

## Health care options to save you money

### New for 2017 — Telemedicine

Doctors are now making house calls through secure video on your smartphone or other device. Telemedicine from MDLIVE<sup>®\*\*</sup> gives you 24/7 access to a U.S. board-certified and licensed primary care doctor for non-emergency conditions such as colds and flu, sinus problems, ear infections, and more. It's a convenient option when you can't visit a health care provider and more cost-effective than visiting the ER for an illness that is not an emergency. Register now at [mdlive.com](http://mdlive.com) so you are ready when you need a visit — it's quick and easy!

### Urgent Care Center vs. Emergency Room

**Go to the emergency room** for life-threatening medical situations such as severe shortness of breath or chest pain, loss of consciousness or severe abdominal pain.

**Go to an urgent care center** for less serious situations including stitches, X-rays, sprains and strains. You'll save time and money when you can use this option.

**Learn more:** [ibx.com/urgentcare](http://ibx.com/urgentcare)

### Generic vs. Brand-name Prescriptions

Ask your doctor if a generic version of any prescription you need is available. You'll get the same active ingredients as the brand name at up to 70% less.

### Retail vs. Mail Order Prescriptions

Depending on your health plan, you could get a 90-day supply for the cost of a 60-day supply — plus have your medications delivered direct to your home.

**Learn more:** [ibx.com/rxbenefits](http://ibx.com/rxbenefits)



## Feel better with health & wellness features

### Provider Finder

Our easy-to-use online directory allows you to look for all network providers. Easily search by name, location, or specialty. You can also quickly find hospitals, urgent care centers, and pharmacies. Log in to [ibxpress.com](http://ibxpress.com) or download the **IBX app** to search our extensive network of providers.

### Nutrition counseling

Improve your overall health with up to six FREE visits per year with a registered in-network dietitian or physician. Find an in-network provider by searching [ibxpress.com](http://ibxpress.com).

### Reimbursements for healthy lifestyle changes\*

With Healthy Lifestyles<sup>SM</sup> Solutions you can get discounts and reimbursements for activities such as working out, registering for Weight Watchers<sup>®</sup>, or completing a smoking cessation program. **Learn more:** [ibxpress.com](http://ibxpress.com)

## Enjoy special savings

### Identity Theft Protection\*

We have joined together with Experian<sup>®</sup> to offer a FREE identity protection service to help protect the safety and security of your personal and financial information. The service includes: credit monitoring, fraud detection, and fraud resolution support. **Learn more:** visit [ibxpress.com](http://ibxpress.com)

### Money-saving coupons and recipes\*

Access and download valuable coupons, recipes, and informative health articles. Go to [getgoodliving.com](http://getgoodliving.com) or, to download the free app, go to the Apple App Store or Google Play Store and search "good living."

### Savings up to 60% on shopping, travel and dining\*

Blue Insider is your ticket to special savings throughout major cities. **Learn more:** [ibxpress.com](http://ibxpress.com)

\*These are value-added programs and services. They are not benefits under the health care plan that you purchased and are, therefore, subject to change without notice.  
\*\*MDLIVE is an independent company providing telemedicine services for Independence Blue Cross. Services are currently not available in the state of Kentucky and availability may be subject to change. MDLIVE does not replace the primary care physician. MDLIVE may not be available in certain states and is subject to state regulations. MDLIVE does not prescribe DEA controlled substances and other drugs and does not guarantee that a prescription will be written. MDLIVE reserves the right to deny service for potential misuse. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use visit [mdlive.com/pages/terms/html](http://mdlive.com/pages/terms/html).  
Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.





[SEQUENCE CODE]  
Month XX, 2017

Mr. John Q. Sample  
Apt 1-A  
1234 Any Street  
Anytown, PA 12345-6789



## We're happy to have you as a member!

Thank you for choosing Independence Blue Cross. We are happy to have you as a member and want to make sure you stay connected with your benefits. Below are some steps you should take right away to ensure you get the most from your plan.

-  Ensure your [ibxpress.com](http://ibxpress.com) profile is up-to-date so you can continue to manage your plan benefits and health and wellness programs online. Use the great features of [ibxpress.com](http://ibxpress.com) to see a summary of your benefits, search for providers, track your claims and spending, and much more.
-  Review your current e-Bill account information on [ibxpress.com](http://ibxpress.com) and confirm that your 2017 premium is correct. With e-Bill, you can view your invoice online and set notification preferences to get an email when a new invoice is available. E-Bill makes it easy to manage your payments.
-  Set up IBX Wire to receive secure text messages right to your smartphone. Receive coverage information and updates, money-saving tips and discounts, and important health reminders.\*
-  If you haven't already, download the free IBX app to your mobile device for 24/7 convenient access to your account. You can email or fax a copy of your ID card, check the status of referrals and claims, view your health history and prescribed medications, and pay your invoice — all right from your phone. Simply visit the App Store or Google Play and download the app today. If you have the app, make sure you have the most current version.

Be sure to review the full welcome kit. We have included important information to help you understand how your plan works and tips on how to make the most of your benefits. For details on your specific health plan benefits, visit [ibxpress.com](http://ibxpress.com).

Sincerely,

Brett Mayfield  
Vice President, Sales

P.S. Questions? Call 1-844-BLUE-4ME (1-844-258-3463) (TTY: 711), 8 a.m. to 6 p.m. EST, Monday through Friday, or visit [ibxpress.com](http://ibxpress.com).

