



CITY OF KANSAS CITY, MISSOURI RETIRED MEMBERS AND DEPENDENTS

HEALTH INSURANCE RATES FROM JANUARY 1, 2025 - APRIL 30, 2025

**Combined Rates – UHC Medicare Advantage & ESI PDP or The Hartford Medicare Supplement & ESI PDP
and Blue Cross and Blue Shield of Kansas City**

**Total cost when one or more members are covered on UHC Medicare Advantage/ESI PDP or the Hartford MED SUPP/ESI PDP
with one or more members covered under Blue Cross and Blue Shield of Kansas City**

HEALTH INSURANCE PLAN	<u>UnitedHealthcare - Plan 1</u>		<u>UnitedHealthcare - Plan 2</u>		<u>UnitedHealthcare - Plan 3</u>		<u>The Hartford</u>	
	Med Adv & Express Scripts		Med Adv & Express Scripts		Med Adv & Express Scripts		Med Supp & Express Scripts	
	<u>ONE</u>	<u>TWO</u>	<u>ONE</u>	<u>TWO</u>	<u>ONE</u>	<u>TWO</u>	<u>ONE</u>	<u>TWO</u>
	<u>MEDICARE</u>	<u>MEDICARE</u>	<u>MEDICARE</u>	<u>MEDICARE</u>	<u>MEDICARE</u>	<u>MEDICARE</u>	<u>MEDICARE</u>	<u>MEDICARE</u>
PREFERRED-CARE BLUE PPO								
Individual + 1 (2 Persons)	\$1,420.60	See Advantage rates	\$1,395.73	See Advantage rates	\$1,354.15	See Advantage rates	\$1,545.73	See Advantage rates
Family (3 or More Persons)	\$2,321.74	\$1,496.26	\$2,296.87	\$1,446.52	\$2,255.29	\$1,363.36	\$2,446.87	\$1,746.52
ST. LUKE'S/BLUE SELECT+ EPO								
Individual + 1 (2 Persons)	\$1,143.88	See Advantage rates	\$1,119.01	See Advantage rates	\$1,077.43	See Advantage rates	\$1,269.01	See Advantage rates
Family (3 or More Persons)	\$1,885.66	\$1,340.78	\$1,860.79	\$1,291.04	\$1,819.21	\$1,207.88	\$2,010.79	\$1,591.04
SPIRA CARE/BLUE SELECT+ EPO								
Individual + 1 (2 Persons)	\$1,143.88	See Advantage rates	\$1,119.01	See Advantage rates	\$1,077.43	See Advantage rates	\$1,269.01	See Advantage rates
Family (3 or More Persons)	\$1,885.66	\$1,340.78	\$1,860.79	\$1,291.04	\$1,819.21	\$1,207.88	\$2,010.79	\$1,591.04
BLUE SELECT+ EPO PREMIUM								
Individual + 1 (2 Persons)	\$1,207.16	See Advantage rates	\$1,182.29	See Advantage rates	\$1,140.71	See Advantage rates	\$1,332.29	See Advantage rates
Family (3 or More Persons)	\$2,004.66	\$1,396.42	\$1,979.79	\$1,346.68	\$1,938.21	\$1,263.52	\$2,129.79	\$1,646.68

When retirees and dependents are enrolled in Medicare Parts A & B, they can enroll in any UHC Medicare Advantage plan. However, if the Medicare member enrolls in an Advantage plan and another family member is not enrolled in Medicare Parts A & B, the other family member will have to enroll in one of the Blue Cross health plans to be covered on a City-sponsored plan. If all family members are enrolled in Medicare Parts A & B, they must enroll in the same plan. If one member is enrolled in a UHC Medicare Advantage plan and the other is enrolled in a Blue Cross health plan, and the Blue Cross health plan member turns age 65 and enrolls in Medicare Parts A & B, both members must then enroll in the same plan, either the UHC Medicare Advantage plan or the Blue Cross health plan.

Please note that UHC Medicare Advantage or Hartford Medicare Supplement premiums will increase if a retiree or dependent is subject to a Medicare late enrollment penalty

You may contact the Benistar Retiree Customer Service Center at 844-235-4727 from 8:30 a.m. to 5:30 p.m., Monday through Friday, for any questions regarding UnitedHealthcare or Hartford benefits for both medical and prescription drug plans.