



October 1, 2017

First, Last
Address 1, Address 2
City, State Zip

Important information regarding the Independence Blue Cross provider network

Dear Valued Member:

On October 1, 2017, Community Health Systems, Inc. (CHS) was acquired by a new parent company, Reading Health System, now Tower Health. As a result, the Independence Blue Cross (Independence) contractual agreements with the hospitals, facilities, and the physicians they employ automatically ended as of the date of the acquisition. The former CHS hospitals — which include Brandywine, Jennersville, Pottstown, Phoenixville, and Chestnut Hill hospitals — are no longer in the Independence network.

We are committed to providing our members with in network coverage at the former CHS (now Tower Health) hospitals, entities and physicians they employ for 30 days while helping you find new care providers and ensuring a smooth transition.

What could this mean for me?

Our records indicate that you have a health plan with Independence and you or someone in your family received care at one of these hospitals or from a physician they employ within the past 12 months. The enclosed list of questions and answers explains how you might be affected.

Covered services will continue at the in-network level until October 31, 2017 to allow you time to transition your care to an in-network provider, subject to member benefits. After that time, the following applies:

- HMO, EPO, and some customer-specific Closed Panel PPO plans do not cover elective or scheduled out-of-network services.
- PPO, DPOS, and POS plans offer coverage for care received from an out-of-network provider, but often require significantly higher cost-sharing, such as deductibles, copayments, and coinsurance, when compared to an in-network hospital or physician. This means you should expect significant out-of-pocket costs when receiving non-emergent care from former CHS providers.

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- HMO, DPOS, and POS plans require the selection of a primary care physician (PCP). If your PCP is employed by a former CHS entity, you will need to select a new, in-network PCP.
- Emergency services are not affected; these services are covered at in-network cost-sharing amounts under all plans.

Finding in-network care

To find new in-network providers, please visit ibx.com/findadoctor. To choose a new PCP, log on to our secure member portal at ibxpress.com, select the *My Care tab*, and then select *Change my Primary Care Physician*. When prompted for a reason for choosing a new PCP, please select **PCP No Longer in Network** to ensure the change goes into effect as of the first of the current month.

We want to help you and your family to continue to have access to quality care, at an affordable cost. If you need assistance, please call Customer Service at **1-888-580-9500** or the number on the back of your ID card. You may also visit ibx.com/membersfirst for the most current information available.

Sincerely,

Customer Service

Enclosure