

# 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.

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**Visit [ibx.com/findadoctor](https://ibx.com/findadoctor), and select *Keystone HMO Proactive* under Your Plan to find Tier 1 providers and save.**  
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Tier 1 – Preferred



Tier 2 – Enhanced



Tier 3 – Standard



**50%** of doctors and hospitals are in Tier 1 – Preferred.

\*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.

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

# 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 — Phoenixville Hospital

#### Delaware

Crozer-Chester Medical Center  
Delaware County Memorial Hospital  
Taylor Hospital

#### Lehigh

St. Luke's Hospital – Allentown Campus  
St. Luke's Hospital – Bethlehem Campus

#### Montgomery

Einstein Medical Center Montgomery  
(part of Jefferson Health)  
Holy Redeemer Hospital and Medical Center  
Jefferson Abington Hospital  
Jefferson Lansdale Hospital  
Suburban Community Hospital  
Tower Health — Pottstown Memorial  
Medical Center

#### Philadelphia

Einstein Medical Center  
(part of Jefferson Health)  
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 — 17th Street  
Lehigh Valley Hospital — Cedar Crest  
Lehigh Valley Hospital —  
Muhlenberg

St. Luke's Hospital —  
Sacred Heart Campus

#### 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 University Hospital —  
Episcopal Campus  
Temple University Hospital  
Thomas Jefferson University Hospital  
Trinity Health — Nazareth Hospital

### New Jersey

#### Burlington

Virtua Marlton Hospital  
Virtua Memorial Hospital

#### Camden

Jefferson Cherry Hill Hospital  
Jefferson Stratford Hospital  
Jefferson Washington Township  
Hospital  
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 Hospital —  
Warren Campus

### Delaware

#### New Castle

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

### Maryland

#### Cecil

Union Hospital