

## Look Inside:

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



Independence  
Blue Cross



**ibx.com** — Learn more now

doctors • resources • rewards

**Choose Blue.**<sup>SM</sup>



*Personal*  
**CHOICE**<sup>®</sup>

# Personal Choice<sup>®</sup>

take charge of your health care

#1 PPO  
in the  
nation!\*

**With Personal Choice, 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

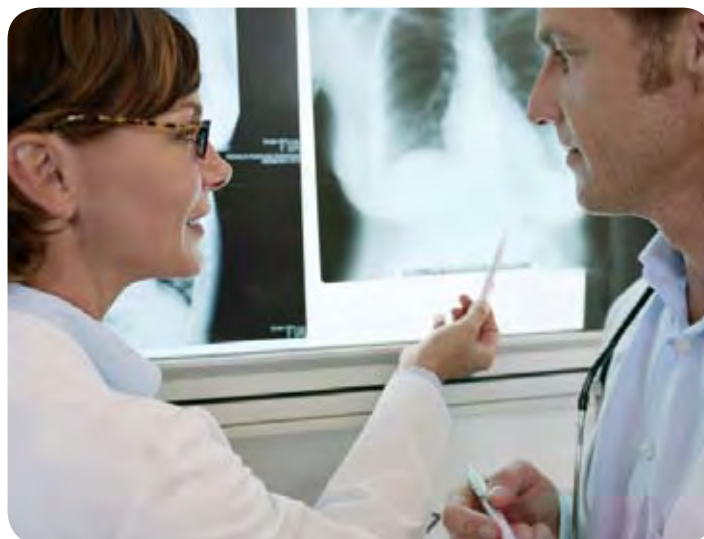
When faced with an unexpected or chronic health condition, it's important to know that your health insurance company will be there for you. Our Connections<sup>SM</sup> Health Management programs provide educational tools and personalized support to help you make the decisions that are right for you.

### 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



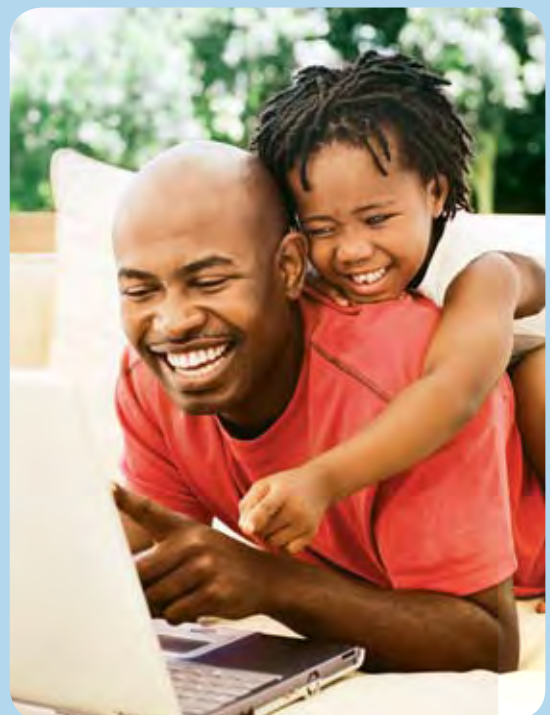
\* According to a leading independent consumer magazine.

Visit [ibx.com](http://ibx.com), or call us within Philadelphia at **215-557-7577** or outside Philadelphia at **800-626-8144**

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

**With Personal Choice, you have online access to your benefits 24/7. On our member Web site, [ibxpress.com](http://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 Personal Choice, you don't need to select a Primary Care Physician, and you never need a referral to see a specialist. The Personal Choice network includes more than 25,000 physicians and specialists and more than 100 hospitals, including the area's premier teaching hospitals.

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

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



## With Personal Choice®—It's Always Your Choice

Freedom to receive care in or out-of-network without a referral  
Either way you choose, you have coverage

	Receiving Care	Costs	Ease of Use
In-Network locally or through a BlueCard® PPO Provider	Visit any preferred provider directly, without selecting a Primary Care Physician (PCP)	Lower out-of-pocket costs and no balance billing	No PCP No referrals No claim forms
Out-of-Network Care	Visit any non-participating provider directly	Higher out-of-pocket costs	May require claim filing



### Coverage that goes with you



- In-Network coverage coast to coast with BlueCard® PPO
- More than 660,000 PPO physicians and more than 5,600 participating hospitals in the United States\*
- Access to doctors and hospitals around the world through BlueCard Worldwide®
- Coverage for emergency care any time, anywhere

\*Through the BlueCard PPO program, Personal Choice participants can access all Blue Plans' BlueCard PPO networks anywhere in the United States.

# 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](http://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 your health insurance company 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.



**ibx.com** —  
start your search now

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



Knowledge. Choice. Independence.

**Choose Blue.**<sup>SM</sup>



1901 Market Street | Philadelphia, Pennsylvania 19103-1480

Visit [ibx.com](http://ibx.com), or call us within Philadelphia at **215-557-7577** or outside Philadelphia at **800-626-8144**

Personal Choice benefits are underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross –  
Independent licensees of the Blue Cross and Blue Shield Association.