



Kansas City
Many options. One choice.



THE BLUE KC EXCHANGE.

A COMPELLING COMBINATION OF COST CONTROL AND CHOICE



What's a health insurance exchange?



In a nutshell, an exchange accomplishes two goals:

1 Gives employers MORE CONTROL of what they spend.

2 Gives employees MORE CHOICES than ever before.

The Affordable Care Act says insurance exchanges must go into effect in 2014. As the leading health insurance provider in Kansas City, we say why wait? Employers need a better way to control healthcare costs right now, and we're ready to provide it...right now. Introducing the Blue KC Exchange, an innovative new way to buy health insurance.

What is the Blue KC Exchange?

Gone are the days of letting benefits be defined by company budgets, where small businesses select "one-size-fits-all" employee health plans based on what the company can afford. Now, with the Blue KC Exchange, employers determine a fixed monthly contribution per employee, and employees select from 10 different plans to meet their individual coverage and spending needs.

An ideal solution for companies with 2-99 employees, this leading-edge program delivers greater cost control and more choices. Everybody wins with the Blue KC Exchange.

What other savings does it offer?

How does a 4.9% second year rate cap sound? Price stability is a signature part of Blue KC, so we built it into the all-new

Blue KC Exchange as well. In fact, employers who offer the Blue KC Exchange in 2012 will automatically receive a 4.9% cap on their renewal increase in 2013.* Our focus on making healthcare costs manageable is just one of the reasons we've been Kansas City's leading health insurance provider for more than 73 years.

How does the Blue KC Exchange work?

ABC Company wants to keep employee health insurance, but heavy rate hikes make it increasingly unaffordable, and costs are difficult to predict. The company has raised its deductible twice in four years and changed carriers once. With no caps on rate increases, the employer has to determine what benefits to decrease or cut on an annual basis, and they don't know up front how much their health insurance expenses will be for any given year.

Thankfully, the Blue KC Exchange offers a solution to meet the financial needs of ABC Company and its staff. After careful analysis, officials determine ABC Company can afford \$300 per employee per month toward health insurance. Employees are presented with 10 plans to choose from on BlueKCexchange.com, and they pay only the portion of the monthly premium that's left over after ABC Company's \$300 contribution (via pretax payroll deduction). Multiple plan options give employees the freedom to select coverage based on personal budget and healthcare needs.

The Blue KC Exchange lets small businesses control and predict healthcare costs while providing more options than ever before. Employer groups define their contributions, and employees choose a plan they want.

4.9% SECOND YEAR RATE CAP

* Under certain circumstances, a company with less than 50 employees may receive an increase above 4.9%. Small group rates are filed as minimums and maximums with State Insurance Departments, and insurance carriers cannot charge less than the minimum or more than the maximum. Blue KC Exchange products are composite rated (based on the age and sex of employees), so in cases where a company's composition changes, the company may be charged an amount in addition to the 4.9% increase to stay compliant with the minimum filed rate. The larger the company, the less likely it is that additional charges will occur.

Put the Blue KC Exchange to Work for You

Broker Quotes
(Blue Q)

Broker Apps
(Easy Apps/
Paper)

Blue KC Underwrites

Broker Presents

Group Defines Contribution

Employees Shop



More information is just a call away. Ask your broker or call Blue KC at 816-395-2939.



Kansas City

Blue KC Exchange

INSURANCE PLAN SELECTION

10 Plans Available

AN EXAMPLE OF EMPLOYEE MONTHLY COSTS

after a \$300 contribution from their employer*

1	BlueSaver HSA		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$5,000/\$10,000	Out-of-Pocket Max: \$5,000/\$10,000				
	Coinsurance: 100%/80%	Emergency Room: Deductible				
	Office Visit: Deductible	Drug Copay: Deductible then 100%	\$31.21	\$488.28	\$359.11	\$647.27
2	AffordaBlue		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$5,000/\$15,000	Out-of-Pocket Max: \$5,000/\$15,000				
	Coinsurance: 100%/80%	Emergency Room: Deductible				
	Office Visit Copay: \$30 (office charge only – 5 visits per calendar year)	Drug Copay: \$12 – Generics Only	\$31.21	\$488.28	\$359.11	\$647.27
3	High Deductible HRA		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$5,000/\$15,000	Out-of-Pocket Max: \$5,000/\$15,000				
	Coinsurance: 100%/80%	Emergency Room: Deductible				
	Office Visit: Deductible	Drug Copay: \$12/\$50/\$70	\$52.59	\$539.15	\$401.65	\$708.40
4	Preferred-Care Blue		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$3,500/\$10,500	Out-of-Pocket Max: \$3,500/\$10,500				
	Coinsurance: 100%/80%	Emergency Room: \$150, Ded. then Coinsurance				
	Office Visit Copay: \$40	Drug Copay: \$12/\$45/\$70	\$89.98	\$628.15	\$476.06	\$815.34
5	BlueSaver HSA		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$2,500/\$5,000	Out-of-Pocket Max: \$2,500/\$5,000				
	Coinsurance: 100%/80%	Emergency Room: Deductible				
	Office Visit: Deductible	Drug Copay: Deductible then 100%	\$111.34	\$678.99	\$518.57	\$876.44
6	High Deductible		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$2,500/\$7,500	Out-of-Pocket Max: \$2,500/\$7,500				
	Coinsurance: 100%/80%	Emergency Room: Deductible				
	Office Visit Copay: \$40	Drug Copay: \$12/\$45/\$70	\$132.72	\$729.87	\$561.11	\$937.57
7	Preferred-Care Blue		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$2,000/\$6,000	Out-of-Pocket Max: \$4,000/\$12,000				
	Coinsurance: 80%/60%	Emergency Room: \$100, Ded. then Coinsurance				
	Office Visit Copay: \$40	Drug Copay: \$12/\$45/\$70	\$154.08	\$780.72	\$603.63	\$998.68
8	Preferred-Care Blue		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$1,500/\$4,500	Out-of-Pocket Max: \$3,500/\$10,500				
	Coinsurance: 80%/60%	Emergency Room: \$100, Ded. then Coinsurance				
	Office Visit Copay: \$30	Drug Copay: \$12/\$40/\$70	\$191.48	\$869.71	\$678.04	\$1,105.62
9	Preferred-Care Blue		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$1,000/\$3,000	Out-of-Pocket Max: \$3,000/\$9,000				
	Coinsurance: 80%/60%	Emergency Room: \$100, Ded. then Coinsurance				
	Office Visit Copay: \$25	Drug Copay: \$12/\$40/\$70	\$207.50	\$907.85	\$709.93	\$1,151.46
10	Preferred-Care Blue		Employee Only	Employee/ Spouse	Employee/ Child(ren)	Employee/ Family
	Deductible: \$500/\$1,500	Out-of-Pocket Max: \$2,500/\$7,500				
	Coinsurance: 80%/60%	Emergency Room: \$100, Ded. then Coinsurance				
	Office Visit Copay: \$20	Drug Copay: \$12/\$40/\$70	\$266.27	\$1,047.72	\$826.88	\$1,319.53

*Premiums shown above are for demonstration purposes only, each group plan will vary.