



# Get to know your 2024 health plan

EPO

**Independence**   
Personal Choice

**IBX**



# Learn about your benefits

An Independence Blue Cross (IBX) health plan gives you everything you need to take care of your health and well-being. To get the most out of your plan, it's important to know how your benefits work and where to find information.

Here are some good places to start:



## Benefits and coverage information

Log in at [ibx.com](https://ibx.com) anytime and navigate to the Benefits section, where you'll find a variety of documents explaining your benefits and coverage. The overview documents highlight services covered under your health plan and out-of-pocket costs for each. Your Benefit Book offers more detailed information about how to use your health plan, as well as a complete schedule of benefits and exclusions.



## Member ID card

Be sure to present your member ID card anytime you receive care. It contains valuable information about your health plan, including:

- Your unique member ID number
- What you'll pay for certain services
- Any deductibles or out-of-pocket maximums your plan has
- Phone numbers you can use to contact us

When you download the IBX mobile app, you can also add your ID card to your phone's Wallet.



## Explanation of benefits (EOB)

An EOB breaks down the exact costs every time you receive care. You'll see how much the provider charged, what your health plan covered, and how much (if anything) you'll pay out of pocket. Keep in mind that an EOB isn't a bill. If you owe anything, your provider will send you a bill.

# Get the care you need, when you need it

With a Personal Choice EPO health plan, you can visit any doctor or hospital in the network without a referral. Here are some key things to know.



## Primary care physician (PCP)

It's a smart idea to select a PCP, even though your health plan doesn't require you to. A PCP can help you stay healthy by providing regular checkups and coordinating your 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 to visit a specialist. Simply make an appointment with an in-network doctor, since an EPO health plan doesn't offer out-of-network coverage.



## Designated sites

Certain factors, like where you receive care, can affect cost. If you need bloodwork or an outpatient procedure (for example, 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](https://ibx.com/waystosave).



## Out-of-network benefits

Care received from out-of-network providers is only covered in the case of an emergency. 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, which offers the largest network of doctors and hospitals in the country.



## Precertification

Precertification is an approval your doctor must receive from us before you get coverage for certain services, genetic tests, and specialty drugs. Visit [ibx.com/precert](https://ibx.com/precert) for a complete list of what requires precertification.



## Virtual care

Most health plans include convenient and affordable virtual care options so you can talk to a doctor by phone or video chat. Refer to your benefits summary to see your virtual care options.



## Take the guesswork out of finding an in-network doctor

Our *Find a Doctor* tool makes it easy to find an in-network doctor, hospital, or other health care provider. Log in at [ibx.com](https://ibx.com) or using the IBX app to review provider profiles, compare providers side-by-side, and view feedback from other members.



# Reach your personal health goals

Everyone's health journey is different. We offer support, resources, and savings that make it easier and more fun to achieve your personal health goals, no matter where you're starting from.

## Achieve Well-being

Achieve Well-being is an online app that helps you stay motivated and reach your health goals, whether you want to get fit, improve nutrition, sleep better, or manage stress.

- ✓ Complete your Well-being Profile and create an action plan
- ✓ Get reminders specific to your health goals
- ✓ Earn tokens and badges to celebrate your achievements
- ✓ Sync up fitness apps and devices to track your progress, create challenges, and invite friends

## Stay active and save

Download the HUSK Movement app, which makes staying active convenient and affordable. Choose from a variety of on-demand content, pay-as-you-go discounted classes, virtual workouts, gym day passes, or personal training sessions. There are no class limits or cancellation fees. Visit [ibx.com/discounts](https://ibx.com/discounts).

## Earn money back for healthy choices

You can earn money back for the following:

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

Visit [ibx.com/reimbursements](https://ibx.com/reimbursements) to learn more.

## Get free nutrition counseling

Pay \$0 for up to six nutrition counseling sessions per benefit year. Simply schedule an in-person or virtual appointment with an in-network registered dietitian, doctor, or other provider.\*

\* 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. Visit limits do not apply to services that are prescribed for mental health care and serious mental illness health care or treatment of alcohol or drug abuse and dependency.

# Stay connected with IBX

Whether you're at home or on the go, you have 24/7 access to your secure member account. Get all the information and resources you need, when you need it, in one convenient location.

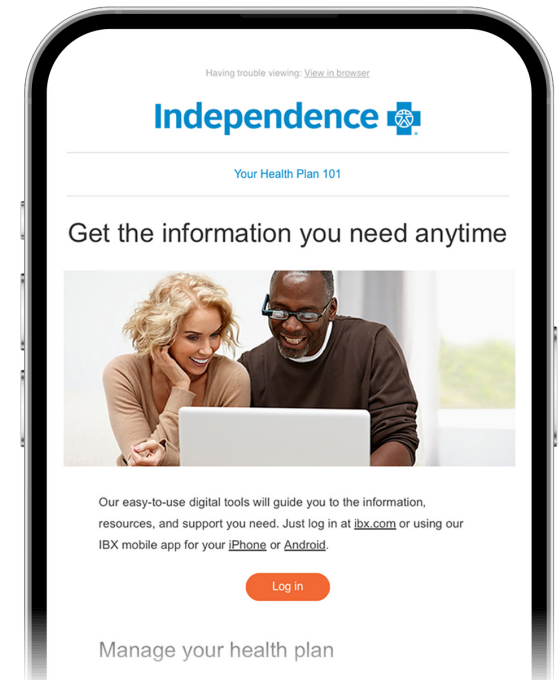
We make it easy to manage your health care and benefits in one convenient place. Log in at [ibx.com](https://ibx.com) or use our free IBX mobile app to:

