



MEDICAL & PRESCRIPTION DRUG INSURANCE

Ryan Lawn & Tree offers three different Medical/Rx plan options through BlueCross BlueShield of Kansas City (BlueKC). The following pages provide a high-level look at the coverages available and employee costs for each plan, broken out by in-network and out-of-network providers. Please refer to the full plan descriptions for greater detail, available online at www.RLTBenefits.com. We want to make sure you have all the information necessary to make the best decisions for the Medical/Rx plan that meets the full needs of you and your family.

MEDICAL PLAN 1: Preferred-Care Blue HDHP

Preferred-Care Blue Network: coverage plan for local KC/metro-area networks, and nationwide.

MEDICAL PLAN 2: Preferred-Care Blue PPO

Preferred-Care Blue Network: coverage plan for local KC/metro-area networks, and nationwide.

MEDICAL PLAN 3: BlueSelect Plus HDHP with Spira Care

BlueSelect Plus Network: coverage plan for local KC/metro-area networks ONLY, a cost-effective plan centered around Spira Care Centers for your primary care needs. **Not available for branches outside of the Kansas City Metro area.**

IN-NETWORK PROVIDERS

In-network providers are trusted medical services who have established relationships with our BlueKC insurance carrier. Because they are trusted providers, we can offer their services at a discount when compared to out-of-network providers. It is easy to find an in-network provider and BlueKC's provider networks will give you access to doctors and hospitals across the country. Visit www.bluekc.com or call 816.395.3380 for a complete list of available in-network providers near you.

WELLNESS VS. NON-WELLNESS RATES

Employees who obtain 3000 Wellness points by September 30th of the previous year will have access to the wellness premium rates listed for the upcoming benefit year. Employees who did not meet the requirement will pay the higher non-wellness rate. During 2026, employees must obtain 3000 points by 9/30/26, or they will pay higher premiums in 2027.

