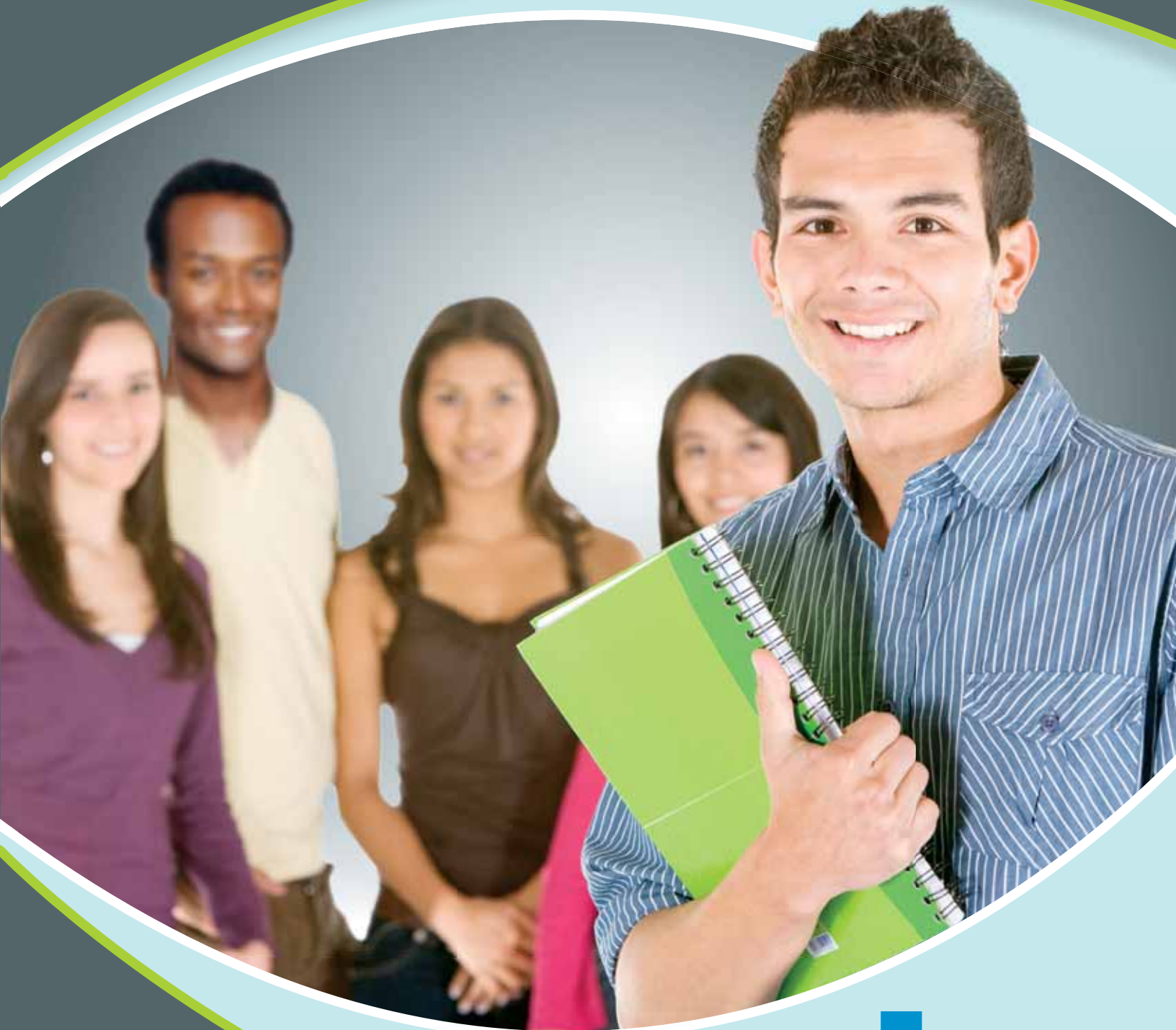


Independence Blue Cross  
**Student PPO**



**Independence  
Blue Cross**

## Make higher education a healthy education

For years, Independence Blue Cross (IBC) has been the brand that colleges and universities trust to provide comprehensive health benefits to thousands of school employees. Now we're offering students the same affordability, quality, and service that have long been associated with IBC.

