



**KANSAS CITY REGIONAL
ASSOCIATION OF REALTORS®**

KCRAR Healthcare Program

2026 Benefits Plan Overview



Bukaty Companies
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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 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 4th through December 31st. 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

Jeff has accumulated over twenty-four years of expertise in the insurance field, working closely with Residential and Commercial Real Estate agents throughout the Midwest for the last twenty years. As self-employed Real Estate agents face growing difficulties in securing quality healthcare, Jeff has become devoted to creating a tailored program to assist agents across the region. Following years of dedication Jeff and KCRAR proudly offer high-quality medical, dental, and vision plans.



Lorie Whittacre

Bukaty Service Team Account Manager

913-333-3382

lwhittacre@bukaty.com

As your appointed account manager, Lorie will be your primary contact for addressing service-related matters, such as claims, billing, identification card request, and enrollment processes.



BlueKC Medical Options

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

This summary of benefits is intended only to highlight your benefits and should not be relied upon to fully determine coverage. Please refer to the Summary of Benefits and Coverage (SBC) for a complete listing of services, limitations, exclusions, and a description of all the terms and conditions of coverage. Where there is a discrepancy, the SBC will prevail.



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%

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 spectacles: \$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 spectacle lenses and a frame)

NueSynergy is the billing administrator and charges a \$10 monthly billing and administration fee. Premiums will be drafted from your account on or shortly after the 5th of each month. If you have billing questions, please contact the NueSynergy Billing Department at billing@nuesynergy.com or 913-942-2045.



Kansas City

Worry Less, Go Paperless

Access your member guide online.

Your member guide is a go-to source for all of your Blue KC health plan information. Access it anytime, anywhere.

Easy accessibility - Get instant access to your member guide all year long, especially when you bookmark it.

Important contact information - Make quick connections to your Member Portal, programs, and services.



TIP: Bookmark the page for quick future access.

Scan to Access Member Guide



ENROLL IN YOUR BENEFITS: ONE STEP AT A TIME

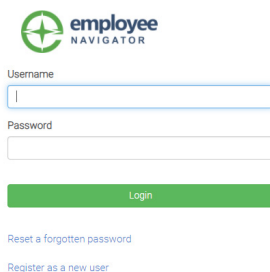
BEFORE YOU ENROLL - Call or Email Jeff with your SSN and Date of Birth

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

STEP 1. LOG IN

Go to <https://www.employeenavigator.com/benefits>

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



The login form features the Employee Navigator logo at the top. Below it are two input fields: 'Username' and 'Password'. A green 'Login' button is positioned below the password field. 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.

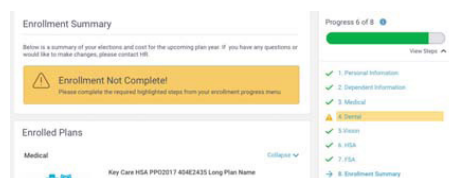
STEP 5. ADDITIONAL FORMS

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 screenshot shows an 'Enrollment Summary' page. It includes a progress bar at the top right indicating 'Progress 6 of 8'. A yellow warning box states 'Enrollment Not Complete' with a note to complete required steps. Below, there's a section for 'Enrolled Plans' showing a 'Medical' plan. On the right, a checklist shows steps 1 through 8, with step 6 (Enrollment Summary) highlighted in yellow.

**Scan me for
Employee Navigator
access at your
fingertips!**



For help contact:
enrollmentsupport@bukaty.com
913.345.0440