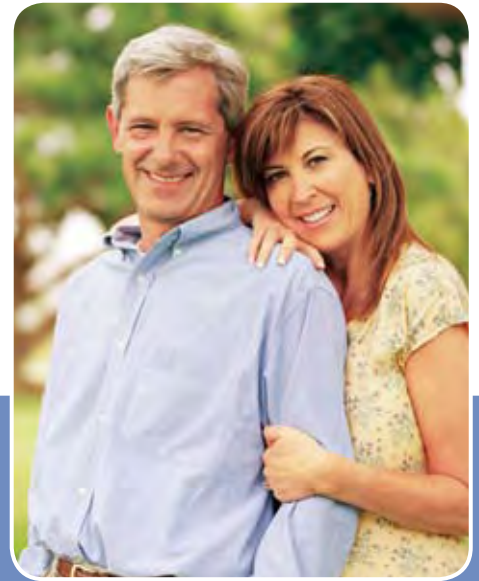


Look Inside:

- Benefits information
- Valuable program extras
- Web tools and resources



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Keystone Direct POS

take charge of your health care

With Keystone Direct POS, you get more than just health care benefits.

Enjoy Rewards and Incentives

Cash Rewards for:	Valuable Discounts on:	Important Reminders for:
<ul style="list-style-type: none">• Fitness Center Fees• Weight Management• Smoking Cessation• Bike Helmets	<ul style="list-style-type: none">• Massage Therapy• Nutritional Counseling• Acupuncture• Health Products	<ul style="list-style-type: none">• Immunizations• Vaccinations• Mammograms and Pap Tests• Colorectal Screenings

Support and Resources when you need them most

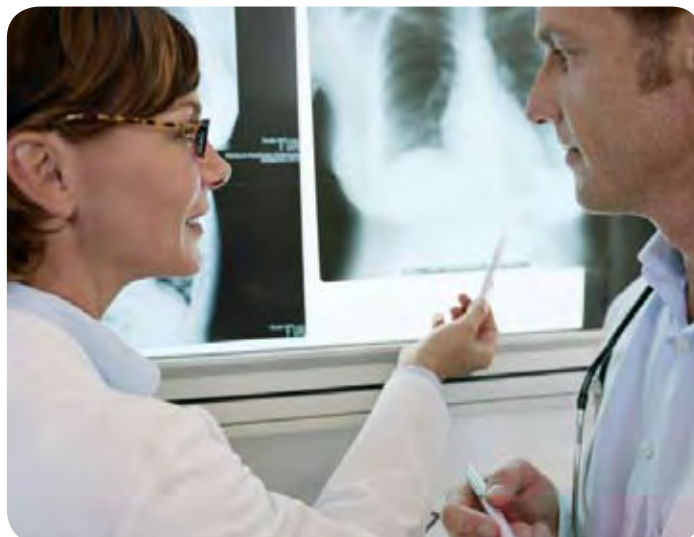
When faced with an unexpected or chronic health condition, it's important to know that the company providing your benefits will be there for you. Our ConnectionsSM Health Management programs provide educational tools and personalized support to help you make the decisions that are right for you.

Make Informed Decisions

- Online tools to help estimate costs
- Provider quality information
- Educational materials mailed to your home
- Audio and video health libraries

Get Personalized Support

- 24/7 access to a Health Coach
- Reminders to keep you up to date on care
- Tips to recognize early-warning signs
- Questions to ask your doctor



Manage Your Benefits Online **when it's convenient for you**

With Keystone Direct POS, you have online access to your benefits 24/7. On our member Web site, ibxpress.com, you can:

- Review your benefits
- Print a temporary ID card
- Review quality data and patient safety information
- Estimate out-of-pocket costs
- Evaluate benefits options based on your needs
- Check on claims
- Access an encyclopedia of health information

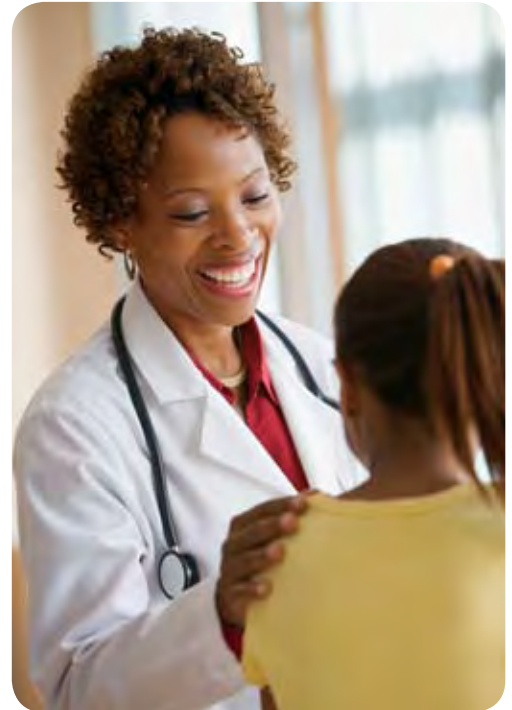


Care is always within reach

With Keystone Direct POS, while you must select a Primary Care Physician, you can access virtually all health care services in or out of the Keystone Health Plan East network without a referral. Referrals are required for routine X-rays, podiatry, spinal manipulation and physical/occupational therapy.

You're covered in-network or out-of-network when you need:

- Primary or preventive care
- Specialist care
- Hospitalization
- Maternity or newborn care
- Emergency care
- X-rays and blood tests



Keystone Direct POS—It's Your Choice.

Members must select a Primary Care Physician, but can access most health care services in or out-of-network without a referral. Either way you choose, you're covered

	Receiving Care	Costs	Ease of Use
In-Network	Visit a participating Keystone Direct POS provider	Copayments for routine office visits and preventive care	With Keystone Direct POS, you never need to complete a claim form
Out-of-Network	Seek care directly from any out-of-network provider	Deductible/Coinsurance apply. Higher out-of-pocket costs.	May require claim filing



Coverage that goes with you.

- Guest membership benefits when out of the area for 90 days or more
- Coverage for emergency care any time, anywhere
- Access to urgent care across the country and around the world through BlueCard® and BlueCard Worldwide®

Find a doctor

at home or away

We provide the information you need to find the doctor who is right for you, including:

- Name
- Specialty
- Gender
- Address and map to the office
- Languages spoken
- Medical education
- Board-certification
- Hospital admitting privileges

You can also evaluate and compare participating hospitals, using:

- Quality and patient safety information
- Cost, length of stay, and survival rates for more than 100 procedures

To start your search, log on to ibx.com and click on *Find a Doctor*.



More than 94 million people

carry a Blue Cross®/Blue Shield® card. Shouldn't you?



When it comes to choosing health benefits, you can't overlook the importance of the company behind them. Our innovative health plans are backed by more than **65 years of experience**, which means you'll have peace of mind knowing the company providing your coverage is **reliable** and **financially stable**.

We are recognized as a local **leader** in health coverage, using our **expertise** to improve the health and well-being of our members and the communities we serve.

You'll also benefit from the **outstanding service** that goes along with the Blue Cross name. Ask your friend, neighbor, or coworker—Independence Blue Cross is here when you need us.

* According to a leading independent consumer magazine.

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Visit [ibx.com](https://www.ibx.com), or call us within Philadelphia at **215-241-2240** or outside Philadelphia at **800-227-3115**

In-network benefits are underwritten or administered by Keystone Health Plan East; out-of-network benefits are underwritten or administered by QCC Insurance Company, subsidiaries of Independence Blue Cross – Independent licensees of the Blue Cross and Blue Shield Association.