

# 10 reasons to choose Keystone Direct POS



## Easy to use

1 Both in- and out-of-network coverage

2 Freedom to obtain virtually all health care services without a referral\*

## Care is always within reach

3 More than 50,000 network primary care physicians and specialists

4 More than 100 hospitals, including the area's premier teaching hospitals

5 Guest Membership benefits when out of the area for 90 days or more

6 Coverage for emergency care anytime, anywhere

## Advantages of Keystone Direct POS

7 Coverage for routine eye exams

8 Reminders to get important tests and screenings

9 Discounts on massage therapy, acupuncture, vitamins, and more

10 Online access to your benefits 24/7 through [ibxpress.com](http://ibxpress.com)



## PLUS:

Healthy Lifestyles<sup>SM</sup> programs offer cash-back rewards, discounts, 24/7 Health Coaches, and information on fitness, weight management, and smoking cessation.

**More than 100 million Americans CHOOSE BLUE<sup>SM</sup>, too!**

We're here for you every step of the way.



For more information about Keystone Direct POS, call **215-241-2240** or **1-800-227-3115**, or visit **[www.ibx.com](http://www.ibx.com)**.

\* Referrals from primary care physician are required for X-rays, podiatry, spinal manipulations, and physical/occupational therapy. Requisition forms are required for lab work.

In-network benefits underwritten or administered by Keystone Health Plan East, out-of-network benefits underwritten or administered by QCC Insurance Company, Subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.