



**KANSAS CITY REGIONAL  
ASSOCIATION OF REALTORS®**

# KCRAR Healthcare Program

## 2023 Benefits Plan Overview



**Kansas City**

**BUKATY**  
COMPANIES  
*Expertise you experience®*



Access to quality, affordable health insurance has been an ongoing concern for many REALTORS®. As a result, KCRAR has partnered with Jeff Walstrom of Bukaty Companies to provide group health insurance to KCRAR members. This program was built primarily for our KCRAR members who are currently enrolled in an individual plan on or off the Marketplace.

Since all of our members have different needs, we are offering 3 different plans, (\*Most KCRAR members have access to all plans, however some exclusions based on county of residence may apply. See the following plan overviews for details).

Enrollment is open November 1<sup>st</sup> through December 31<sup>st</sup>. If you have any questions, please call Jeff Walstrom directly at 913-647-3981.



**Jeff Walstrom**

*KCRAR Healthcare Program Director*

**913.647.3981**

[jwalstrom@bukaty.com](mailto:jwalstrom@bukaty.com)

Jeff has been in the insurance industry for over twenty years working with Residential and Commercial Real Estate agents throughout the Midwest for the last fifteen years. During this time, it has become more and more difficult for self-employed Real Estate Agents to secure quality healthcare and Jeff has been very passionate about developing a program to help agents across the Midwest. After years of hard work, Jeff and KCRAR are excited to offer Agents quality medical, dental and vision plans.



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# BlueKC Medical Options

	<b>Option 1</b>		<b>Option 2</b>		<b>Option 3</b>	
	<b>Spira Care EPO</b>		<b>BSP Spira BlueSaver QHDHP</b>		<b>Preferred Care Blue PPO</b>	
	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>	<b>Network</b>	<b>Non-Network</b>
<b>Deductible</b>	\$7,000/\$14,000	No Coverage	\$5,000/\$10,000	\$5,000/10,000	\$3,000/\$6,000	\$3,000/\$6,000
<b>Out of Pocket Max</b>	\$7,000/\$14,000	No Coverage	\$6,450/\$12,900	\$32,250/\$64,500	\$5,000/\$10,000	\$10,000/\$20,000
<b>Co-Insurance</b>	100%	No Coverage	90%	60%	80%	60%
<b>Office Visit Primary Care</b>	\$0 @ Spira Deductible	No Coverage	Deductible & Coinsurance	Deductible & Coinsurance	\$40	Deductible & Coinsurance
<b>Specialist</b>	Deductible	No Coverage	Deductible & Coinsurance	Deductible & Coinsurance	\$40	Deductible & Coinsurance
<b>Pharmacy RX Drug Coverage</b>	\$15/\$50/Deductible	No Coverage	Deductible & Coinsurance	Deductible & Coinsurance	\$15/\$70/\$110/\$200	\$15/\$70/\$110/\$200 then 50%
<b>Mail Order RX Drug Coverage</b>	\$15/\$125/Deductible	No Coverage	Deductible & Coinsurance	Deductible & Coinsurance	\$37.50/\$175/\$275/N/A	\$37.50/\$175/\$275/N/A then 50%
<b>Urgent Care</b>	Deductible	No Coverage	Deductible & Coinsurance	Deductible & Coinsurance	\$40 Copay	Deductible & Coinsurance
<b>Emergency Service</b>	Deductible	No coverage	Deductible & Coinsurance	Deductible & Coinsurance	\$100 Copay then Deductible	\$100 Copay then Deductible



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## BlueKC Dental & Vision

BlueKC Dental			
	PPO Network	Choice Network	Non Network
Deductible	\$50 Individual / \$150 Family		
Annual Maximum	\$1,000 per person		
Preventative Services (Not subject to deductible)	100%	100%	80%
Basic Services	80%	70%	60%
Major Services	50%	50%	40%
Waiting Periods (new entrants)	12 Months on existing major		

BlueKC Vision	
	Eye Med Network
Vision Exam:	\$10 Copay
Materials Copay:	\$25 Copay (including the fitting, finishing of lenses, and prescribing or ordering of lenses)
Frames:	\$130 allowance + 20% off balance
Lense Allowance:	Standard Plastic Lenses for spectables: \$25 Standard Single Vision, Lined Bifocal, & Lined Trifocal: \$25
Contact Lenses:	\$130 Max
Frequencies (by last date of service):	Lenses*- Once ever 12 months (in lieu of spectable lenses and a frame)



Kansas City

# BLUESELECT PLUS NETWORK

When savings is just as important as having quality care close to home.

