

# Save with Keystone HMO Proactive, our most popular plans

Keystone HMO Proactive health plans are our most popular for good reason: You get access to high-quality care and save money. Not only do you pay less for your monthly premiums, but you can save even more by choosing doctors and hospitals in Tier 1 – Preferred.



## Save with Tier 1 – Preferred

Keystone HMO Proactive offers the same essential health benefits as our other health plans, including doctor visits, hospital stays, prescription drug coverage, blood tests, and X-rays. The difference is its tiered provider network, which gives you the option to pay less for care by choosing Tier 1–Preferred providers.

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

- You can visit any doctor or hospital in the Independence Blue Cross network once you have a referral.
- You will select a PCP to coordinate your care and refer you to specialists.
- Some services cost the same no matter what provider you choose — like preventive care, emergency room visits, and urgent care.
- When you use doctors and hospitals in Tier 1 – Preferred, you pay the lowest out-of-pocket costs.
- The choice is always yours. You can choose Tier 1 providers for some covered services and Tiers 2 or 3 for others.
- For some services, like surgery, you'll pay out-of-pocket costs for both the facility where it's performed and the performing doctor. To save the most, make sure both are in Tier 1 – Preferred.

## LEARN MORE

[ibx.com/applnow](http://ibx.com/applnow)

1-866-346-2081 (TTY: 711)

Tier 1 – Preferred includes more than 50 percent of the network.

\$ Tier 1 – Preferred



Tier 2 – Enhanced Tier 3 – Standard

## Save even more

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

**Keystone HMO Silver Proactive Lite:** This plan offers a lower premium for those shopping with a tax credit on Pennie, the Pennsylvania Insurance Exchange. It includes a deductible for Tiers 1 – 3 for some services.



## WHAT IS A DEDUCTIBLE?

A deductible is the amount you pay for certain covered services (e.g., hospital stays) each year before your health plan starts paying. Once you have paid this amount, your health plan will pay a portion or all of your health care costs, depending on the health plan.

# 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  
Shriners' 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



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