

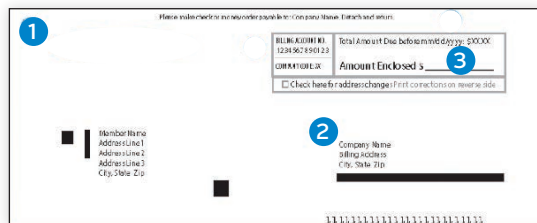
PAY BY TELEPHONE

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 initial 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 with three numbered callouts:

- 1** Points to the top section of the slip, which includes a return address window and a 'Total Amount Due' field.
- 2** Points to the bottom section of the slip, which contains the member's name and address.
- 3** Points to the 'Amount Enclosed' field.

- 1 Payment slip** — To ensure that your payment is properly applied to your account, detach and return this slip with your payment.
- 2 Return address** — Be sure this address appears in the window of the return 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 that the payment is applied correctly: Receive Code 13438. To find a location near you, visit moneygram.com/locations or call **1-800-926-9400**.

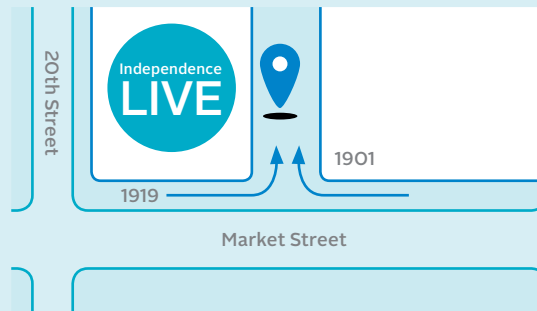
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PAY IN PERSON AT INDEPENDENCE LIVE

Visit Independence LIVE to make a payment. Independence Blue Cross representatives are available there to 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
 Hours: 8 a.m. – 5 p.m., Monday through Friday



Questions about your payment?

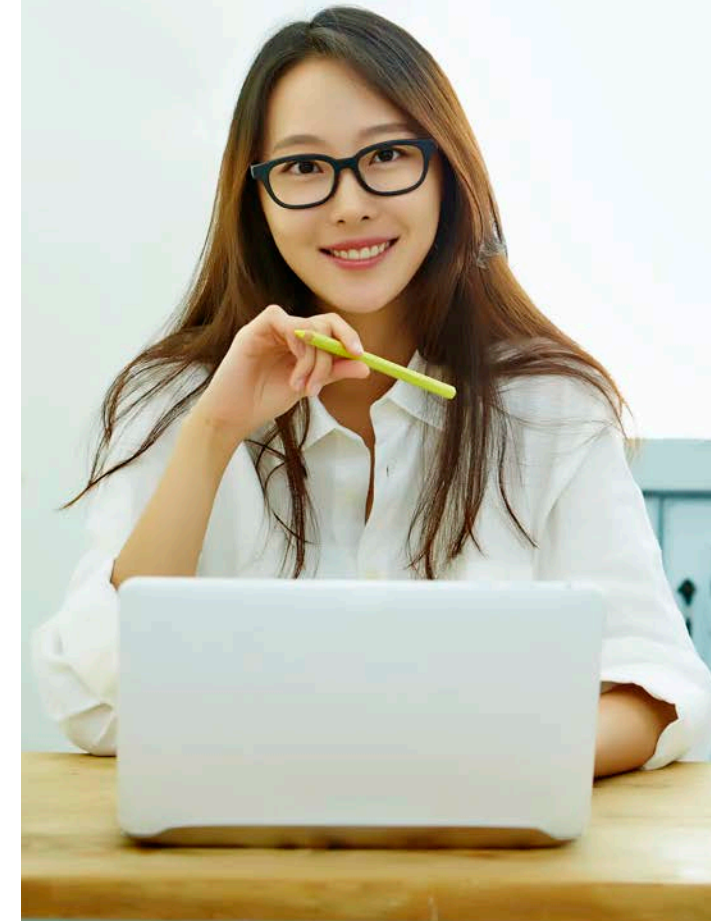
Call our Customer Billing Center at 1-888-879-4891 (TTY: 711) from 8 a.m. – 6 p.m., Monday – Friday.

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.

Your payment options

A quick guide to paying your health insurance invoice



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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How to make a payment

We offer you several convenient ways to pay your invoices for health, adult dental, and adult vision coverage. This guide helps you understand the available payment options and provides instructions for submitting your premium payments.

PAY YOUR FIRST INVOICE

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

- Access eBill by logging in at ibx.com starting up to 15 days before your coverage effective date
- Pay through the IBX app
- Pay online through your bank
- Pay by telephone
- Mail a personal check or money order
- Pay with MoneyGram®
- Visit Independence LIVE

Please note that credit cards are only accepted for the first month's premium.

NOTE

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

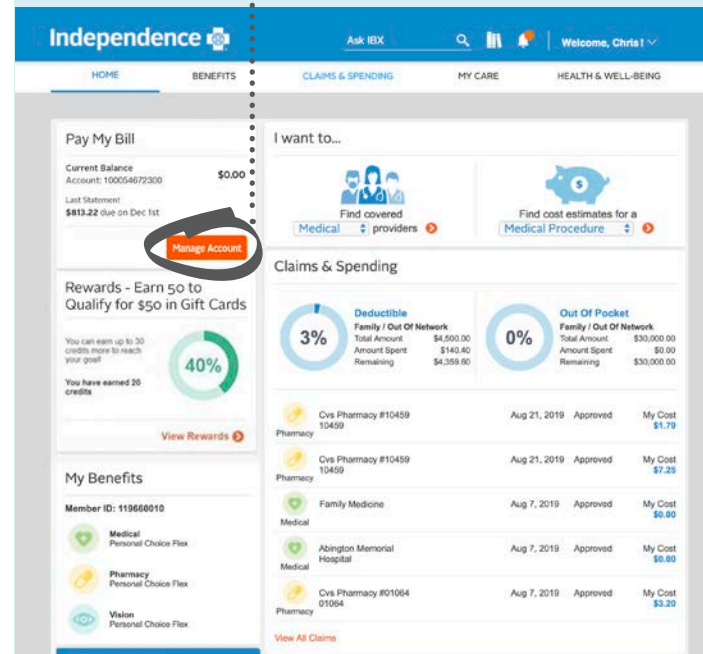
It's easy to get started!

Starting up to 15 days before your coverage effective date, you can register for our secure member website at ibx.com. Then, by logging in at ibx.com, you can begin making your first payment or schedule recurring payments through eBill.

Making 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*.



Setting up a recurring payment in eBill

Using 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

- 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 will need to choose one of the other payment options to pay a past-due invoice.
- If you've previously used eBill for Independence Blue Cross payments but you change products (for example, from an HMO to a PPO plan), you'll need to set up a new recurring payment.



Advantages of eBill

- View your invoice online and search your payment history
- Make one-time payments or schedule recurring payments
- Choose the date you want payments to be withdrawn from your account
- Set up notifications to get an email or text when:
 - New invoices are available
 - Your payment is received
 - Payment is deducted from your bank account
 - Payment is returned



PAY WITH THE IBX APP

The free IBX mobile app lets you pay your premium on the go with your Apple or Android 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 that 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 printed on your member ID card.
- **Payment address** — This address is printed at the bottom of your invoice and on the detachable payment slip.

Important: Update your bill account number if you make a plan change

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.