While we may be best known for providing employer insurance throughout the region, we also understand the unique needs of a student population. IBC Student PPO offers an extensive provider network, customizable plan designs, dedicated customer service and claims teams, and a wide array of services designed specifically for a student's lifestyle.

**We provide students with a healthy education, so you can focus on their higher education.**

## Local presence, global reach

Whether they're on campus, at home during break, or traveling the globe, students (and their parents) will have peace of mind knowing that, no matter where they are, they can get the medical care they need.

IBC Student PPO delivers when it comes to extensive networks across the country and around the world. We provide students with access to one of the largest health care networks in the five-county Philadelphia area, with more than 55,000 doctors and more than 100 hospitals to choose from. We'll even coordinate with your student health center so students can have the convenience of getting care right on campus.

Away from school, students can take advantage of in-network coverage coast to coast through our BlueCard® PPO network of over 676,000 doctors and 5,500 hospitals within the United States. And for those who travel internationally, we offer BlueCard Worldwide® for access to doctors and hospitals around the world as well as emergency travel services..

Plus, with IBC Student PPO, you can structure your cost-sharing so that students have the freedom to choose doctors out of network but receive the highest level of benefits and lowest out-of-pocket costs for using in-network providers.

## Custom benefits for your student population

IBC Student PPO plan benefits are structured to meet the needs of your unique student population. Choose the services and cost-sharing that make the most sense for your students.

Here is a look at some of the services you can choose to cover under your plan:

- primary care and specialist visits;
- emergency and urgent care;
- preventive care including immunizations and annual gynecological exams;
- lab work and X-rays;
- mental health and substance abuse services;
- physical and occupational therapy;
- prescription drug benefits.

## Guiding students every step of the way

Whether students are entering college for the first time or returning as graduate students, the transition is hard enough without the added concern of health issues. We make it easy. When students need care, we make sure they have reliable resources they can turn to.

**24/7 nurse helpline.** Day or night, students always have a health expert to consult. Our registered nurses are multilingual and experienced in dealing with student health concerns. They are available through a toll-free number, 24 hours a day, 365 days a year, to answer students' medical and health questions.

**Discounts for healthy living.** We offer discounts on value-added benefits, such as acupuncture and massage therapy, and wellness products, such as vitamins, dietary supplements, and homeopathic remedies.

**Case management.** For students who are dealing with more serious or long-term conditions, we offer case management, a proactive, coordinated approach to helping them manage their complex health issues. We also offer discharge planning for students who may need a hospital stay, along with a maternity management and education program.

## Health information is just a click away

Let's face it: students keep different hours than the rest of us, so typical customer service hours don't always make the best sense for them.

With our student website, students always have easy access to the answers they need. Whether they're checking for covered services or looking for a doctor, students simply log in to their own personal account that's available 24/7.

### Here's a look at what students can do through our website:

- complete opt-out enrollment waivers;
- enroll dependents;
- access eligibility information and benefits summaries;
- view claims and Explanations of Benefits (EOB);
- print temporary ID cards.

### Plus, they can use our health tools to:

- find providers — near campus, statewide, nationwide, worldwide;
- research health issues through an online health encyclopedia;
- estimate treatment costs;
- compare hospitals and doctors;
- review global health and safety resources.

## Healthy schools choose Blue

Put the health of your students in our hands. With more than 70 years of experience, Independence Blue Cross has built its reputation on quality, reliability, and service. As a local leader in health coverage, we use our expertise to act in the best interests of our members so you can have the confidence and peace of mind knowing we're here for your students every step of the way.



To find out more about how IBC Student PPO can meet your school's needs, contact your independent broker or Independence Blue Cross account executive.



We're here for you every step of the way.