

In-network hospitals and respective tiers

Tier 1 - Preferred (\$)

Hospital	County
Barix Clinics	Bucks
Doylestown Hospital	Bucks
Grand View Hospital	Bucks
St. Luke's Hospital - Quakertown Campus	Bucks
Brandywine Hospital	Chester
The Chester County Hospital and Health System	Chester
Jennersville Regional Hospital	Chester
Crozer-Keystone Health System	Delaware
Delaware County Memorial Hospital	Delaware
Taylor Hospital	Delaware
Abington Memorial Hospital	Montgomery
Abington Health – Lansdale Hospital	Montgomery
Einstein Medical Center – Montgomery	Montgomery
Holy Redeemer Hospital	Montgomery
Physicians Care Surgical Hospital	Montgomery
Aria Health	Philadelphia
Chestnut Hill Hospital	Philadelphia
Einstein Medical Center Philadelphia	Philadelphia
Hahnemann University Hospital	Philadelphia
Roxborough Memorial Hospital	Philadelphia
Wills Eye Institute	Philadelphia

Tier 2 - Enhanced (\$\$)

Hospital	County
Lower Bucks Hospital	Bucks
Phoenixville Hospital	Chester
Pottstown Memorial Medical Center	Montgomery
Children's Hospital of Philadelphia	Philadelphia
Fox Chase Cancer Center	Philadelphia
Jeanes Hospital	Philadelphia
North Philadelphia Health System	Philadelphia
St. Christopher's Hospital for Children	Philadelphia

Tier 3 - Standard (\$\$\$)

Hospital	County
St. Mary Medical Center	Bucks
Paoli Hospital – Main Line Health	Chester
Mercy Fitzgerald Hospital	Delaware
Riddle Hospital – Main Line Health	Delaware
Bryn Mawr Hospital – Main Line Health	Montgomery
Lankenau Medical Center - Main Line Health	Montgomery
Mercy Suburban Hospital	Philadelphia
Hospital of the University of Pennsylvania	Philadelphia
Mercy Philadelphia Hospital	Philadelphia
Methodist Hospital – Jefferson University	Philadelphia
Nazareth Hospital – Mercy Health System	Philadelphia
Pennsylvania hospital	Philadelphia
Penn Presbyterian Medical Center	Philadelphia
Temple University Hospital	Philadelphia
Thomas Jefferson University Hospital	Philadelphia

Keystone HMO Proactive Plans

Tiered provider network plans can save your company and your employees even more money on health care

Independence Blue Cross (IBC) is launching two new tiered network plans that will be included in the Blue Solutions suite of products: Keystone HMO Gold Proactive and Keystone HMO Silver Proactive. Tiered network plans are new to our marketplace. With a tiered network plan, all doctors and hospitals in IBC's Keystone HMO network are placed into one of three tiers, and the employees' out-of-pocket costs are based on the provider's assigned tier.

Tiered network plans can save your company money because monthly rates are comparable to other HMO plans within the same metallic level. The difference is that your employees are able to visit any of the doctors and hospitals in the Keystone HMO network. However, they can save even more money when they choose Tier 1 - Preferred providers. Tiered network plans give your employees more control over how they spend their health care dollars.