BlueSelect Plus is a select network of healthcare providers specially designed to provide affordable access to quality care in and around the metro area. With this network, your premiums will be lower based on the discounts Blue Cross and Blue Shield of Kansas City (Blue KC) has negotiated with these providers.

## Who should enroll, and what access do I have with the BlueSelect Plus network?

BlueSelect Plus is **best for members who**:

☒ **Live in one of these twelve (12) counties:**

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

**Kansas:** Johnson, Wyandotte

☒ **Seek care from any of the 4,100+ providers and 13 hospitals primarily located in these seven (7) counties:**

**Missouri:** Clinton, Clay, Jackson, Johnson, Platte

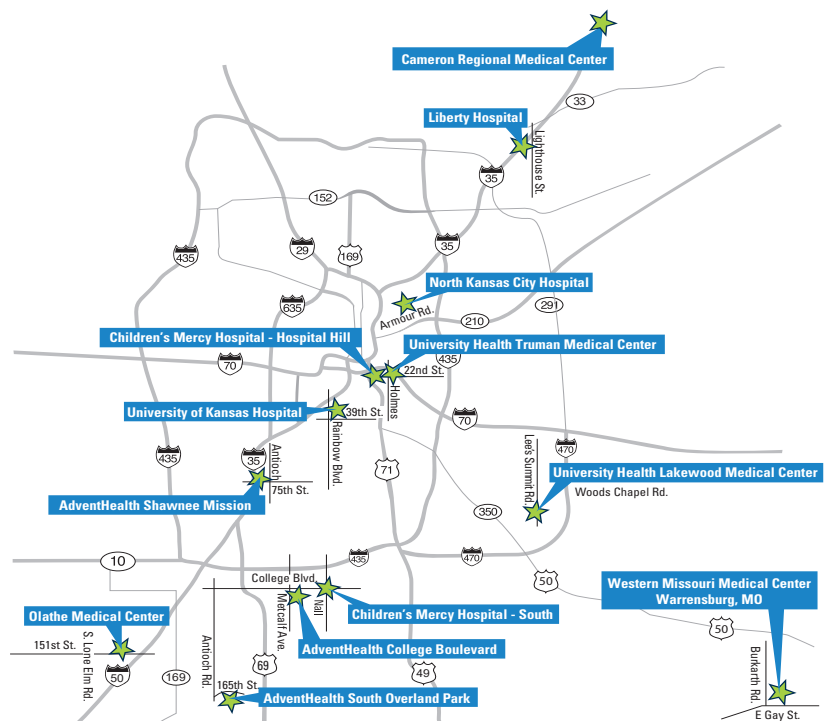
**Kansas:** Johnson, Wyandotte



Over 4,100 Providers.  
13 Top Hospitals.

## Which hospitals are in the network?

- AdventHealth College Boulevard
- AdventHealth Shawnee Mission
- AdventHealth South Overland Park
- Cameron Regional Medical Center
- Children's Mercy Hospital
- Children's Mercy Hospital - South
- Liberty Hospital
- North Kansas City Hospital
- Olathe Medical Center
- University Health Truman Medical Center
- University Health Lakewood Medical Center
- University of Kansas Health Hospital
- Western Missouri Medical Center



**All other hospitals in Blue KC's service area are considered out of network.**



## IMPORTANT:

Understand if your employer is offering the BlueSelect Plus on an Exclusive Provider Organization (EPO) plan or a Preferred Provider Organization (PPO) plan (or both). Then use the following guidelines to better understand the network and your coverage.

