



ASSOCIATION HEALTH PLAN

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HEALTH PLAN

KMIT has formed a new health insurance association, in cooperation with Kansas Blue Cross/Blue Shield and IMA Financial Group.

The new plan is called the **KMIT Association Health Plan (KAHP)**, and will be a part of the existing KMIT organization/structure.

The purpose of the plan is to be able to offer a full range of health insurance benefits to all Kansas municipal employees, at the lowest possible cost.

Membership in the Association will be required, and **open to ALL municipalities (and not just cities) in Kansas**, whether or not those entities are current members of KMIT.

KMIT Pool Administrator, **Don Osenbaugh**, is the initial contact for questions.

By municipalities jointly providing quality and affordable group health benefits, we can improve our employees' health and family life, while stabilizing the financial future of our organizations.

WARREN PORTER

Rose Hill City Administrator/KAHP Committee Chairperson

Like many cities, WaKeeney has struggled with the rising cost of healthcare over the years. We were looking to mitigate those increasing costs and found this unique opportunity to partner with our fellow cities; the KHAP allows municipalities (big and small) to come together and benefit from economies of scale and experience-rated underwriting, not small-group age banded rating.

HARDY HOWARD

WaKeeney City Administrator

- * Open to ALL Kansas 'Municipalities' (includes cities, counties, community colleges, townships, water districts, special districts, public agencies, etc.)
- * Great opportunity for collaboration and economies of scale
- * Large-group rating/stability



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The Blue Cross Advantage

1. Find a doctor or hospital

With 99% of doctors and 100% of hospitals within our service area in Kansas, your employees have the flexibility to choose the doctor hospital and pharmacy they want.

Your employees will have access to our cost transparency tool and can compare costs before they go to the doctor

2. Employee Assistance Program (EAP)

Life can be stressful. Whether it's the loss of a loved one a struggle with an addiction or relationship difficulties it's important for your employees to be able to talk to a professional. The EAP, operated by New Directions is a life management resource that cultivates overall wellness in your organization by helping your employees navigate personal challenges.

3. BlueAccess®

Our secure online member portal allows your employees to:

- * View benefits, including eligibility and deductible/coinsurance information
- * Check their claims
- * View, download and monitor medical expenses through their Explanation of Benefits (EOBs)
- * View download or print their digital ID card
- * Utilize the doctor/hospital finder

4. Telehealth services

Safe and secure telemedicine is the quality care your employees need made easier. It allows healthcare professionals to evaluate, diagnose and treat patients from a distance using secure video/audio connections.

With the same member cost share as a primary care doctor visit, your employees have the option to have a virtual doctor's visit from the comfort of their home.

5. HealthyOptionsSM

Your employees will have access to our HealthyOptions program – a powerful set of services, tools and one-on-one support to live a healthy life **at no extra cost to you.**

Programs available include:

- * Disease management for members with chronic health conditions
- * Case management for members with complex medical conditions
- * Wellness management for tools to help members become tobacco free, manage stress, have a healthy pregnancy or lose weight
- * Strive, powered by WebMD ONE, provides your employees with a recommended health action plan, a personalized homepage and mobile app, text based health coaching, and other tools to help achieve their unique well being goals
- * Worksite wellness our staff will partner with you to help create a culture of wellness at your organization
- * Educational resources through our Wellness Media Library

