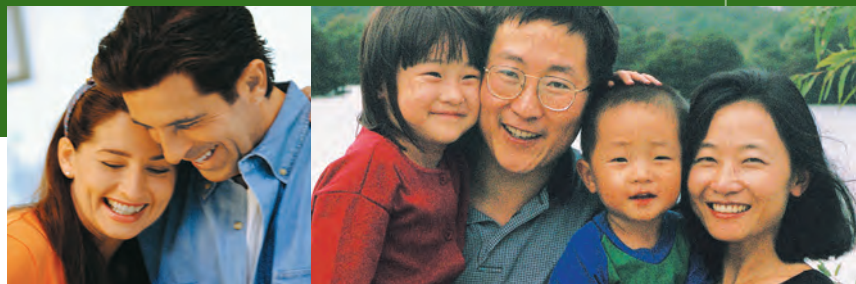


Get it on the net
ibx.com
Online resources



Knowledge. Choice.
Independence.



Choose Blue.SM

Need help selecting a doctor?

Locally:

- Call our Health Resource Center at 1-800-ASK-BLUE (275-2583)
- Access our provider directory online at **ibx.com**



Out-of-Town:

- Call BlueCard Access® at 1-800-810-BLUE (2583)
- Access the BlueCard® Doctor and Hospital Finder online at **bcbs.com**



Over 2.6 million people carry an
Independence Blue Cross Card.
We think you deserve one, too.

We're Doing More.

At Independence Blue Cross, we believe that knowledge, choice and independence are the cornerstones of your good health. That's why our goal is to give you the information, tools and freedom you need to take an active role in your health care decisions.

To Serve You Better.

We offer a full range of innovative programs and services designed specifically to meet your health care needs and improve your overall quality of life. As an Independence Blue Cross member, you can take advantage of award-winning wellness programs, convenient online resources and services and one of the region's largest networks of doctors and hospitals.

For Years to Come.

For more than 65 years, millions of families have relied on IBC for their health coverage. At home or away, whether it's helping you stay healthy or being there when you need to access care, we are there for you every step of the way.



Personal Choice[®]—

Take charge of your own
health care.



Personal Choice gives you:

- Freedom to visit any doctor directly without a referral
- Coast-to-Coast care through BlueCard[®] PPO
- Comprehensive coverage

It's that Simple.

What's unique about Personal Choice[®] is that you don't need to enroll with a Primary Care Physician, and you never need a referral to see a specialist. Personal Choice offers the preventive care benefits of an HMO with the freedom of a traditional plan so you can choose your own doctor or hospital.

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

- Primary and preventive care
- Specialist care
- Hospitalization
- Maternity or newborn care

Discover the Healthy You! Programs for Your Well Being.

We know maintaining your good health is hard work. That's why we provide you with the resources to help keep you and your family healthy. These programs come in all shapes and sizes to suit your diverse needs.

- **Live Healthy**—Sometimes we all need a little extra help when making important lifestyle changes. Whether you want to join a gym, quit smoking, lose some weight or receive a reminder about important health screenings, our innovative Healthy LifestylesSM Programs can give you the support and incentives you need.
- **Stay Healthy**—We all want to live the healthiest lives possible. If you have a chronic or unexpected health condition, living life to its fullest can be a challenge. Our ConnectionsSM Health Management Programs will provide the information, guidance and encouragement that can make a difference in the quality of life of our members.

For more information on these valuable programs, please refer to the Healthy Lifestyles brochure in this folder, or log onto **ibx.com**



With Personal Choice—It's Always Your Choice!

Receive care from any provider without a referral in-network or out-of-network. Some services may require pre-authorization.

In-Network locally and through a BlueCard® PPO Provider		Out-of-Network	
<p style="text-align: center;">▼</p> <p>Visit any participating provider directly, without selecting a Primary Care Physician (PCP)</p>	<p>Receiving Care</p>	<p style="text-align: center;">▼</p> <p>Visit any non-participating provider directly</p>	
<p style="text-align: center;">▼</p> <p>Copayments for routine office visits and preventive care</p>		<p>Costs</p>	<p style="text-align: center;">▼</p> <p>Higher out-of-pocket costs</p>
<p style="text-align: center;">▼</p> <ul style="list-style-type: none"> • No PCP! • No referrals! • No paperwork! 		<p>Ease of Use</p>	<p style="text-align: center;">▼</p> <p>May require claim filing</p>
<p style="text-align: center;"><i>No matter which path you choose—you're covered !</i></p>			



Visit the Independence Blue Cross web site for helpful online resources:

- Shop for discounted health products
- Access tools to help you evaluate your health
- Download publications for the latest in health news



Care is
never out-of-reach.

With Independence Blue Cross, you have access to an extensive network of doctors and hospitals. More than likely, your doctor already participates with us. While we want you to have the greatest choices, we also want to make sure you have access to quality care. To achieve this, we carefully review all physicians, hospitals and other health care providers before they become participating providers.

The Personal Choice provider network includes nearly 23,000 physicians and specialists and more than 100 hospitals.

Coverage that goes with you. 

When you carry an Independence Blue Cross card, your health care coverage extends beyond your local service area. Away at school, on business or pleasure—through the BlueCard® PPO program, Personal Choice members can access all Blue plans' BlueCard PPO networks anywhere in the United States. There are over 660,000 PPO physicians and over 5,600 participating hospitals!

When you receive care from BlueCard PPO providers, you'll have low out-of-pocket costs and there are no claim forms to file, just as if you were receiving in-network benefits at home.



Personal Choice[®]

For more information about Personal Choice, call:

1-800-626-8144 (outside of Philadelphia) or

215-557-7577 (if calling within the Philadelphia area)

Visit our web site at **www.ibx.com**

Personal Choice is available to individuals living in Bucks, Chester, Delaware, Montgomery and Philadelphia counties.

You Deserve ItSM!



1901 Market Street • Philadelphia, Pennsylvania 19103-1480

www.ibx.com

www.bcbs.com

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.