## BlueSelect Plus Network (EPO & PPO Differences) and BlueCard Network

### BlueSelect Plus Network

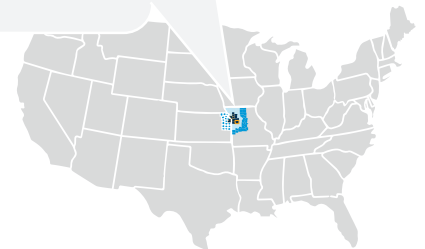
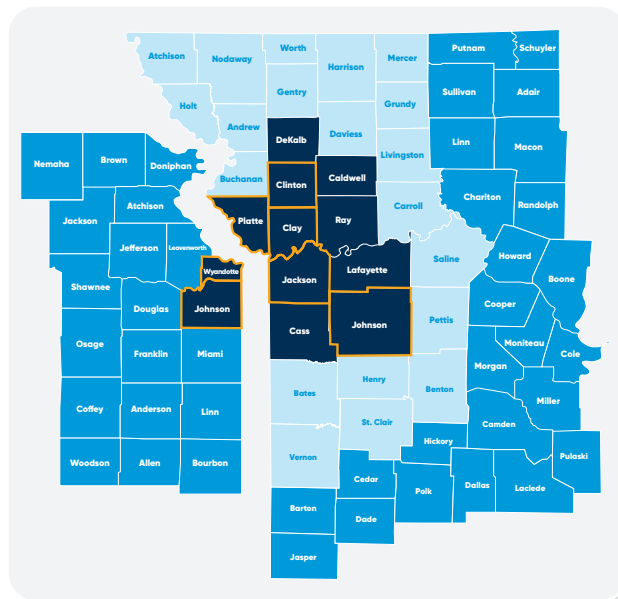
- Provides in-network coverage in the **dark blue** areas of the map. Costs apply toward your annual deductible.
- Hospitals located in the BlueSelect Plus network are located in the seven counties outlined in **orange** (excludes HCA and St. Luke's). Costs apply toward your annual deductible.

### BlueCard

- Offers coverage nationwide, including counties in **medium blue** on the map. Costs apply toward your annual deductible
- Visit **MyBlueKC.com** to see in-network providers for our medical plans
- Simply click **Find a Provider**. You will then be prompted to enter information found on your member ID card.

### Out-of-Network

- The areas in **light blue** are out-of-network.



### Plan Type (EPO or PPO)

**BlueSelect Plus Network:** When receiving care in the BlueSelect Plus network.

See your member ID card to determine if you are on an EPO or PPO plan type.

You have in-network coverage when using any of the 4,100+ providers in the seven (7) area counties and thirteen (13) hospitals in the network. Important note: All other hospitals (and their providers) in the Kansas City metro area that are not in the BlueSelect Plus network are considered out-of-network. ‡ Emergency services are always covered at the in-network cost share. Cost applies toward your annual deductible.

**BlueCard:** When receiving care in the BlueCard network.

You have access to the BlueCard network which offers coverage nationwide, including counties in dark blue on the map. Cost applies toward your annual deductible.

### \*KEY DIFFERENCE

**† Out-of-Network:** When receiving care outside the BlueSelect Plus network within the 32-county Blue KC service area.

**EPO:** No coverage out-of-network except for emergency services. You will be responsible for 100% of costs associated with any care received out of network.

**PPO:** Your extended out-of-network benefits provide some coverage, but higher-out-of-pocket costs will apply.

\*Out-of-network benefits are subject to the plan's allowable charge. Out-of-network providers may bill the member for the remaining balance if they are enrolled in a PPO plan. Members with EPO plans receive no out-of-network coverage except for emergency services and will be billed in full.

**Questions?** Please call Blue KC Customer Service at the number listed on your member ID card.

# CARE LIVES HERE



## We Don't Just See Patients. We Look at the Whole Person.

At Spira Care, we put you at the center of everything we do. We foster a partnership between you and your Care Team of doctors, nurse practitioners, and more. We treat you as an individual, not a set of symptoms. We take the time to listen, not rushing you in and out. And we talk with you, not at you.

It's about supporting your health with a full array of primary care services under one roof—without the stress and complexity. It's called advanced primary care. And it's a better healthcare experience.

