

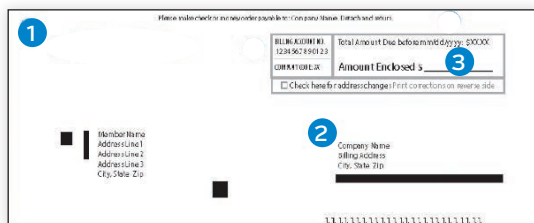
Pay by phone

If you are enrolled in medical, adult dental, or adult vision coverage, you can make a payment by phone using our automated system at **1-888-879-4891 (TTY: 711)**. For your first premium payment, we accept Automated Clearing House (ACH), prepaid debit cards, and credit cards (Visa/MasterCard/Amex/Discover). For ongoing payments, we accept ACH only. You will need to have the following information available when you call:

- Member ID number (printed on your member ID card)
- Billing account number (printed on your invoice)
- Bank account number and bank routing number (printed on your personal check)

Pay by personal check or money order

Your printed invoice includes a detachable payment slip with your current billing account number and current payment address. Write the amount you are enclosing on the slip and mail it with your personal check or money order to the payment address printed on the invoice.



The diagram shows a payment slip envelope with three numbered callouts: 1. A small slip of paper (the payment slip) is shown being inserted into the envelope. 2. The envelope is shown with a return address label on the back. 3. The amount enclosed is written on the slip.

- 1 Payment slip** — To ensure your payment is properly applied to your account, detach and return this slip with your payment.
- 2 Payment address** — Be sure this address appears in the window of the envelope when mailing in your payment. If you lose your envelope, write the return address on the envelope you use to mail your payment.
- 3 Amount enclosed** — Write the amount that you are enclosing with the invoice in this space.

Pay with MoneyGram®

Pay with MoneyGram at Walmart and many other locations. To make a payment, bring cash, the MoneyGram fee, and your account number. You will also need to provide a code to ensure the payment is applied correctly: Receive Code 13438. To find a location near you, visit [moneygram.com](https://www.moneygram.com) or call **1-800-926-9400**.

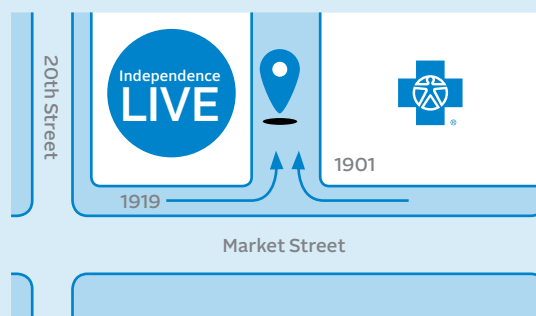
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Pay in person at Independence LIVE

Visit Independence LIVE to make a payment. Independence Blue Cross representatives can answer questions about your coverage. Bring the following information:

- Member ID number (printed on your member ID card)
- Billing account number (printed on your invoice)
- Bank account number and bank routing number (printed on your personal check)

Independence LIVE
1919 Market Street, 2nd Floor
Philadelphia, PA 19103
See our hours at ibx.com/events.



Questions about your payment?

Call our Customer Billing Center at **1-888-879-4891 (TTY: 711)** from 8 a.m. – 6 p.m., Monday – Friday.

Questions about your health insurance coverage?

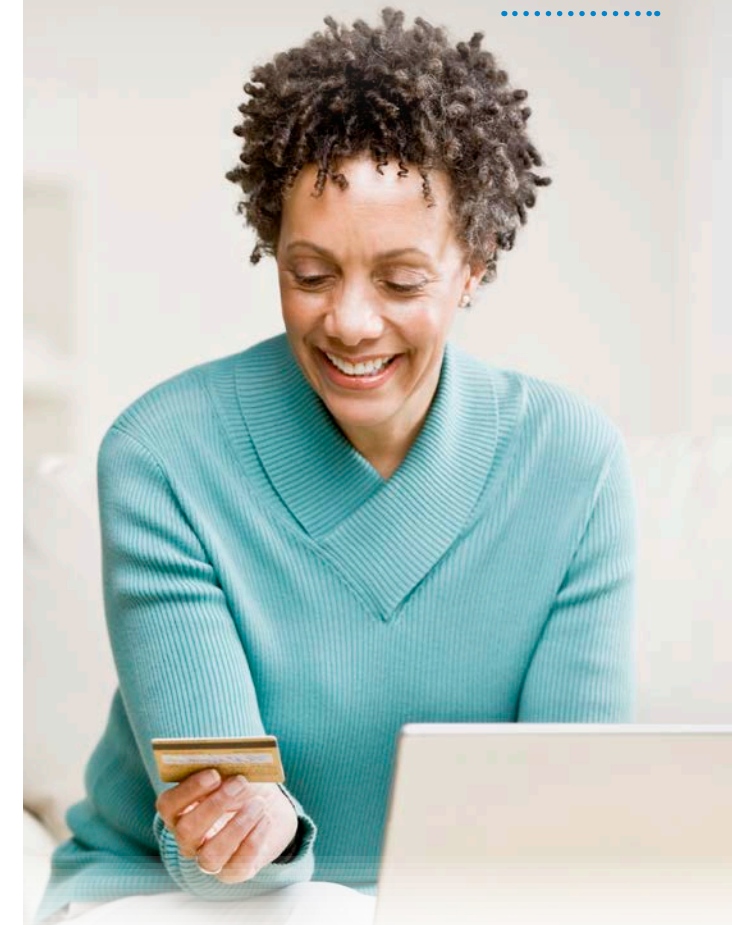
Call our Customer Service Center at **1-844-BLUE-4ME (1-844-258-3463) (TTY:711)** from 8 a.m. – 6 p.m., Monday – Friday.

