



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, 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 image shows a payment slip form with three numbered callouts:

- 1: Points to the top section of the form where the amount enclosed should be written.
- 2: Points to the return address section of the form.
- 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 CVS Pharmacy, 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: please use 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?

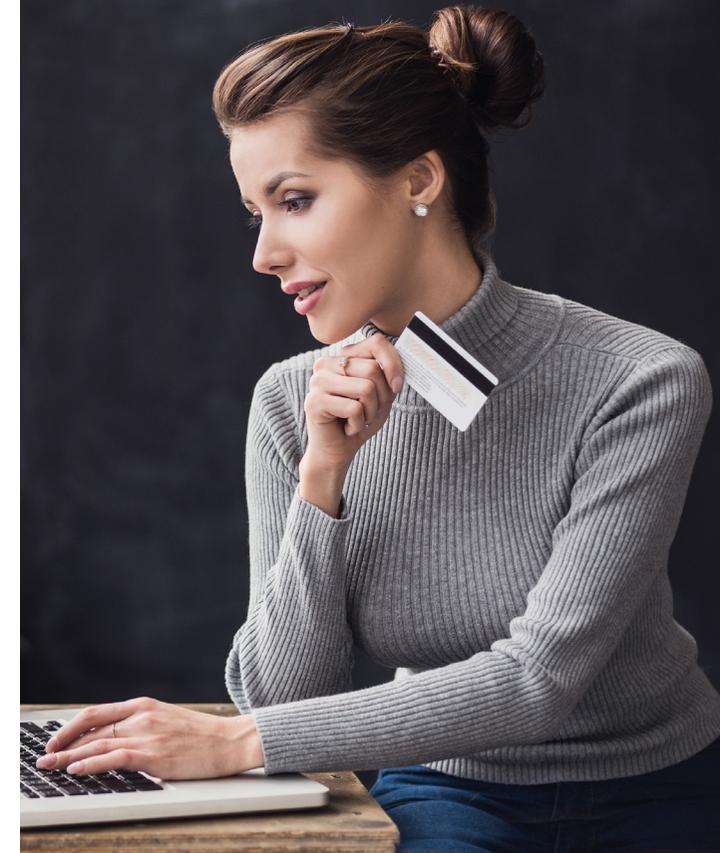
Call our Customer Billing Center at **1-888-879-4891 (TTY: 711)** from 8 a.m. – 6 p.m., Monday through Friday.

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 through 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 to help you submit your premium payments.



Pay your first invoice

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

- Access e-Bill at ibxpress.com (starting 15 days before your coverage effective date)
- Pay with 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.



Register at ibxpress.com to pay through e-Bill

Beginning 15 days before your coverage effective date, you can register at ibxpress.com, our secure member website, to begin making payments through e-Bill.

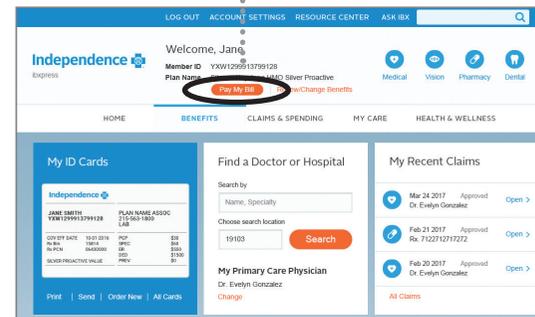
Advantages of e-Bill

- 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 notification preferences to get an email when:
 - A new invoice is available
 - Your payment amount changes
 - A payment is deducted from your bank account
 - A payment is returned

Making a one-time payment in e-Bill

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

1. On the [ibxpress](http://ibxpress.com) homepage, click *Pay My Bill* at the top of your screen. Click *Payments*, and choose *Payment Method List*.



2. Click the *Add* button to open the *Add Bank Account* window.
3. Select *Type of Account* (Checking or Savings), complete the required fields, click *OK*, and click *Verify*.

Setting up a recurring payment in e-Bill

The e-Bill system can make a recurring payment automatically when a new invoice is available. Please note that the first time you use e-Bill, you must make a one-time payment and then set up your recurring payment.

To set up a recurring payment:

1. Enter your bank account information by following the instructions for making a one-time payment.
2. From the *Payments* tab, choose *Recurring Payment List*, and click the *Add* button to open the *Create Recurring Payment Arrangement* window.
3. Complete the required fields, and click *Confirm*. You can schedule a payment up to ten days before the payment due date.

Important

- Payments through e-Bill 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 use e-Bill for Independence Blue Cross payments and you change products for example, from an HMO to a PPO plan, you must set up a new recurring payment.

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



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 information 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.