## You're part of a team.

Advanced primary care is all about working together to help you reach your goals. And a big part of that is your Care Team:

- **Physicians, Physician Assistants, Nurse Practitioners** offering everything from routine care to preventive visits to treatment of illness.
- **Behavioral Health Consultants** to provide brief, focused interventions and consultation sessions and provide referrals as needed.
- **Diabetic Educators** to help you better manage diabetes.
- **Health Coaches** to help you make lasting, positive lifestyle changes like eating healthier and exercising more.
- A **Care Guide** will tie it all together by coordinating care, answering questions, and explaining benefits.

## Eight locations. Unlimited convenience.

- Crossroads
- Lee's Summit
- Liberty
- Olathe
- Overland Park
- Shawnee
- Tiffany Springs
- Wyandotte

## At Spira Care, Our Primary Focus Is *You*.

Experience the difference advanced primary care can make. Set up your **annual preventive visit** or **care appointment**:



Call **913-29-SPIRA (77472)** or visit your patient portal to schedule your appointment.

To learn more about advanced primary care go to:  
[SpiraCare.com/AdvancedPrimaryCare](https://SpiraCare.com/AdvancedPrimaryCare)

Whether you'd rather visit in person or you're more comfortable with a phone or telehealth option, we can connect you to the right care. Go to [SpiraCare.com](https://SpiraCare.com) to learn more about us, about advanced primary care, and how we can support your health journey.

## Spira Care Services



Primary Care



Health Coaching



Routine Preventive Care



Select Generic Prescriptions Filled On-site\*\*



Chronic Medical Condition Management



Digital X-Rays\*



Sick Care



Routine Lab Draws\*



Behavioral Health Consults

\*Routine labs and X-rays taken at a Spira Care Center are done based on a primary care need and ordered from a Spira Care provider only. We do not accept or facilitate orders from providers outside a Spira Care Center.

\*\*On-site prescription services for a select and limited number of the top generic prescriptions at your regular copay or deductible level.





Kansas City

# MYBLUEKC MOBILE APP

Access your health information anytime, wherever you go

You told us that you wanted to be able to access your health information on-the-go. And we listened. The **MyBlueKC** app makes it easy to manage your Blue KC coverage – no matter where you are. All you need is a smartphone and the **MyBlueKC** app.

The app can make your life easier by helping you get the answers you need in just a few taps.

## Registration is simple!

Once logged in, the MyBlueKC app provides a customized experience based on your plan and coverage.



## THE MYBLUEKC APP PUTS SO MUCH IN YOUR HANDS.

Find doctors and specialists in your network.



Access virtual care



Download your digital ID card.



Access benefit information about your plan.



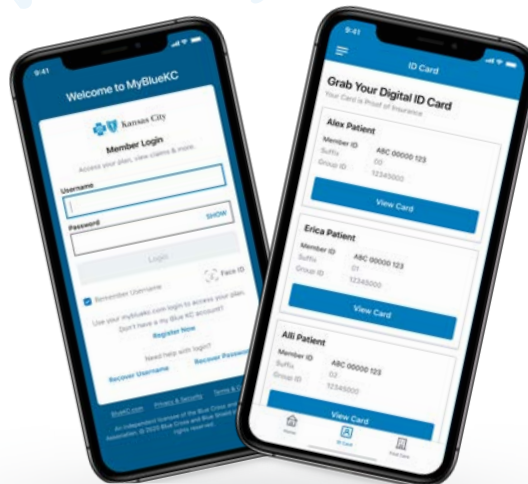
Review spending for the current plan year.



View details about your claims.



Understand costs with a Cost Estimator.



Learn about more benefits and programs that come with your Blue KC coverage.

Download the  
**MyBlueKC**  
MOBILE APP

You're just moments away from being able to manage your Blue KC coverage on-the-go. Simply download and take control.



**Questions?** Please call Blue KC Customer Service at the number listed on your member ID card.



# Find A Doctor Or Hospital

Estimate your medical costs and learn ways to save.

At [MyBlueKC.com](https://mybluekc.com), the Blue KC **Find Care**, with the built-in **Cost Estimator Tool**, helps you make more informed decisions about your health.