KMIT PLAN OPTIONS

BlueEdge

	Options 1 / 2 / 3	HDHP 1	HDHP 2
Deductible & coinsurance			
Self Only	\$500 / \$1,000 / \$1,500	\$5,000	\$6,000
Coinsurance: Member portion	20%	\$0	\$0
Self + One and Self + Family	\$1,000 / \$2,000 / \$3,000	\$10,000	\$12,000
Out of pocket maximum (preferred providers)			
Self Only	\$5,000	\$6,350	\$6,350
Self + One and Self + Family	\$10,000	\$12,700	\$12,700
Common services at preferred providers			
Primary care doctor	\$35 copay	Subject to deductible	Subject to deductible
Specialists	\$70 copay	Subject to deductible	Subject to deductible
Virtual doctor visits/ telemedicine	\$35 copay	Subject to deductible	Subject to deductible
Preventive care	Paid at 100%	Paid at 100%	Paid at 100%
Emergency room	\$250 copay, then subject to deductible coinsurance	Subject to deductible	Subject to deductible
Emergency room transportation	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Inpatient surgery	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Inpatient facility fee	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Outpatient lab work and radiology	Paid at 100% of the allowable charge up to a combined max of \$300 for each covered person, each benefit period	Subject to deductible	Subject to deductible
Outpatient rehabilitation	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Hospice	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Chiropractic care	\$70 copay	Subject to deductible	Subject to deductible

KMIT PLAN OPTIONS
Comprehensive Major Medical

	Options 1 / 2 / 3	HDHP 1	HDHP 2
Deductible & coinsurance			
Self Only	\$500 / \$1,000 / \$1,500	\$3,000	\$5,000
Coinsurance: Member portion	20%*	\$0	\$0
Self + One and Self + Family	\$1,000 / \$2,000 / \$3,000	\$6,000	\$10,000
Out of pocket maximum (preferred providers)			
Self Only	\$5,000	\$6,350	\$6,350
Self + One and Self + Family	\$10,000	\$12,700	\$12,700
Common services at preferred providers			
Primary care doctor	\$25 copay	Subject to deductible	Subject to deductible
Specialists	\$25 copay	Subject to deductible	Subject to deductible
Virtual doctor visits/ telemedicine	\$25 copay	Subject to deductible	Subject to deductible
Preventive care	Paid at 100%	Paid at 100%	Paid at 100%
Emergency room	\$250 copay, then subject to deductible coinsurance	Subject to deductible	Subject to deductible
Emergency room transportation	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Inpatient surgery	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Inpatient facility fee	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Outpatient lab work and radiology	Paid at 100% to a combined max of \$300 for each covered person, each benefit period, then subject to deductible coinsurance	Subject to deductible	Subject to deductible
Outpatient rehabilitation	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Hospice	Subject to deductible/ coinsurance	Subject to deductible	Subject to deductible
Chiropractic care	\$25 copay	Subject to deductible	Subject to deductible

*This option has a coinsurance max of \$1,000 for self and \$2,000 for self + one or self + family.

