

10 reasons to choose Personal Choice



1

Freedom with Personal Choice

No need to select a primary care physician

2

No need for a referral for specialty care

3

You are covered both in and out of network

4

Emergency coverage anytime, anywhere

Care is always within reach

5

More than 50,000 physicians and more than 100 hospitals in the Philadelphia area

6

More than 764,000 physicians and 5,700 hospitals across the United States are available through BlueCard® PPO

BlueCard PPO advantages

7

In-network benefits coast-to-coast through BlueCard PPO providers

8

No claim forms

9

No billing hassles

10

Peace of mind while traveling



PLUS:

Healthy LifestylesSM 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 BLUESM, too!

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



For more information about Personal Choice, call **1-800-ASK-BLUE (1-800-275-2583)**, or visit **www.ibx.com**.

Benefits underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.