- Narrow search using filters
- Estimate costs
- Find out networks a provider participates in
- Learn about treatment options
- Understand treatment timelines
- Read and write provider reviews
- Compare providers
- Review doctor quality information

## Get more from your search

Use categories to expand your search and feel more empowered with your healthcare decisions:

### Search by Location

Search by city or ZIP.

### Search by Plan

For current members, your plan's network should display. If it does not, you can find your network name at the top of your Blue KC member ID card.

### Search by Category

- Name of doctor or specialty - Search by first or last name, or a specialty, such as **general practice** or **OB/GYN**.
- Facility name or type of facility – Enter the name of a hospital or clinic, or types of facilities near you and the support you might need.

Use categories to estimate your medical costs based on procedure or treatment type, plus ways to save!

### Costs for Procedures

Get cost estimates for medical procedures, such as a **flu shot** or **MRI**.

### Treatment Timelines

Search treatment information for long-term medical conditions that include stages of healing, such as **total knee replacement** or **coronary bypass surgery**.

## Condition Information

Search conditions such as **deviated septum** or **lumbar (low back pain)** and read medical information to find treatment options and doctors, which can provide insights into how you can lower your total costs and find the support you might need.

## To Search as a Guest

Step 1: Visit [BlueKC.com](https://mybluekc.com)

Step 2: Select **Find Care**, in the upper right corner of the page

Step 3: Tell us whether you're getting an employer plan, or shopping for an individual/family plan

Step 4: Select Your Network under the Select a Medical Network dropdown

Step 5: Set Your Location by Zip Code

Step 6: Explore Your Options

\*Searching as a guest will not allow you to estimate costs, research condition information or view treatment timelines

## Find Care



Visit [MyBlueKC.com](https://mybluekc.com) and click **Find Care** from the menu.



or download the **MyBlueKC mobile app** to access your health insurance information anytime, wherever you go.





# Save and Earn with SmartShopper

Compare convenient, in-network locations and choose the best option.

Costs for medical procedures are unpredictable. In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go. SmartShopper helps bring visibility to what you may pay.

SmartShopper pays eligible members cash rewards for choosing a SmartShopper-eligible provider for certain routine procedures, preventive exams, imaging scans and scheduled surgeries. The reward you receive will vary depending on the procedure you need.

## Integrated online for convenience

To make the experience easy, you can find SmartShopper on the Blue KC member portal, [MyBlueKC.com](https://MyBlueKC.com). Simply log in and search for the procedure or test you need. SmartShopper will display providers and costs, which you can compare side by side. The program leverages the existing local and national network of providers and facilities that you trust today.

Taking care of your health is important, and so is your budget. This innovation is part of Blue KC's commitment to cost transparency and cost savings.



## It pays to shop.

### Step one: Shop

- When your doctor recommends a medical test or procedure, evaluate your options for care at [MyBlueKC.com](https://MyBlueKC.com)

### Step two: Get care

- Receive care at a reward-eligible location of your choice, in your plan's network.

### Step three: Earn a reward

- After your claim is paid, SmartShopper will mail you a reward check.

**Prefer to shop over the phone or need a little extra help.**



**Call 1-855-476-5027 to contact the SmartShopper's Personal Assistant Team** or you can reach a Blue KC customer advocate by calling the number on the back of your ID card.



Kansas City

# Make The Most Of Your Pharmacy Benefits

We know how important your pharmacy benefits are to you. Blue KC, together with Pharmacy Benefit Manager (PBM), provides safe, easy and cost-effective ways for you to get the medication you need.

Let's get started making the most of your pharmacy benefits. You have several ways to fill prescriptions. Each option offers convenient services to help you make the most of your pharmacy plan. Here's what you need to know about each:



## RETAIL NETWORK

You have access to fill your prescriptions at thousands of retail pharmacies and many national drug stores, supermarkets and large retailers.



## HOME DELIVERY

Our home delivery program can save you time and money by delivering maintenance medications directly to your home. Learn more on the next page.



## SPECIALTY PHARMACY

Our specialty pharmacy can help you manage your chronic conditions and specialty therapies. Learn more about these benefits on the next page.

## Access Your Account.



Visit [MyBlueKC.com](https://www.MyBlueKC.com)



or download the **MyBlueKC mobile app** to find your Prescription Drug List (PDL) which lists the prescriptions covered by your plan.