PHARMACY COVERAGE

ResultsRx

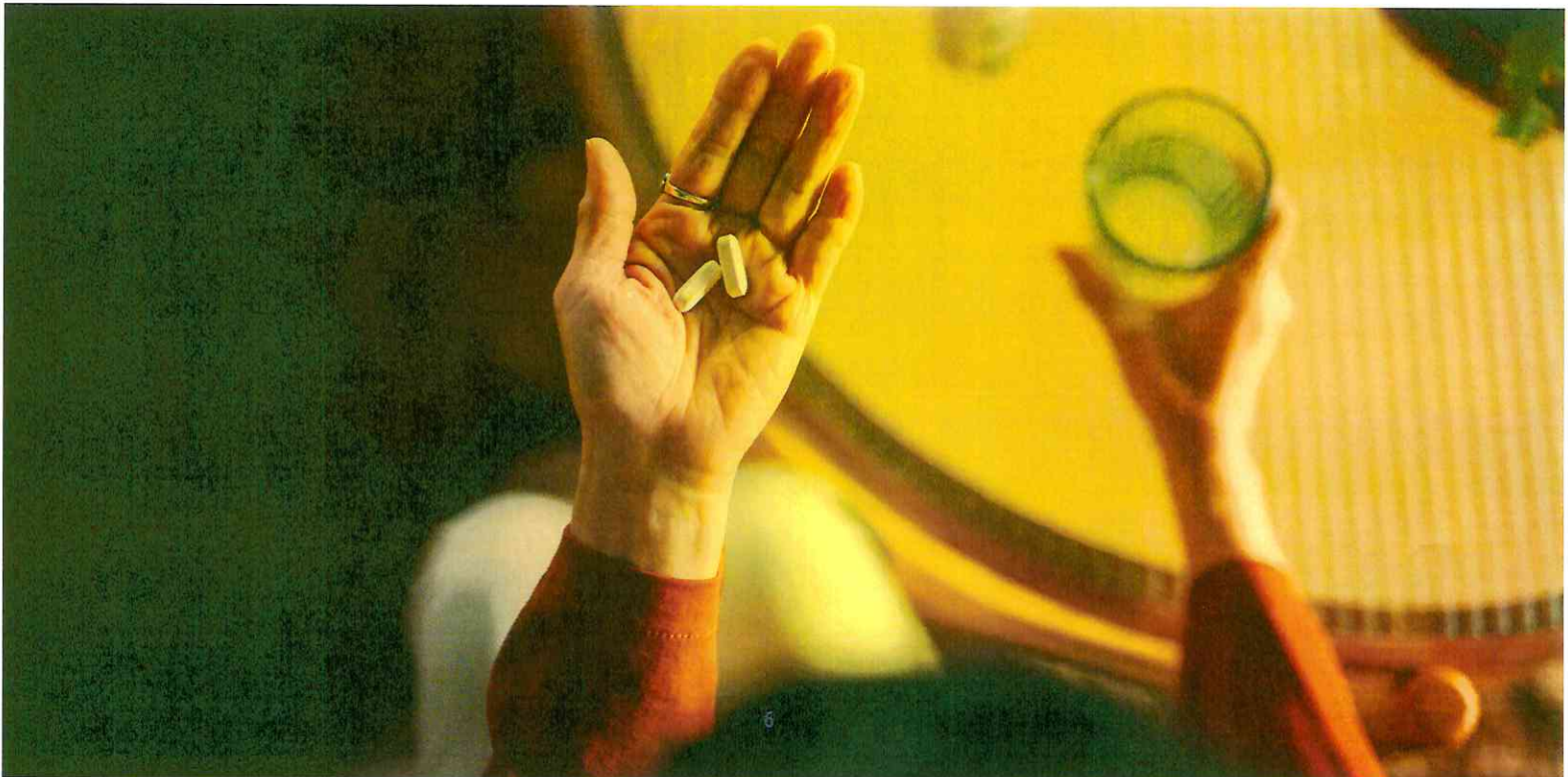
BlueRx Card ¹	Mail order ²
\$15 generic	\$37.50 generic
\$50 brand name	\$125 brand name
\$75 non-preferred	\$187.50 non-preferred
\$150 specialty ³	\$375 specialty ³
20% coinsurance up to \$250 max for specialty non preferred ³	

¹Quantity is a 30 day supply.

²Quantity is a 90 day supply, available through the Extended Supply Network.

³Designated specialty pharmacy

*HDHP: All pharmacy expenses will go toward the health deductible. Once the deductible is met, the above copays apply.



What You'll Pay

	BlueEdge			Comprehensive Major Medical		
	Options 1 / 2 / 3	HDHP 1	HDHP 2	Options 1 / 2 / 3	HDHP 1	HDHP 2
Employee	\$629.10 / \$614.62 / \$602.99	\$511.11	\$486.55	\$672.43 / \$654.63 / \$639.51	\$569.89	\$511.11
Employee + Child	\$1,263.05 / \$1,233.71 / \$1,210.14	\$1,023.96	\$974.19	\$1,350.86 / \$1,314.79 / \$1,284.15	\$1,143.08	\$1,023.96
Employee + Spouse	\$1,339.47 / \$1,308.32 / \$1,283.31	\$1,085.78	\$1,032.97	\$1,432.63 / \$1,394.36 / \$1,361.84	\$1,212.17	\$1,085.78
Family	\$1,973.41 / \$1,927.41 / \$1,890.45	\$1,598.63	\$1,520.61	\$2,111.04 / \$2,054.50 / \$2,006.48	\$1,785.34	\$1,598.63

KMIT

ASSOCIATION HEALTH PLAN

KMIT.NET

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**BlueCross
BlueShield
of Kansas**

