

Independence 

Keystone Health Plan East
HMO



Medical Benefit Highlights

HBT HMO \$20 \$40

Covered Services

Benefits per Contract Year

Deductible
Individual/Family
Out-of-Pocket Maximum (Embedded) ¹
Individual/Family
Coinsurance

Preventive Services

Preventive Care
Preventive Colonoscopy
Preventive Plus Providers
Hospital Based

Physician Services

Primary Care Physician (PCP) Office Visit
Specialist Office Visit
Retail Health Clinic Visit
Telemedicine
Urgent Care Visit

Therapy Services

Physical Therapy (30 visits/year) ²
Freestanding
Hospital Based
Occupational Therapy (30 visits/year) ²
Freestanding
Hospital Based
Speech Therapy (20 visits/year)

Emergency Services

Emergency Room (copay waived if admitted)
Emergency Ambulance
Non-Emergency Ambulance

Hospital Services

Inpatient Hospital Services
Maternity Hospital Services
Inpatient Professional Services (includes Maternity)

Outpatient Surgery

Freestanding
Hospital Based

Your Costs (You pay)

Referred

\$0/\$0
\$6,350/\$12,700
0%

Referred

No charge
No charge
No charge

Referred

\$20
\$40
\$20
Not covered
\$50

Referred

\$40
\$40
\$40
\$40
\$40
\$40

Referred

\$150
No charge
No charge

Referred

\$150/Day; max of 5 copays per admission
\$150/Day; max of 5 copays per admission
No charge

Referred

\$75
\$75

Out-of-Network

Not covered
Not covered
Not covered

Out-of-Network

Not covered
Not covered
Not covered

Out-of-Network

Not covered
Not covered
Not covered
Not covered
Not covered

Out-of-Network

Not covered
Not covered
Not covered
Not covered
Not covered
Not covered

Out-of-Network

Covered at In-Network level
Covered at In-Network level
Not covered

Out-of-Network

Not covered
Not covered
Not covered

Out-of-Network

Not covered
Not covered

Outpatient Professional Services	No charge	Not covered
Outpatient Diagnostics	Referred	Out-of-Network
Diagnostic Medical (EKG)	\$40	Not covered
Routine Radiology (X-Ray)		
Freestanding	\$40	Not covered
Hospital Based	\$40	Not covered
Advanced Imaging (MRI/MRA, CT/CTA Scan, PET Scan)		
Freestanding	\$80	Not covered
Hospital Based	\$80	Not covered
Outpatient Lab and Pathology	Referred	Out-of-Network
Freestanding	No charge	Not covered
Hospital Based	No charge	Not covered
Other Medical Services	Referred	Out-of-Network
Spinal Manipulations (20 visits/year)	\$40	Not covered
Standard Injectables	No charge	Not covered
Allergy Injections	No charge	Not covered
Biotech/Specialty Injectables	\$100	Not covered
Chemotherapy	No charge	Not covered
Dialysis	No charge	Not covered
Skilled Nursing Facility (120 days/year)	\$75/Day; max of 5 copays per admission	Not covered
Home Health	No charge	Not covered
Hospice	No charge	Not covered
Durable Medical Equipment (DME)	50%	Not covered
Mental Health – Outpatient (includes serious mental illness and substance abuse)	\$40	Not covered
Mental Health – Inpatient (includes serious mental illness and substance abuse)	\$150/Day; max of 5 copays per admission	Not covered

¹ Embedded out-of-pocket maximum: Each covered family member only needs to satisfy his or her individual out-of-pocket maximum, not the entire family out-of-pocket maximum.

² Cognitive Therapy, Occupational Therapy, and Physical Therapy combined visit limit.

Keystone Health Plan East is a Health Maintenance Organization (HMO). This is a managed care program. Coverage is available when your care is provided or referred by a Keystone primary care physician (PCP). Your Keystone PCP may also refer you to other Keystone providers for care, if needed.

This summary represents only a partial listing of benefits and exclusions of the Medical Program described in this summary. If your employer purchases another program, the benefits and exclusions may differ. Also, benefits and exclusions may be further defined by medical policy. As a result, this managed care plan may not cover all of your health care expenses. Read your contract/member benefit booklet carefully for a complete listing of terms, limitations, and exclusions of the program. For more information about your coverage, or to get a copy of the complete terms of coverage, please call the phone number listed on the back of your identification card, or log into your member portal account at www.ibxpress.com

