premium BlueSelect Plus (in-network only)	PPO Preferred-Care Blue Traditional (in and out of network)	EPO KCMO Custom Plan St. Luke's & BlueSelect Plus (in-network only)	EPO BlueSelect Plus SPIRA CARE (in-network only)
Cameron Regional Medical Center	YES	YES	YES Level 2	YES
Center Point Medical Center	NO	YES	NO	NO
Children's Mercy Hospitals	YES	YES	YES: Level 2	YES
KU Medical Center	YES	YES	YES: Level 2	YES
Lee's Summit Hospital	NO	YES	NO	NO
Liberty Hospital	YES	YES	YES Level 2	YES
Menorah Medical Center	NO	YES	NO	NO
North Kansas City Hospital	YES	YES	YES: Level 2	YES
Olathe Medical Center	YES	YES	YES: Level 2	YES
Overland Park Regional	NO	YES	NO	NO
Providence Medical Center	YES	YES	YES: Level 2	YES
Research Medical Center	NO	YES	NO	NO
AdventHealth (Shawnee Mission Medical Center)	YES	YES	YES: Level 2	YES
St. Joseph Medical Center	YES	NO	YES: Level 2	YES
St. Luke's (All Locations)	NO	YES	YES: Level 1	NO
St. Mary's Medical Center	YES	NO	YES: Level 2	YES
Truman Medical Center (Hospital Hill and Lee's Summit)	YES	YES	YES: Level 2	YES