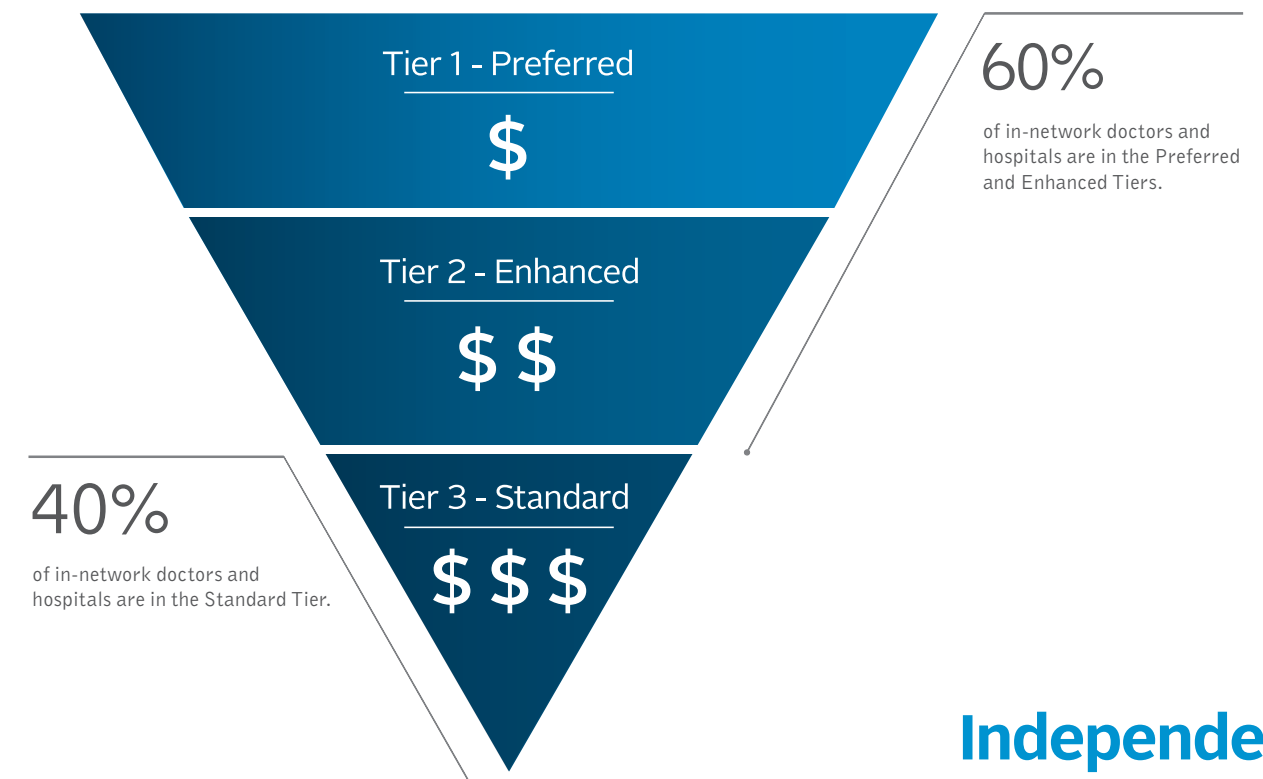
How the Proactive plans work

Based on cost and quality considerations, network doctors and hospitals are placed into one of three tiers: Tier 1-Preferred, Tier 2-Enhanced, and Tier 3-Standard. **All doctors and hospitals in the HMO network are included in the tiered network plans.**

Employees pay lower out-of-pocket costs when they use Tier 1 - Preferred or Tier 2 - Enhanced providers. With about 60 percent of our doctors and hospitals in the lower tiers, employees have plenty of choices when deciding where they will receive health care.

Remember:

All doctors and hospitals in the HMO network are included in the tiered network plans.



Save on quality care

The cost of health care services varies across tiers. Your employees will have access to quality care at a lower cost when they choose a provider in Tier 1 - Preferred or Tier 2 - Enhanced.

Online Provider Finder

Your employees can find out which tier their doctor is in by using the online Provider Finder.

ibx.com/providerfinder

Get more information:

ibx.com/bluesolutions
215-241-3400

Employees pay the same cost for certain services

Even though your employees can save money on certain health services by choosing doctors and hospitals in the various tiers, there are many health services that are covered at the same cost-share across all tiers. For example, in the event of an emergency, your employees should not have to worry about cost or tiers, but should get to the nearest emergency room possible, because the cost-sharing is the same regardless of tier.

Here are some services with the same out-of-pocket costs across all three tiers:

- certain designated preventive care
- emergency room visits
- ambulance
- urgent care
- outpatient labs
- prescription drugs

Is a tiered network plan right for your business?

Before you decide to purchase one of the tiered network plans, you may want to consider a few key questions.

1. Are most of the tier-1 or tier-2 hospitals conveniently located near your employees? You can see a list of hospitals in their respective tiers on the back page.
2. Are your employees likely to want to know a doctor's tier before seeking care? IBC provides an easy-to-use online Provider Finder tool to help members find this information.
3. Do your employees live within our 5-county service area or the contiguous counties? These plans are only available to employees who reside in IBC's service area.

If you answered yes to these questions, then a tiered network plan may be right for your business and your employees.

The chart below shows a comparison of some common health care services.*

	HMO GOLD PROACTIVE			HMO SILVER PROACTIVE		
	Tier 1 Preferred	Tier 2 Enhanced	Tier 3 Standard	Tier 1 Preferred	Tier 2 Enhanced	Tier 3 Standard
Deductible (individual)	\$0	\$0	\$0	\$0	\$3,000	\$3,000
Primary care office visit	\$15	\$30	\$45	\$20	\$35 no deductible	\$50 no deductible
Specialist office visit	\$40	\$60	\$80	\$45	\$70 no deductible	\$100 no deductible
Inpatient hospital ¹	\$350/day \$1,750 max	\$700/day \$3,500 max	\$1,100/day \$5,500 max	\$400/day \$2,000 max	\$800/day ² \$4,000 max	\$1,250/day ² \$6,250 max
Emergency room ³	\$400	\$400	\$400	\$450 no deductible	\$450 no deductible	\$450 no deductible
Generic prescription drug	\$10	\$10	\$10	\$10	\$10 no deductible	\$10 no deductible

¹ Copay waived if readmitted within 10 days. If admitted to the hospital from the emergency room, the out-of-pocket costs for inpatient hospital will apply based on the tier of the hospital.

² Subject to the deductible.

³ Copay not waived if admitted.

Plan Highlights

HMO Gold Proactive

- higher monthly premium, lower costs when you receive care
- no deductible to pay, only copays and coinsurance
- same cost for emergency room, prescription drugs, and other select services across all tiers

HMO Silver Proactive

- lower monthly premium, higher costs when you receive care
- no deductible to pay when you choose Tier 1 - Preferred
- same cost for emergency room, prescription drugs, and other select services across all tiers

Learn more about IBC's Keystone HMO Gold Proactive and Keystone HMO Silver Proactive health plans. Contact your IBC account executive or independent broker today.

* The benefits in the table above represent only a partial listing of the benefits and exclusions in the plans. Benefits and exclusions may be further defined by medical policy. This managed care plan may not cover all of your health care expenses. Read your contract/member handbook carefully or determine which health care services are covered. If you need more information, please call 1-800-ASK-BLUE (1-800-275-2583).