**NOTE:** The app makes it even easier to always have access to your member ID card, which includes your pharmacy information.





## Getting Started

### Log into your pharmacy benefits account by following these easy steps:

1. Log into [MyBlueKC.com](https://MyBlueKC.com).
2. Click **Plan Benefits** on the left and then select **Pharmacy Plan Info**.
3. From that screen click the **View Your Pharmacy Benefits** button to be redirected to the our PBM's site.
4. Once you're redirected to the our PBM's homepage, **you can enroll in home delivery, find a network pharmacy, check medication coverage** and much more.

Use the same credentials that you use on [MyBlueKC.com](https://MyBlueKC.com) to access the MyBlueKC mobile app. Find Pharmacy Benefits on the app under Plan Benefits & Coverage Information.

### Home Delivery

Follow the instructions above to enroll in our home delivery program and have a three-month supply of maintenance medication (those you take regularly) delivered directly to your home. Here's what else this program can offer:

- **Cost Savings** – You may pay less for your medication with a three-month supply through home delivery.
- **Convenience** – Get free standard shipping on medications delivered to your mailbox.
- **24/7 Access and Reminders** – Speak to a pharmacist who can answer your questions any time, any day.

### Specialty Pharmacy

Specialty medications can be important to maintaining or improving your health and quality of life. If you take a specialty medication, our specialty pharmacy can help by providing resources and personalized, therapy-specific support. Here are just a few of the support services available to you:

- **Access to your medications** at the lowest cost.
- **24/7 access to personalized patient care** from knowledgeable pharmacists and nurses who specialize in your condition.
- **Proactive refill reminders** with timely delivery and shipping in confidential packaging.

### PHARMACY HELP

#### General Questions or Assistance

Call Pharmacy Customer Service at the number listed on your member ID card, Monday through Friday, from 8 a.m. to 5 p.m. Central Time with any questions.

#### Pharmacy Benefit Manager's customer service team

is available to answer your questions after hours.



#### Home Delivery Assistance

**1-844-579-7774**

#### Specialty Medication Assistance

**1-855-427-4682**



# Use Rx Savings Solutions To Save On Prescriptions

## Yes, there's something you can do about prescription costs.

Rx Savings Solutions is a secure, online tool that helps you find ways to save money on your prescription drugs. Your health plan offers this service free of charge to all members and their dependents enrolled in medical benefits.

### This is how it should be...



#### Selection

Discover all the options available to treat your condition and compare them to your current prescription(s).



#### Price

Know exactly what a medication costs, if your plan covers it, and the impact on your deductible.



#### Convenience

Never miss a savings opportunity, even in the doctor's office, and request a lower-cost prescription in just a few clicks.



#### Assistance

If you have a savings opportunity, the experienced Rx Savings staff can work directly with your doctor to help you make safe changes and start saving quickly!

### This is how you can save...



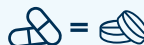
#### Same Drug, Different Form

Believe it or not, a capsule might cost more than a tablet or liquid form - or vice versa. You never know, but now you will.



#### Different Drug, Same Treatment

There is usually more than one medication available to treat a medical condition. We show you all of them, along with their costs.



#### Same Ingredients, Different Pills

If a drug has two active ingredients, the price can skyrocket! Take the active ingredients separately at the same time for the same treatment at a lower cost.



#### Same Active Ingredient, Lower Price

If a generic is available, we'll find it. If there is more than one option, you'll know exactly what each one costs.



## Start saving with Rx Savings Solutions.

- Log into [MyBlueKC.com](https://mybluekc.com) and select: Plan Benefits > Pharmacy Plan Info > Spend Less on Prescription Drugs (or use the quick link: [myrxss.com/bluekc](https://myrxss.com/bluekc)).
- See your current savings opportunities or search any medication for savings. You can also view your prescription history and share with your doctors.
- If you have a savings opportunity, talk to your doctor or pharmacist to discuss your options.

OR

- Rx Savings Solutions' experienced pharmacists can work directly with your doctor or pharmacist to make safe changes that save you money. Call Blue KC Customer Service at the number found on your member ID card for assistance.
- Receive notifications when new savings opportunities are available.

