Your health plan

Independence
Get to know your health insurance plan

Feeling your best means taking care of your health needs and your well-being. Our comprehensive benefits, tools, and support help you do both.

**Be healthy**

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

**Be well**

With online tools and discounts that let you create a customized path to well-being and added support for more complex health conditions.
How your plan works

An Independence Blue Cross (Independence) plan lets you see anyone in network, and some plans even give you options for out-of-network care. Take a look at the plan highlights below, and check out your benefits summary for more details.

**Primary Care Physician (PCP)**

Our HMO plans require you to choose an in-network PCP, or family doctor, to treat your general health needs and coordinate your care by providing referrals for specialty care if necessary. Visit [ibx.com/providerfinder](http://ibx.com/providerfinder) to find an in-network provider.

**Specialist**

If you have an HMO plan, you can visit any in-network specialist, such as a heart doctor, with a referral from your PCP. Referrals are easy because they are electronic and you can always check the status of your referrals on our member website. If you have a PPO plan, you don’t need a referral to see a specialist.

**Designated sites**

Some plans require you to receive certain in-network services (like blood work and X-rays) at a specific site, while other plans offer cost-savings for doing so. Learn more at [ibx.com/waystosave](http://ibx.com/waystosave).

**Out-of-network benefits**

If you have an HMO plan, out-of-network benefits are covered for emergencies only. If you have a PPO plan, you have the option for both in- and out-of-network care, but you’ll pay less for doctors and hospitals in network. PPO plans also have in-network coverage across the country through BlueCard PPO, with 9 out of 10 doctors accepting your Independence ID card.

**Precertification**

Precertification is an approval that your doctor must receive from us before you get coverage for certain services. For a full list of services that require precertification, visit [ibx.com/precert](http://ibx.com/precert).
Achieve Well-being

Our personalized online 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.
- Start a program.
- Develop your action plan to:
  - Get fit
  - Eat right
  - Sleep better
  - Manage stress
- Sync your devices to track your progress.
- Stay motivated with tokens and badges for achievements.
- Look for reminders, encouraging emails, and text messages.

Log in to ibxpress.com to start your journey!

With Healthy Lifestyles℠ 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 support and services when you’re managing more complex health challenges.

**Health Coach**

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

**Personal health record**

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

**Condition management***

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

**Case management**

Our free, confidential case management program connects you with registered nurses and social workers who understand your health plan and can help you navigate serious or complex medical conditions.

**Baby BluePrints®**

If you have a baby on the way, this free program provides support throughout your pregnancy, including timely emails and telephone access to a registered nurse.

**Health resources**

You can read the latest articles and research on a variety of healthy lifestyle, fitness, and nutrition topics, including a library of easy, inspiring recipes.

*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
With ibxpress.com, you can access your benefits information online easily, quickly, and securely.

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 ibxpress to go!
Download our free IBX app for your iPhone or Android device.

Get connected
Join IBX Wire® and we’ll send you important health reminders, updates about your coverage, and money-saving tips.'
ibx.com/getwired
Discounts on entertainment and events
Blue Insider℠ 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 CorCell®, Reebok®, Nutrisystem®, and others.

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, new 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.

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

¶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.
Questions?

Call 1-800-ASK-BLUE
(1-800-275-2583) (TTY: 711)

†Standard message and data rates may apply. Text STOP to stop and HELP for help. Terms and Conditions available at myhelpsite.net/ibx. Notification messages within IBX Wire™ are sent via automated SMS. Enrollment in IBX Wire™ is not a requirement to purchase goods and services from IBX.

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.