

Your 2020 health plan

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Independence 

Personal Choice

EPO



Get to know your health insurance plan

Feeling your best means taking care of your health and well-being. We offer comprehensive benefits, personalized tools, and support to help you do both.

Be healthy

With the region's largest network of hospitals and doctors, you have access to care where and when you need it.

Be well

With digital tools and member-exclusive discounts, you can create a customized path to well-being and get added support for more complex health conditions.



Sign up to receive personalized health screening reminders and notifications by text or email.

ibx.com/getconnected

How this plan works

A Personal Choice EPO health plan lets you visit any doctor or hospital in the network — no referrals needed. **Here are some other key things you should know.**



Primary Care Physician (PCP)

A PCP is the doctor you visit for check-ups and routine care. You don't need to tell us who your PCP is, but you must use an in-network doctor.



Specialist

You do not need a referral from your PCP to visit a specialist. Simply make an appointment.



Designated sites

Certain factors like where you receive care can affect cost. If you need blood work or an outpatient procedure like rotator cuff surgery or ear tubes for a child, you can save money by choosing a freestanding lab (like LabCorp) or an ambulatory surgery center instead of a hospital. Learn more at ibx.com/waystosave.



Out-of-network benefits

Out-of-network benefits are covered for emergency care only. You must use in-network doctors and hospitals for routine care and planned procedures. You have in-network coverage across the U.S. through BlueCard® PPO, with 95 percent of doctors and hospitals accepting your Independence Blue Cross ID card.



Precertification

Precertification is an approval that your doctor must receive from us before you get coverage for certain services, genetic tests, and specialty drugs. A complete list of what requires precertification is available at ibx.com/precert.

ACHIEVE

With Independence

Achieve Well-being

Our personalized digital tools and resources help you achieve what's important to you in a way that's simple, easy, and fun. Here's how it works:



Complete the Well-being Profile



Sync your devices to track your progress



Start a program



Stay motivated with tokens and badges for achievements



Develop your action plan to:

- Get fit
- Sleep better
- Eat right
- Manage stress



Look for reminders, encouraging emails, and text messages

Log in at ibx.com to start your journey!

With Healthy LifestylesSM reimbursements, you get money back for your healthy choices.

- \$150 on fitness center fees
- \$150 on an approved weight management program
- \$150 for programs to help you quit tobacco

ibx.com/reimbursements



Achieve Better Health

Need a little help? We offer an added level of personalized support when you're managing more complex health challenges.



Personal health record

Stay on top of your health with this digital health diary. It automatically updates with your office visits, surgeries, and tests once your claims are processed.



Health Coach*

Registered Nurse Health Coaches are available 24/7 to answer questions about your health and treatment options.



Condition management**

If you have a chronic health condition, our condition management program offers support and guidance to help you manage your care.



Case management*

We can help you navigate serious or complex medical conditions by connecting you with registered nurses and social workers who understand your health plan.



Baby BluePrints®

If you have a baby on the way, this program provides support throughout your pregnancy. You get 24/7 telephone access to a registered nurse and email reminders along the way to ensure you have the healthiest pregnancy possible.



Health resources

Read the latest articles and research on living a healthy lifestyle, fitness, and nutrition topics, including a library of easy and delicious recipes.

* This is a free and confidential service.

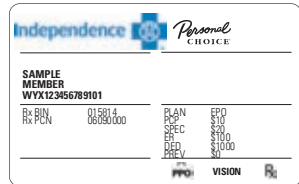
† Condition management is available at no cost to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.

You're in control

Whether you're at home or on-the-go, you can quickly and securely find a doctor and access your benefits information using our member tools. Just log in at ibx.com or use the IBX mobile app.

Access plan information

Log in anytime to view your ID card, claims, spending, and benefits information.



Find care near you

As a member, you have access to the largest network of doctors and hospitals, and our **Find a Doctor** tool will help you choose the right one.



Get IBX to go!

Download our free IBX app for your iPhone or Android device.



Connect with us!

Sign up to receive health screening reminders, important plan notifications, and cost-savings alerts securely through text message or email.

ibx.com/getconnected



Exclusive discounts and savings

As an Independence Blue Cross member, you can take advantage of savings and discount programs for local, regional, and national businesses and attractions.†



Discounts on entertainment and events

Blue InsiderSM offers great deals on family-themed activities like movie and theater tickets, sporting events, museums and zoos, and travel. You can also save on online shopping and merchant gift certificates.



Exclusive deals

Save on health-related products and services with exclusive value-added discounts and offers from leading national companies, like FitBit. You'll find weekly featured deals on meal delivery services, fitness apparel, weight loss programs, laser vision correction, and more.



Discounted gym membership

The GlobalFit Gym Network offers discounts to 8,000 gyms, fitness centers, and studios nationwide. You'll also enjoy discounts on a variety of fitness equipment and a Jenny Craig[®] membership.



Coupons for healthy ingredients

Need healthy recipe inspiration? Getgoodliving.com and the IBX Good Living app offer valuable coupons for popular food and household items plus delicious recipes to try.



Free nutrition counseling

Schedule up to six visits a year with a participating registered dietitian, your doctor, or another network provider — at no cost to you.§



Philly-area fun

Take advantage of a members-only offer on Indego, Philly's bike-share program. Or show your member ID card for free skating admission at the Blue Cross RiverRink.

† These are value-added programs and services. They are not benefits under the health care plans that you purchased and are, therefore, subject to change without notice.

§ Not all members have nutrition counseling visits as part of their benefits plans. Please contact Customer Service or your benefits administrator to determine if this benefit applies to your coverage.

Check out all of the exciting member perks at ibx.com/discounts.

Questions?

Call Customer Service at the number
on the back of your member ID card.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross
— independent licensees of the Blue Cross and Blue Shield Association.