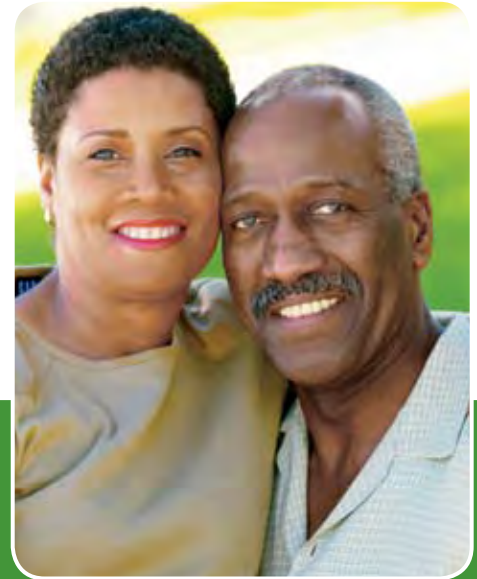


Look Inside:

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



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Keystone
HEALTH PLAN EAST

Keystone Health Plan East

take charge of your health care

**#1 HMO
in the
Region!***

**With Keystone Health Plan East,
you get more than just health care benefits.**

Enjoy Rewards and Incentives

Cash Rewards for:

- Fitness Center Fees
- Weight Management
- Smoking Cessation
- Bike Helmets

Valuable Discounts on:

- Massage Therapy
- Nutritional Counseling
- Acupuncture
- Health Products

Important Reminders for:

- Immunizations
- Vaccinations
- Mammograms and Pap Tests
- Colorectal Screenings

Support and Resources when you need them most

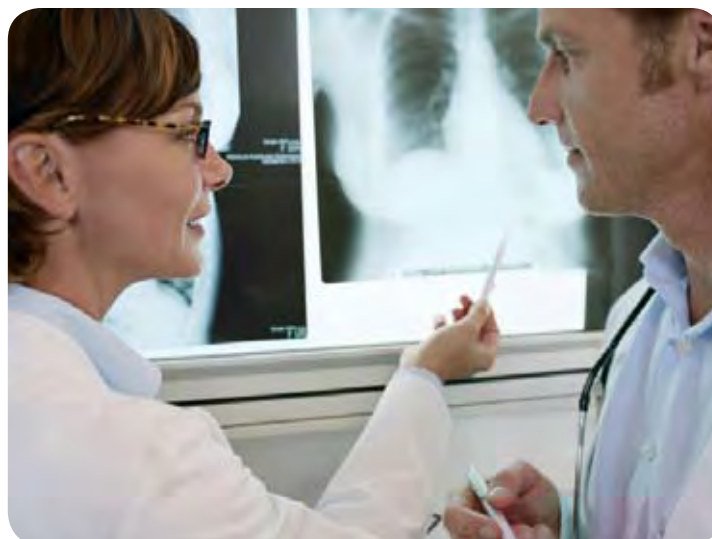
When faced with an unexpected or chronic health condition, it's important to know that your health maintenance organization will be there for you. Our ConnectionsSM Health Management programs provide educational tools and personalized support to help you make the decisions that are right for you.

Make Informed Decisions

- Online tools to help you 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



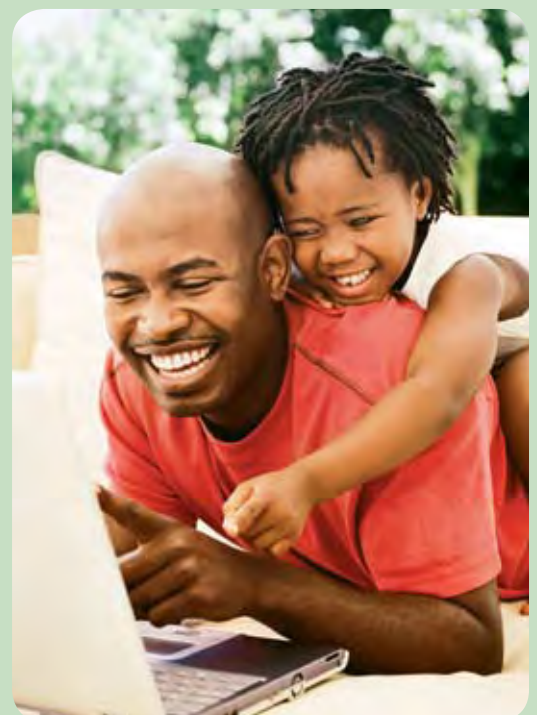
* According to a leading independent consumer magazine.

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

With Keystone Health Plan East, 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 Health Plan East (“Keystone”), you have the advantage of selecting a Primary Care Physician from one of the largest HMO networks in the Greater Philadelphia region. Keystone’s provider network includes nearly 33,000 physicians and specialists and more than 100 hospitals, including the area’s premier teaching hospitals. With Keystone HMO, your Primary Care Physician coordinates all of your care.

You’re covered when you need:

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



Keystone Health Plan East—It’s Easy to Use

Care is coordinated by your Primary Care Physician

	Receiving Care	Costs	Ease of Use
Referred Care	Visit your selected Keystone Primary Care Physician (PCP) to provide care or refer you to a specialist for care	Copayments for doctor’s office visits	With Keystone Health Plan East, you never need to fill out a claim form



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 with 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*.



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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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