

Look Inside:

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



Independence
Blue Cross



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doctors • resources • rewards

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Keystone
HEALTH PLAN EAST
POINT-OF-SERVICE

Keystone Point-of-Service

take charge of your health care

With Keystone Point-of-Service, 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

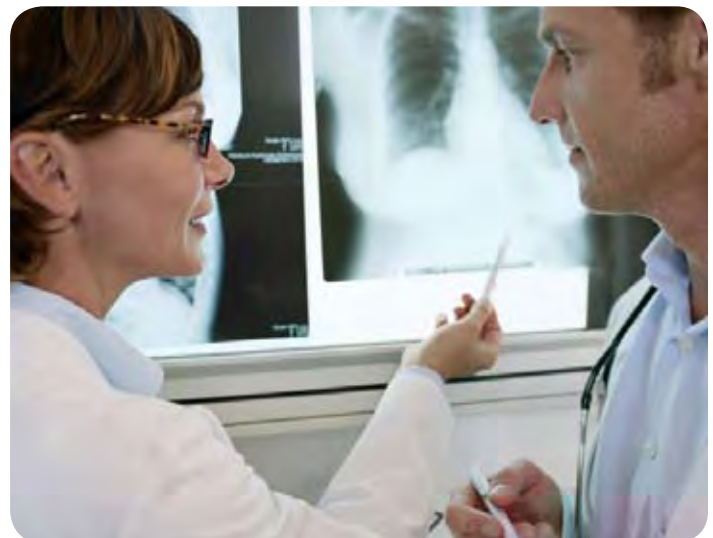
When faced with an unexpected or chronic health condition, it's important to know that the company that provides your benefits will be there for you. Our ConnectionsSM Health Management programs provide educational tools and personalized support to help you make the decisions that are right for you.

Make Informed Decisions

- Online tools to help 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



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 Point-of-Service (“Keystone”), you have the freedom to access care through your Primary Care Physician (referred care) or from any doctor or hospital in or out of Keystone’s expansive provider network (self-referred). Keystone’s provider network includes nearly 33,000 physicians and specialists and more than 100 hospitals, including the area’s premier teaching hospitals.

You’re covered when you need:

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



With Keystone Point-of-Service— It’s Always Your Choice

You choose to get a referral or self-refer to providers for care
Either way you choose, you have coverage

	Receiving Care	Costs	Ease of Use
Referred Care	Visit your Keystone Primary Care Physician (PCP) to provide care or refer you to a specialist for care	Having care provided or referred by your Keystone PCP ensures your highest level of coverage	With Keystone Point-of-Service, you never need to complete a claim form
Self-Referred Care	Seek care directly from any provider	Seeking care directly from any provider increases your out-of-pocket costs, as deductible and coinsurance may apply	Self-referred care 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
- Languages spoken
- Specialty
- Medical education
- Gender
- Board-certification
- Address and map to the office
- 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 that provides your benefits 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.

Visit ibx.com, or call us within Philadelphia at **215-241-2240** or outside Philadelphia at **800-227-3115**

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- Find a doctor
- Explore tools and resources
- Discover valuable programs



Knowledge. Choice. Independence.

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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**

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