- Access your **Health Journeys** for a quick view of everything related to your care, such as your Personal Health Record, condition-specific information, and programs to help you with your personal health and wellness goals
- Build a **virtual Care Team** for quick access to your favorite providers
- View **Health Check reminders** for screenings, prescription refills, and other gaps in care (for example, a missed health screening)
- Estimate your **out-of-pocket costs** based on your specific health plan
- View, print, or share your member ID card
- Connect to **vendor sites**, such as spending accounts and other types of coverage

## Connect with us!

Sign up to receive health screening reminders, important plan notifications, and money-saving alerts securely by text message or email.

[ibx.com/getconnected](https://ibx.com/getconnected)



# Get the support you need

You're never alone with IBX. Support is available when you need it, whether you have general health questions or you're managing more complex health challenges.

## Extra support from a Registered Nurse

Registered Nurse Health Coaches are available 24/7 for questions about your health and treatment options.\* Condition-specific support\*\*† is also available for members who have a chronic condition, manage a serious or complex health condition, or are pregnant.

Our Registered Nurse Health Coaches understand your benefits and can offer guidance to help you manage your treatment plan and care.

## Health Coaches can help you:

- Understand your diagnosis
- Get educated on your condition
- Learn to actively manage your health
- Make lifestyle choices that can reduce your health risks
- Learn self-care skills and how to follow your treatment plan
- Prepare for visits and discussions with your doctor
- Weigh the pros and cons of important decisions using evidence-based information they can provide
- Address everyday health concerns

If you're ready for support, call the number on the back of your member ID card and say "Health Coach" when prompted.

\* This is a free and confidential service.

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

‡ MyStrength Plus is available to members ages 18 and older.

## Behavioral health resources and support

We want to be sure you can easily access personalized support and resources for your mental health. Your benefits include:

- **One-on-one support.** Call the Mental Health/Substance Abuse number on the back of your member ID card to talk to a Customer Care Advocate for help with questions or finding in-network care, or to be connected to a licensed clinician for in-the-moment support.
- **Help finding you care.** Quartet is a personal service that helps you find an in-network behavioral health professional who fits your needs and accepts your coverage. [quartethealth.com/ibx](http://quartethealth.com/ibx)
- **Digital self-service tools and resources.** Log in at [ibx.com](http://ibx.com) for mental health resources, including personalized, evidence-based digital programs for stress, depression, chronic pain, substance use, and more from myStrength® Plus.‡
- **Substance use disorder support.** Members have access to Shatterproof Treatment Atlas, a free online tool that connects you or your loved ones with trustworthy, in-network addiction treatment. [treatmentatlas.org](http://treatmentatlas.org)

To learn more about everything your benefits offer, log in at [ibx.com](http://ibx.com) and select *Mental Health & Substance Use Disorder* from the Benefits menu at the top.



# Save with exclusive discounts and programs

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



## Discounts on entertainment and events

Blue Insider<sup>SM</sup> 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 gift certificates.



## Exclusive deals

Save on health-related products and services through our Blue365<sup>TM</sup> program. You'll enjoy exclusive discounts and offers from leading national companies and weekly featured deals for products like meal delivery services, fitness apparel, weight loss programs, and laser vision correction.



## Get Good Living

At [getgoodliving.com](https://www.getgoodliving.com), you can clip and print valuable coupons for popular food, health, and household items. You will also find articles about a variety of health topics and delicious recipes that support a healthy lifestyle.



## Philly-area fun

You get members-only pricing on Indego, Philly's bike-share program, and discounts at the Philadelphia Zoo and The Franklin Institute. And if you show your IBX ID card at the Blue Cross RiverRink, you'll get free skating admission.



Check out all the exciting member perks at [ibx.com/discounts](https://www.ibx.com/discounts).

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

# Support for your financial well-being

We offer three programs to help you and your family members reduce financial stress. For more information, visit [ibx.com/financialwellbeing](https://www.ibx.com/financialwellbeing).

## AblePay

When you sign up for AblePay and use an AblePay provider, you can save up to 13% on your out-of-pocket medical costs, including deductibles, copays, and coinsurance.

## The College Tuition Benefit<sup>®</sup>

The College Tuition Benefit program works like a scholarship and helps offset the costs of college education at select schools for your immediate or extended family members.\*

## GradFin

GradFin provides personalized student loan advice to help you navigate to the perfect savings plan for federal and private student loans, potentially saving you thousands of dollars.



\* Subject to certain restrictions.

# Questions?

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

The products listed are offered by AblePay, an independent company. These are not Blue Cross or Blue Shield products. Independence Blue Cross is acting solely as an agent for AblePay. AblePay is solely responsible.

GradFin, a brand of KeyBank N.A., is providing student loan products and services to customers of Independence Blue Cross. GradFin does not provide Blue Cross products or services.

The Tuition Rewards program is provided by The College Tuition Benefit, an independent company. Neither The College Tuition Benefit nor SAGE Scholars, Inc. provide Blue Cross products or services.

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.