## START SAVING!



### Visit [MyBlueKC.com](https://mybluekc.com)

to log in and access your pharmacy benefits and Rx Savings Solutions (or use quick link: [myrxss.com/bluekc](https://myrxss.com/bluekc)). If you have a savings opportunity Rx Savings Solutions can help make changes with your doctor.



Kansas City

# Lifestyle Program Benefit

Lose weight and feel your best.



## WHOLE PERSON HEALTH SUPPORT

Blue KC invites you to get healthier with this covered benefit that helps you lose weight and feel your best. If you qualify, we'll match you with a program that fits your lifestyle and keeps you on track with one-on-one support from a trained health coach, including virtual options.

Blue KC has partnered with Solera to offer you a personalized experience from leading health solutions like WW (Weight Watchers® reimagined). And the best part? **It's completely paid for by your health plan if you qualify.**



### Pick the right program for you

Choose from a variety of programs, from virtual personal coaching to small group meetings. Each program has milestones to help you stay on track and earn free tools.



### Get free digital tools

After you qualify and are matched to a lifestyle program, we'll send a smart scale within a week (digital programs only) and an activity tracker after four weeks.\*



### It's a covered benefit – that means no additional cost to you

If you qualify, this benefit is paid for 100%. And so is your matching lifestyle program.

\*For participants who complete four weeks of activity meeting Diabetes Prevention Program guidelines. Applies to select activity tracker models. Limited to one per person. While supplies last. Solera Health reserves the right to discontinue at any time. Solera4me is provided by Solera Health, an independent company.



### Visit [Solera4me.com/BlueKC](https://www.solera4me.com/BlueKC)

and find out if you qualify by taking a brief quiz.



# HELP WHEN YOU'RE NOT FEELING LIKE YOURSELF

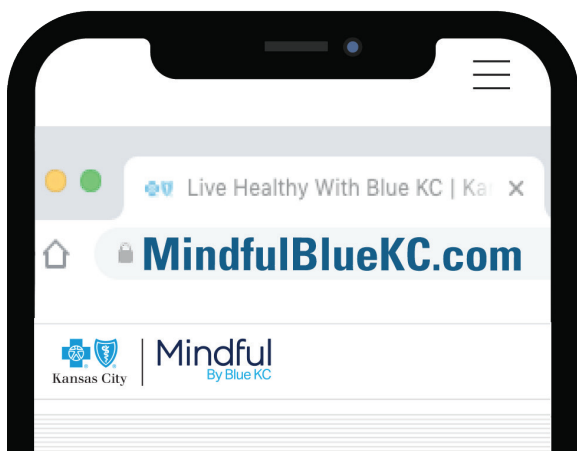
**IF YOU HAVE A BEHAVIORAL  
HEALTH ISSUE,  
YOU'RE NOT ALONE.**

We created Mindful by Blue KC to reduce the stigma around behavioral health in our communities while making care accessible and affordable.

**FOR HELP OR INFORMATION ABOUT YOUR SERVICES  
TALK WITH A MINDFUL ADVOCATE  
24 HOURS A DAY, 7 DAYS A WEEK.**

**833-302-MIND (6463)** or call the behavioral health number  
on the back of your member ID card

[MindfulBlueKC.com](https://MindfulBlueKC.com)



 **Kansas City**  
**Mindful**  
By Blue KC

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# HELP STARTS WITH A CONVERSATION

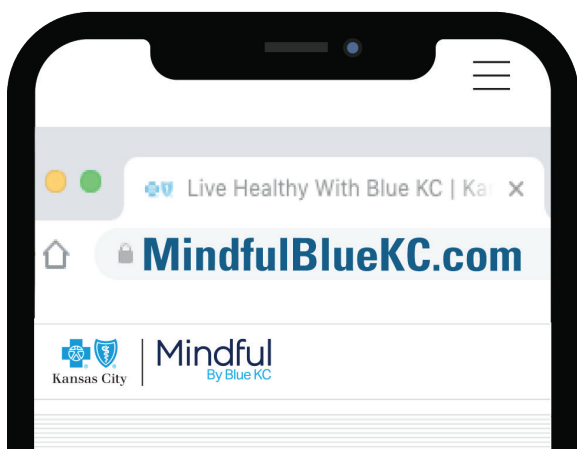
## MEET YOUR MINDFUL ADVOCATE

In a unique role to Blue KC, our Mindful Advocates are licensed behavioral health clinicians who match members to providers and services and guide care plans.

