

# Our most popular plans

# KEYSTONE HMO PROACTIVE

Keystone HMO Proactive health plans are our most popular for good reason: You have access to high-quality care and save money. Not only is your monthly premium lower, but you can save even more when you use doctors and hospitals in Tier 1 – Preferred.

## Save with a tiered network plan

With Keystone HMO Proactive, in-network providers are grouped into three tiers. Doctors and hospitals that offer high-quality care at a lower cost are in Tier 1 – Preferred.

**50%** Tier 1 – Preferred includes more than half of the network.

## Here are the most important things to know about Keystone HMO Proactive:

- You will select a PCP to coordinate your care and refer you to specialists.
- You can visit any doctor or hospital in the Independence Blue Cross network once you have a referral. You won't need a referral for OB/GYN, mammograms, mental health, or emergency care.
- Some services cost the same across all tiers — like preventive care, emergency room visits,\* and urgent care.
- You pay the lowest out-of-pocket costs when you use doctors and hospitals in Tier 1 – Preferred.
- You can use Tier 1 providers for some covered services and Tiers 2 or 3 for others.

Tier 1 – Preferred



Tier 2 – Enhanced



Tier 3 – Standard



## Save even more

**Keystone HMO Silver Proactive Select and Keystone HMO Silver Proactive Value:** Two lower-premium options, which are only available when you purchase directly from Independence. Keystone HMO Silver Proactive Value includes a deductible for Tiers 1 – 3 for some services, whereas HMO Silver Proactive Select has no deductible for any services with Tier 1 providers.

**Keystone HMO Silver Proactive Lite and Keystone HMO Silver Proactive Basic:** These plans offer a lower premium for those shopping with a tax credit on Pennie. They include a deductible for Tiers 1 – 3 for some services.

\*If you are admitted to an in-network hospital from the emergency room, the cost-sharing for inpatient hospital care, including medical care provided by an in-network professional provider, will apply based on the tier of the in-network hospital or in-network professional provider. If you are admitted to an out-of-network hospital following an emergency room admission, the Tier 3 – Standard level of benefits will apply. For non-emergency care, you must use in-network providers.

# Keystone HMO Proactive hospital tier placements

## Tier 1 – Preferred \$

### Pennsylvania

#### Bucks

Doylestown Hospital  
 Grand View Hospital  
 Jefferson Bucks Hospital  
 Prime Healthcare — Lower Bucks Hospital  
 Rothman Orthopaedic Specialty Hospital  
 St. Luke's Health Network — Quakertown Campus

#### Chester

Penn Medicine — Chester County Hospital  
 Tower Health — Brandywine Hospital  
 Tower Health — Jennersville Regional Hospital  
 Tower Health — Phoenixville Hospital

#### Delaware

Crozer-Chester Medical Center  
 Delaware County Memorial Hospital  
 Springfield Hospital  
 Taylor Hospital

#### Lehigh

St. Luke's Health Network — Allentown Campus  
 St. Luke's Health Network — Bethlehem Campus

#### Montgomery

Albert Einstein Medical Center —  
 Montgomery Campus  
 Holy Redeemer Hospital and Medical Center  
 Jefferson Health — Abington Hospital  
 Jefferson Health — Abington — Lansdale Hospital  
 Suburban Community Hospital  
 Tower Health — Pottstown Memorial  
 Medical Center

#### Philadelphia

Albert Einstein Medical Center  
 Albert Einstein Medical Center —  
 Germantown Campus  
 Jefferson Frankford Hospital  
 Jefferson Torresdale Hospital  
 Prime Healthcare —  
 Roxborough Memorial Hospital  
 Temple University Hospital — Jeanes Campus  
 Tower Health — Chestnut Hill Hospital  
 Wills Eye Hospital

### New Jersey

#### Burlington

Virtua Willingboro Hospital

#### Camden

Cooper Hospital University Medical Center

#### Mercer

Robert Wood Johnson University Hospital  
 at Hamilton

#### Salem

Memorial Hospital of Salem County

#### Warren

Hackettstown Community Hospital

## Tier 2 – Enhanced \$\$

### Pennsylvania

#### Philadelphia

Children's Hospital of Philadelphia  
 Shriner's Hospital for Children  
 Temple Health — Fox Chase Cancer Center  
 Tower Health — St. Christopher's Hospital for Children

### New Jersey

#### Camden

Virtua Our Lady of Lourdes Hospital

#### Gloucester

Inspira Medical Center — Woodbury

### Delaware

#### New Castle

A.I. DuPont Hospital for Children

## Tier 3 – Standard \$\$\$

### Pennsylvania

#### Berks

St. Joseph Medical Center  
 Tower Health — Reading Hospital  
 and Medical Center

#### Bucks

Trinity Health — St. Mary  
 Medical Center

#### Chester

Main Line Health — Paoli Hospital

#### Delaware

Main Line Health — Riddle Hospital  
 Trinity Health —  
 Mercy Fitzgerald Hospital

#### Lancaster

Ephrata Community Hospital  
 Penn Medicine —  
 Lancaster General Hospital

#### Lehigh

Lehigh Valley Hospital  
 Lehigh Valley Hospital — Muhlenberg  
 Sacred Heart Hospital

#### Montgomery

Main Line Health —  
 Bryn Mawr Hospital  
 Main Line Health —  
 Lankenau Medical Center

#### Philadelphia

Jefferson Methodist Hospital  
 Penn Medicine — Hospital of the  
 University of Pennsylvania  
 Penn Medicine —  
 Penn Presbyterian Medical Center  
 Penn Medicine —  
 Pennsylvania Hospital  
 Temple Health — Northeastern Campus  
 Temple University Hospital  
 Thomas Jefferson University Hospital  
 Trinity Health — Nazareth Hospital

### New Jersey

#### Burlington

Virtua Marlton Hospital  
 Virtua Memorial Hospital

#### Camden

Kennedy University Hospitals —  
 Cherry Hill Division  
 Kennedy University Hospitals —  
 Stratford Division  
 Kennedy University Hospitals —  
 Washington Township Division  
 Virtua Voorhees Hospital

#### Hunterdon

Hunterdon Medical Center

#### Mercer

Capital Health System — Fuld Campus  
 Capital Health System —  
 Hopewell Campus

#### Salem

Inspira Medical Center — Elmer

#### Warren

St. Luke's Health Network —  
 Warren Hospital

### Delaware

#### New Castle

Christiana Care Health System —  
 Christiana Hospital  
 Christiana Care Health System —  
 Wilmington Hospital  
 St. Francis Hospital

### Maryland

#### Cecil

Union Hospital

Current as of September 3, 2021. Updates are made periodically to our network and provider tiering. To get the latest information, visit [ibx.com/providerfinder](https://ibx.com/providerfinder). Select *Keystone HMO Proactive* under Your Plan for the tiers to display.