

Save with Keystone HMO Proactive

Lower monthly premiums and more ways to save



Keystone HMO Proactive health plans are our most popular for good reason: You have access to high-quality care and can save money.

Keystone HMO Proactive health plans use a tiered network, so you pay less in monthly premiums. You have access to our entire network of doctors and hospitals, but you can lower your out-of-pocket costs when you use Tier 1 – Preferred providers.

Here's what you need to know

- You pay the lowest out-of-pocket costs when you use doctors and hospitals in Tier 1 – Preferred.
- You will select a primary care physician (PCP) to coordinate your care and refer you to specialists. Using a Tier 1 – Preferred PCP can keep your out-of-pocket costs lower when you need care.
- You can visit any doctor or hospital in the Independence Blue Cross network once you have a referral. You won't need a referral for OB/GYN, mammograms, mental health, or emergency care.
- Some services cost the same across all tiers — like preventive care, emergency room visits*, and urgent care.
- You can visit Tier 1 providers for some covered services and Tiers 2 or 3 for others.
- For some services, like surgery, you'll pay out-of-pocket costs for both the facility where it's performed and the doctor who performs the surgery. To save the most, make sure both are in Tier 1 – Preferred.

See the back for a list of Keystone HMO Proactive hospitals by tier.

Visit ibx.com/findadoctor, and select *Keystone HMO Proactive* under Your Plan to find Tier 1 providers and save

Tier 1 – Preferred	 \$
Tier 2 – Enhanced	 \$\$
Tier 3 – Standard	 \$\$\$

50% Tier 1 – Preferred includes more than half of the network.

*If you are admitted to an in-network hospital from the emergency room, the cost-sharing for inpatient hospital care, including medical care provided by an in-network professional provider, will apply based on the tier of the in-network hospital or in-network professional provider. If a member is admitted to an out-of-network hospital following an emergency room admission, the Tier 3 – Standard level of benefits will apply. For non-emergency care, members must use in-network providers.

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.

Keystone HMO Proactive hospital tier placements

Tier 1 – Preferred \$

Pennsylvania

Bucks

Doylestown Hospital
 Grand View Hospital
 Jefferson Bucks Hospital
 Prime Healthcare — Lower Bucks Hospital
 Rothman Orthopaedic Specialty Hospital
 St. Luke's Health Network — Quakertown Campus

Chester

Penn Medicine — Chester County Hospital
 Tower Health — Brandywine Hospital
 Tower Health — Jennersville Regional Hospital
 Tower Health — Phoenixville Hospital

Delaware

Crozer-Chester Medical Center
 Delaware County Memorial Hospital
 Springfield Hospital
 Taylor Hospital

Lehigh

St. Luke's Health Network — Allentown Campus
 St. Luke's Health Network — Bethlehem Campus

Montgomery

Einstein Medical Center —
 Montgomery Campus
 Holy Redeemer Hospital and Medical Center
 Jefferson Health — Abington Hospital
 Jefferson Health — Abington — Lansdale Hospital
 Suburban Community Hospital
 Tower Health — Pottstown Memorial
 Medical Center

Philadelphia

Albert Einstein Medical Center
 Albert Einstein Medical Center —
 Germantown Campus
 Jefferson Frankford Hospital
 Jefferson Torresdale Hospital
 Prime Healthcare —
 Roxborough Memorial Hospital
 Temple University Hospital — Jeanes Campus
 Tower Health — Chestnut Hill Hospital
 Wills Eye Hospital

New Jersey

Burlington

Virtua Willingboro Hospital

Camden

Cooper Hospital University Medical Center

Mercer

Robert Wood Johnson University Hospital
 at Hamilton

Salem

Memorial Hospital of Salem County

Warren

Hackettstown Community Hospital

Tier 2 – Enhanced \$\$

Pennsylvania

Philadelphia

Children's Hospital of Philadelphia
 Shriner's Hospital for Children
 Temple Health — Fox Chase Cancer Center
 Tower Health — St. Christopher's Hospital for Children

New Jersey

Camden

Virtua Our Lady of Lourdes Hospital

Gloucester

Inspira Medical Center — Woodbury

Delaware

New Castle

A.I. DuPont Hospital for Children

Tier 3 – Standard \$\$\$

Pennsylvania

Berks

St. Joseph Medical Center
 Tower Health — Reading Hospital
 and Medical Center

Bucks

Trinity Health — St. Mary
 Medical Center

Chester

Main Line Health — Paoli Hospital

Delaware

Main Line Health — Riddle Hospital
 Trinity Health —
 Mercy Fitzgerald Hospital

Lancaster

Ephrata Community Hospital
 Penn Medicine —
 Lancaster General Hospital

Lehigh

Lehigh Valley Hospital
 Lehigh Valley Hospital — Muhlenberg
 Sacred Heart Hospital

Montgomery

Main Line Health —
 Bryn Mawr Hospital
 Main Line Health —
 Lankenau Medical Center

Philadelphia

Jefferson Methodist Hospital
 Penn Medicine — Hospital of the
 University of Pennsylvania
 Penn Medicine —
 Penn Presbyterian Medical Center
 Penn Medicine —
 Pennsylvania Hospital
 Temple Health — Northeastern Campus
 Temple University Hospital
 Thomas Jefferson University Hospital
 Trinity Health — Nazareth Hospital

New Jersey

Burlington

Virtua Marlton Hospital
 Virtua Memorial Hospital

Camden

Kennedy University Hospitals —
 Cherry Hill Division
 Kennedy University Hospitals —
 Stratford Division
 Kennedy University Hospitals —
 Washington Township Division
 Virtua Voorhees Hospital

Hunterdon

Hunterdon Medical Center

Mercer

Capital Health System — Fuld Campus
 Capital Health System —
 Hopewell Campus

Salem

Inspira Medical Center — Elmer

Warren

St. Luke's Health Network —
 Warren Hospital

Delaware

New Castle

Christiana Care Health System —
 Christiana Hospital
 Christiana Care Health System —
 Wilmington Hospital
 St. Francis Hospital

Maryland

Cecil

Union Hospital

Updates are made periodically to our network and provider tiering. To get the latest information, visit ibx.com/providerfinder.
 Select *Keystone HMO Proactive* under Your Plan for the tiers to display.