Independence 

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

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Your payment options

A quick guide to paying your health insurance invoice

Independence 

How to make a payment

There are several convenient ways to pay your monthly premium for medical, adult dental, and adult vision coverage. This guide explains your options and provides instructions for submitting payments.



Pay your first invoice

Before your coverage effective date, you must pay your first invoice using one of the following options:

- Pay using eBill by logging in at ibx.com up to 30 days before your coverage starts
- Pay through the IBX app
- Pay online through your bank
- Pay by phone
- Mail a personal check or money order
- Pay with MoneyGram®
- Visit Independence LIVE

Please note that you can only use a credit card for the first month's premium.



Be sure to make separate payments for each coverage type you have. If you have medical, adult dental, and adult vision coverage, you will need to make three payments.



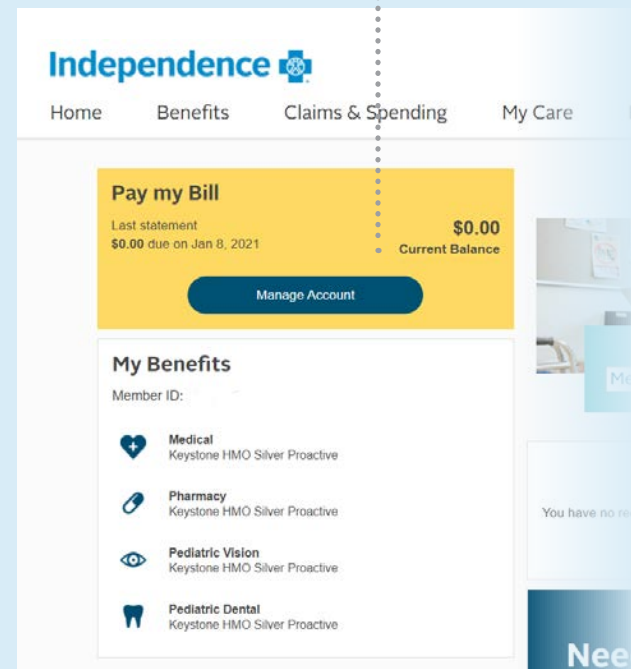
Pay with eBill

It's easy to get started! Starting up to 30 days before your coverage effective date, you can register for our secure member website at ibx.com. Then, log in to make your first payment or schedule recurring payments through eBill.

Make a one-time payment in eBill

You can set up a one-time payment in eBill. Before you begin, be sure to have your bank account number and bank routing number ready.

Log in at ibx.com and click *Manage Account*.



Set up recurring payments in eBill

You can schedule recurring payments to be made when a new invoice is available.

To set up a recurring payment:

1. Click *Add Recurring Payment* in the upper right-hand corner.
2. Complete the required fields and click *Set Recurring*. You can schedule a payment up to ten days before the payment due date.

Important information about eBill

Payments through eBill can only be made before the invoice due date. You can view a past-due invoice in your invoice history, but you won't be able to pay it. You'll need to use another payment option to pay past-due invoices.

If you previously used eBill for Independence Blue Cross payments but you changed plans (for example, from an HMO to a PPO plan), you'll need to set up a new recurring payment.



Advantages of eBill

With eBill, you can:

- View your invoice online and search your payment history
- Make one-time payments or schedule recurring payments
- Choose the date payment is withdrawn
- Sign up to receive an email or text when a new invoice is available, payment is received, payment is deducted, or payment is returned



Pay with the IBX app

The IBX app lets you pay your premium using your smartphone. Each month, you can view your amount due, enter your bank account or prepaid debit card information, and submit your payment. Simply tap *Member Services* and select *Pay My Bill*. Be sure you have the latest version of the IBX app.

Don't have the IBX app? Download it for free at the App Store or Google Play.



Pay online through your bank

You can use your bank's online bill pay service to make electronic payments from your bank account. You will need the following information:

- **Billing account number** — Your 13-digit billing account number is printed on your invoice payment slip. It is different from your member ID number, which is on your member ID card.
- **Payment address** — This address is printed at the bottom of your invoice and on the detachable payment slip.

Update billing account number if you change plans

If you currently use your bank's online bill pay service to pay your premiums and you change plans (for example, from an HMO to a PPO plan), you must delete your bill account and create a new one using the billing account number printed on the invoice for your new plan. Be sure to set up the new bill account in your online banking before making your first premium payment.