\*Messages sent via automated text. Standard message and data rates may apply and it's not required to purchase goods and services from Independence. Wire is a trademark of Relay Network, LLC.

# Benefits Summary



## How your plan works

Get the care you need and maximize your coverage

### Keystone Silver Proactive Value

Your health plan gives you access to the largest network of in-network health care providers in the region, including more than 46,000 doctors and 160 hospitals. You can use the Find a Doctor tool on [ibxpress.com](http://ibxpress.com) to find out if your current primary care physician (PCP), specialists, and hospitals are in the network.

Visit [ibxpress.com](http://ibxpress.com) to view your health plan details and download your Summary of Benefits and Coverage.

Key Covered Services	Amount You Pay		
	Before Deductible (ded.)	After Deductible (ded.)	After Out Of Pocket Maximum
Preventive Care Visit	WWWWWWWWWWWWWWWWWWWW	\$0	\$0
Doctor Visit	Copay by Tier- 1: \$10; 2: \$20; 3: \$30	Copay by Tier- 1: \$15; 2: \$30; 3: \$45	
Specialist Visit	Copay by Tier- 1: \$60; 2: \$80; 3: \$100	Copay by Tier- 1: \$60; 2: \$80; 3: \$100	
Telemedicine	All costs up to ded. amt.	All tiers: \$40 copay	
Emergency Room	All Costs up to ded. amt. plus \$500 copay	All tiers: \$400 copay	
Hospital Stay (facility)	Tier copay- 1: \$500; (2: \$900 & 3: \$1,300 plus costs up to ded.)*	Tier copay- 1: \$400; 2: \$800; & 3: \$1,200*	
Generic Prescription (Retail)	All costs up to ded. amt.	All tiers: \$15 copay	
Brand Prescription (Retail)	All tiers: 50% of costs up to \$400 max/script	All tiers: 50% of costs up to \$220 max/script	

\*Maximum of 5 copays per hospital admission.

### Keystone Silver Proactive Value



#### Primary care physician (PCP)

As a member of this health plan, you are not required to select a PCP but you must use an in-network provider. Visits 1-3 are covered with a copay. Visits 4+ are covered after deductible is met. **Visit [ibxpress.com](http://ibxpress.com) to review in-network providers.**



#### Specialist

Direct POS plans provide both in- and out-of-network coverage, with the flexibility to visit most specialists without a referral. Referrals are needed for spinal manipulations, routine X-rays, and physical/occupational therapy. For lab work, you should use the facility recommended by your PCP for the lowest out-of-pocket costs.



#### Designated Sites

You have the choice to visit any in-network site for lab work, physical therapy, radiology, or outpatient surgery. If you choose freestanding sites vs. hospital based sites, you could save money. **Before scheduling a service or procedure, visit [ibxpress.com](http://ibxpress.com) for a list of sites available and estimated costs.**



#### Out-of-network benefits

Out-of-network benefits can be used for emergencies only. For routine care and planned procedures, please be sure to use in-network hospitals and doctors.



#### Precertification

Precertification may also be called "preapproval" or "preauthorization." When required, you may need additional approval before you can receive certain tests, procedures, or medications. Visit [ibx.com/precert](http://ibx.com/precert) to view a list of services and drugs that require preauthorization.



#### Prescription benefits

Your plan includes the Preferred Pharmacy Network which includes over 50,000 pharmacies including most major chains except Walgreens and Rite Aid.

To find your lowest cost generic drug options and help determine your cost share, visit [ibxpress.com](http://ibxpress.com), click the PHARMACY icon, then FIND/PRICE A DRUG.

Your plan has a Mandatory Generic drug requirement. If you get a brand-name drug when a generic is available, you pay the difference in cost plus the brand-name cost-sharing. Choosing generics saves you money.

## Your Costs Explained



**Deductible: Tier 1: \$1,500; Tiers 2 & 3: \$5,500 per individual. Tier 1: \$3,000; Tiers 2 & 3: \$11,000 maximum per family.**

This is the amount you pay each year before your health plan starts paying for certain services. As you can see above, some services are not subject to the deductible and are covered right away.

**Out-of-pocket Maximum: \$X,XXX per individual. \$XX,XXX per family.**

This is the most you will pay for in-network covered services. Any in-network covered services you receive after you meet your annual out-of-pocket maximum are covered 100 percent. All expenses you pay (copays, coinsurance, and deductible) count toward your maximum. Premiums do not count toward your maximum. To confirm your cost for out-of-network services, view your Summary of Benefits and Coverage on [ibxpress.com](http://ibxpress.com).

**Copay: A flat fee for a covered service**

These costs are fixed and predictable. For example, every time you go to your in-network primary care doctor in 2017, you'll pay the same fee.

**Coinsurance: A percentage fee for a covered service**

These costs are less predictable because they change depending on the charges from the health care provider. The good news is that we share the costs with you (you pay a percentage & we pay a percentage). Plus, our negotiated prices will always save you money compared to standard retail charges.

Included with your plan

#### Accolade Health Assistant®\*

You can take advantage of an Accolade health assistant who has access to your Independence benefits and coverage information and will take the time to get to know you and understand your needs. Your personal health assistant can help answer your benefits and claims questions and provide education and support to assist you in making health care decisions.

**See the enclosed insert for details on this no cost, confidential service.**