

Traditional Indemnity Program



Knowledge. Choice.
Independence.



Choose Blue.™



Independence
Blue Cross
Highmark
Blue Shield

Traditional Indemnity Program—

Take charge of your own
health care.



The Traditional Indemnity Program gives you:

- **Freedom to select any doctor
or hospital**
- **Maximized benefits when using
participating providers**
- **Access to providers across the
country and around the world**

It's that Simple.

Traditional Indemnity is a comprehensive benefit program that is easy to use and offers complete freedom in the selection of doctors and hospitals. When care is provided by one of the thousands of participating Blue Cross® and Blue Shield® providers, benefits are maximized and out-of-pocket expenses are reduced.

You are covered for a broad range of hospital and medical services including:

- Emergency medical and accident care
- Hospitalization
- Specialist care
- Maternity or newborn care

Coverage That Goes With You.

When you carry an Independence Blue Cross and Highmark Blue Shield card, your health care coverage extends beyond your local area. Away at school, on business or pleasure—Traditional members have access to comprehensive benefits across the country and around the world.

- BlueCard®—nationwide access to Blue Cross and/or Blue Shield participating doctors and hospitals. More than 85% of all hospitals and physicians throughout the United States contract with Blue Cross and Blue Shield plans.
- BlueCard Worldwide®—an international network of doctors and hospitals is available if you are traveling abroad. BlueCard participating hospitals are located in major travel destinations and business centers throughout the world.



**Independence
Blue Cross
Highmark
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Traditional Indemnity Program— It's Easy To Use!

*Freedom to go to any doctor you want,
without getting permission from anyone.*

Receiving Care

Blue Cross®

► Provides coverage for
non-routine hospital care

Blue Shield®

► Covers non-routine medical/
surgical care by doctors and
other health care professionals

Major Medical

► Offers supplemental coverage
for non-routine care and special
needs

Maximize your benefits by using Blue Cross and Blue Shield providers.

Traditional Indemnity Program

For more information about the Traditional Indemnity Program, call:

1-800-358-1901 (outside of Philadelphia) or

215-567-5959 (if calling within the Philadelphia area)

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

You Deserve ItSM!



**Independence
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Highmark
Blue Shield**

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www.ibx.com

Independence Blue Cross and Highmark Blue Shield are independent licensees of the Blue Cross and Blue Shield Association.