FOR HELP OR INFORMATION ABOUT YOUR SERVICES  
**TALK WITH A MINDFUL ADVOCATE**  
**24 HOURS A DAY, 7 DAYS A WEEK.**

**833-302-MIND (6463)** or call the behavioral health number  
on the back of your member ID card

[MindfulBlueKC.com](https://MindfulBlueKC.com)



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# ENROLL IN YOUR BENEFITS: ONE STEP AT A TIME

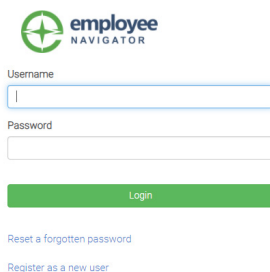
**BEFORE YOU ENROLL** - Call or Email Jeff with your SSN and Date of Birth

Jeff Walstrom  
jwalstrom@bukaty.com  
9136-647-3981

## STEP 1. LOG IN

Go to <https://www.employee navigator.com/benefits>

**Returning Users:** Log in with the username and password you created.

The image shows the login interface for Employee Navigator. It features the company logo at the top, followed by input fields for 'Username' and 'Password'. Below these fields is a green 'Login' button. At the bottom, there are two links: 'Reset a forgotten password' and 'Register as a new user'.

**New Users:** Click on the Registration Link in the email sent to you from your administrator or Register As New User. Create an account and your own username and password. You will be asked to provide:

## STEP 2.

- First and last name
- PIN (last four digits of SSN)
- DOB (mm/dd/yyyy)

**COMPANY IDENTIFIER: KCRAR**

## BEGIN ENROLLMENT PROCESS

After you login, click **Let's Begin** to complete your required tasks. Once you've completed any assigned onboarding tasks click **Start Enrollment** to begin your enrollment.

## STEP 3. UPDATE PERSONAL INFO

After clicking **Start Enrollment**, you'll need to provide some personal and dependent information before moving to your benefit elections. To enroll a dependent in coverage you will need their DOB and SSN.

## STEP 4. ELECT YOUR BENEFITS

You can now choose to either select or waive each of your benefits. To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?** You must click **Save & Continue** at the bottom of each screen to save your elections.

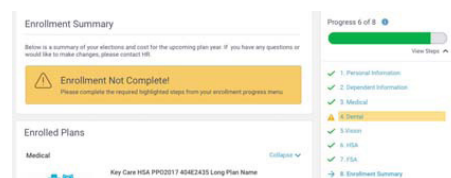
## STEP 5. ADDITIONAL FORMS

If you have elected benefits that require a beneficiary or primary care physician designation, or completion of an Evidence of Insurability form, you will be prompted to add those details.

## STEP 6. REVIEW AND CONFIRM ELECTIONS

Review the summary of your selected benefits. Click **Sign & Agree** if everything

looks correct to complete your enrollment. You may login and view your online summary at any point during the year.

The image is a screenshot of the 'Enrollment Summary' page. It shows a progress bar at the top indicating 'Progress 5 of 8'. Below this, there's a section titled 'Enrollment Not Complete!' with a warning icon and text stating 'Please complete the required highlighted steps from your enrollment progress menu.' The main area lists 'Enrolled Plans' with a table showing 'Medical' and 'Key Care HSA' with their respective IDs. On the right, there's a sidebar with a checklist of steps: 1. Personal Information, 2. Dependent Information, 3. Medical, 4. Dental, 5. Vision, 6. HSA, 7. FSA, and 8. Enrollment Summary. Steps 1 through 7 are marked with green checkmarks, while step 8 is highlighted in yellow.

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fingertips!**



For help contact:  
[enrollmentsupport@bukaty.com](mailto:enrollmentsupport@bukaty.com)  
913.345.0440