

MINDFUL by BlueKC

Behavioral Health Services For Blue KC Members



WHOLE PERSON HEALTH SUPPORT

Behavioral health refers to the relationship between your behavior and overall well-being. Your behavioral health impacts your ability to function in everyday life and your concept of self.



Stress, depression, anxiety, substance use and other behavioral health issues can affect how you manage your physical health and daily living challenges. When you're in touch with your behavioral health, you can take better care of the whole you.

Mindful by Blue KC is a behavioral health initiative dedicated to reducing the stigma around behavioral health in our communities while making care more accessible and affordable.

IT ALL STARTS WITH THE MINDFUL ADVOCATE

In a unique role exclusive to Blue KC health plans, there is a Mindful Advocate available to help 24/7 for:



In-the-moment support



Help locating and referring to in-network providers



Care navigation



Help connecting to expedited treatment options in crisis situations

One phone call can match you to the right care and services.



Call 833-302-MIND (6463)

or call the behavioral health number on your ID card.

HEALTH SAVINGS ACCOUNT (HSA)



A Health Savings Account (HSA) is a way for you to set aside part of your paycheck to be used for qualified healthcare expenses like deductibles, copays, co-insurance, prescriptions, vision and dental expenses, and some over the counter medications. High-deductible health plans have lower premiums and may result in lower annual medical costs. These plans offer several advantages to reward you for taking an active role in your healthcare spending.

WHO IS ELIGIBLE FOR AN HSA?

To be eligible for an HSA account, you must be enrolled in a high-deductible health plan (HDHP), which are Medical Plan 1 (HDHP) or Medical Plan 3 (SpiraCare). You cannot be covered by any other medical plans that are not qualified as HDHP, including a spouse's medical coverage unless it qualifies as an HDHP. You also cannot be claimed as dependent on another person's tax return or be a veteran who has received treatment other than preventive care through the Department of Veterans Affairs within the past three months.

WHAT'S SPECIAL ABOUT AN HSA?

An HSA differs from a Flex Spending Account (FSA) in two main ways- all the money in your account is yours (no forfeiture), and you can take it with you when you leave or retire. The account funds roll over from year to year, and after age 65, you can withdraw funds for any reason without taxation; ordinary income taxes will only apply to non-eligible healthcare expenses.



GROW OVER TIME AS YOU SAVE OR INVEST

Once a contribution to the account is made, it's yours to manage as you choose. When your balance reaches the investment threshold of \$1,000, you'll have the option to invest it in mutual funds carefully selected by Voya's in-house Investment Management team. This is an investment account, with growth, for any of your future healthcare expenses- even after you leave employment.

SPEND EASILY, ANYTIME YOU NEED IT

All withdrawals from your HSA are tax-free, as long as they are used to pay for eligible health care expenses. When you enroll in an HSA through Voya Financial, you'll get a debit card that makes paying for healthcare expenses quick and easy. You'll also get access to a secure website where you can view account activity, plus a mobile app that makes it easy to capture receipts and reimburse yourself on-the-go.

	2026 Annual Max	Max Per Paycheck
Individual Coverage	\$4,400	\$183.33
Family Coverage	\$8,750	\$364.58
Additional Catch-Up Contributions (for ages 55+)	\$1,000	\$41.67

FLEXIBLE SPENDING ACCOUNTS (FSA)



Like an HSA, FSAs provide you with the same pre-tax savings advantage to help you pay your dependent care expenses. By anticipating your family's day care costs for the next year, you can lower your taxable income. Voya is also our FSA provider.

DEPENDENT CARE FSA

The Dependent Care FSA allows employees to use pre-tax dollars towards qualified dependent care, such as caring for children under the age of 13, or caring for disabled dependents over the age of 13. Per IRS rules for 2026, the annual maximum amount you may contribute to the Dependent Care FSA is \$7,500 per household (or \$3,750 each if married and filing separately) per calendar year. This is higher than previous year's maximums- the first time the maximum contribution amount has increased since 1986!

Examples of care-related costs include:

- Cost of child(ren) or disabled-dependent care
- Cost for an individual to provide care either in or outside of the home
- Nursery schools & preschools (excluding kindergarten and public educational costs)

ADOPTION ASSISTANCE FSA

The Adoption Assistance FSA allows employees to use pre-tax dollars towards eligible domestic and foreign adoption expenses. The annual maximum amount you may contribute to the Adoption Assistance FSA is \$17,670 per year.

Examples include:

- Adoption agency fees
- Court Costs
- Attorney fees
- Travel Expenses while away from home
- Home Study and Application Fees



USE-IT-OR-LOSE IT RULE

The IRS has a requirement that you use and spend down your FSA balance by the end of the plan year, otherwise the remaining balance in the account is forfeit. Please plan and budget these dollars wisely. A 2 ½ - month grace period is available to help you use your remaining account balance by mid-March of the following calendar year. All claims for reimbursement must be submitted by 3/30 of the following year.

TOOLS AND RESOURCES

Voya administers the FSA and HSA plans. For more information, or to obtain forms, or file claims, visit their website at <https://myhealthaccountsolutions.voya.com/> and create an account or download the mobile app.



DENTAL

Ryan Lawn & Tree offers Dental benefits through Delta Dental of Kansas. This description provides a high-level look at the amounts you pay when visiting in-network providers; please refer to the full plan description for greater detail. Delta Dental has a unique program for employees with children called **Right Start 4 Kids**. Under this program, if an in-network provider is seen, there is **100% coverage for kids 12 & under** for all services (except orthodontics) and no waiting periods or deductibles.

PROVIDERS

Delta Dental gives you access to a multitude of dental providers. Visit www.deltadentalks.com for an online directory to search for a complete list of providers. Customer Service can be reached at 800.234.3375.

Delta Dental of Kansas Dental Plan	
Type of Service	In-Network*
Deductible (waived for Preventive) Maximum Benefit Per Calendar Year	\$50 single /\$150 family \$1,500/person
Diagnostic/Preventive Care	
Unlimited Cleanings – Regular and Maintenance Exams, X-rays, Fluoride Treatments, Space Maintainers, Sealants	100%
Basic Services	
Fillings, Extractions, Oral Surgery, Endodontics, Periodontics, Emergency Exam	90%
Major Services	
Crowns, Dentures and Bridgework, Repairs	60%
Orthodontia (Children Under 19)	
Benefit % Paid Lifetime Orthodontia Maximum	50% \$1,000

**In-network benefits only shown; please refer to the supplemental plan designs or call customer service for out-of-network benefit questions.*

	Employee Cost Per Pay Period	Total Premium Per Month Shared by RYAN + Employee
Employee	\$5.46	\$35.69
Employee + Spouse	\$11.51	\$75.58
Employee +Child(ren)	\$13.50	\$87.75
Employee + Family	\$20.58	\$137.70