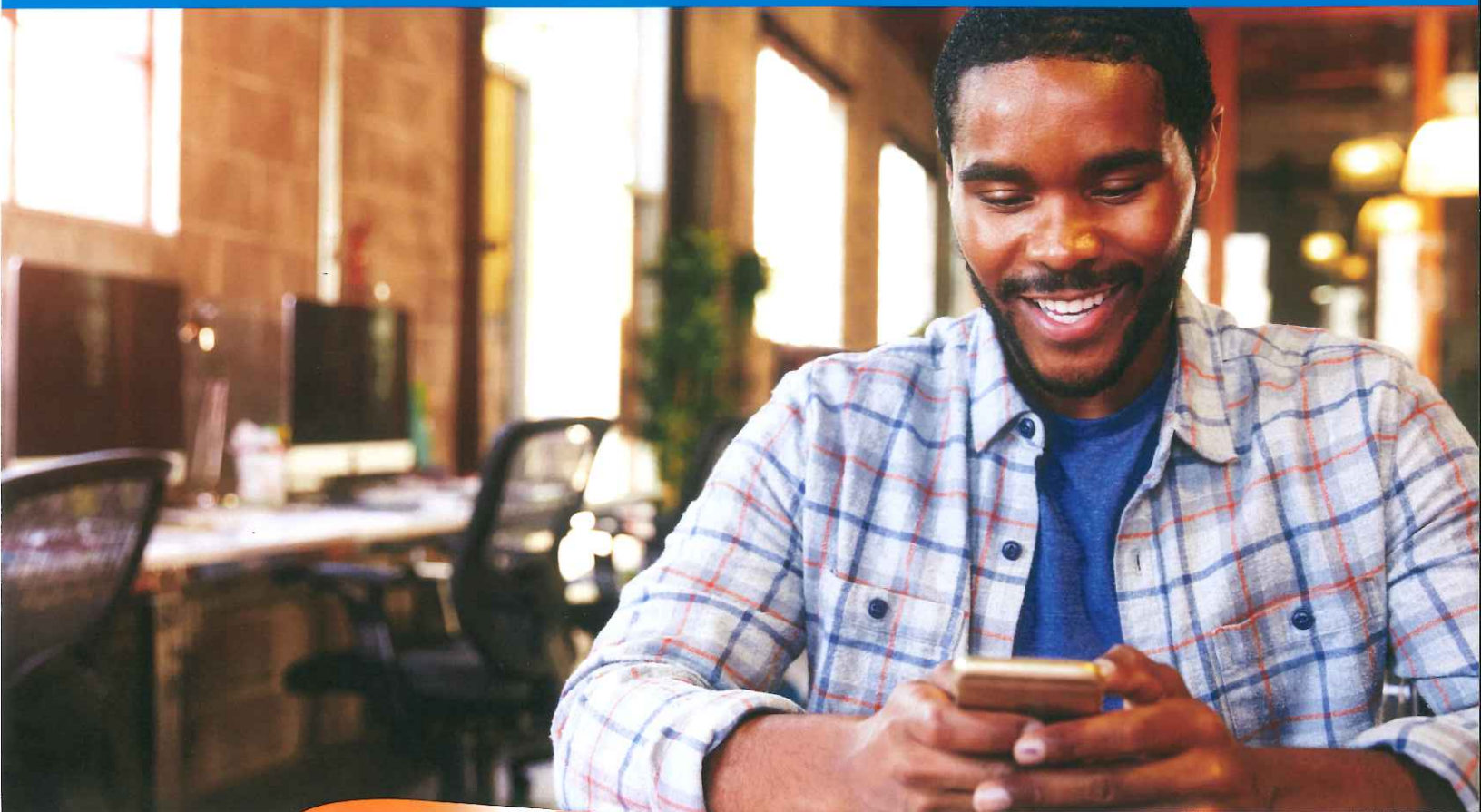
Benefits may be changed by Independence Blue Cross to comply with applicable federal/state laws and regulations.

Reference ID: 1003384511012019

Certain services require preapproval/precertification by the health plan prior to being performed. To obtain a list of services that require authorization, please log on to <http://www.ibx.com/preapproval> or call the phone number that is listed on the back of your identification card.

Benefits underwritten or administered by Keystone Health Plan East, a subsidiary of Independence Blue Cross - Independent licensees of the Blue Cross and Blue Shield Association. www.ibx.com

Save time and money — Connect with Independence!



Looking for a simple way to get the most from your Independence Blue Cross health plan? Connect with us by signing up for email or text alerts to get:



Personalized reminders about your health
for when it's time for an annual visit or screening



Notifications to help you access important plan information
like a link to your digital ID card, or the ability to reach Customer Service with one tap



Alerts on how to get the most out of your health plan
with information about available benefits you may not be using or how you can save money when you need health care

Visit **ibx.com/getconnected**

Be sure to have your member ID card handy — you'll need your ID number from the front of the card.



**Stay up to date. Save money.
Maximize your benefits.**

Visit **ibx.com/getconnected**
to sign up for email or
text alerts

Create your path to well-being











Bring healthy habits within reach

Your well-being journey is personal. Whether you want to eat healthier, manage stress better, be more active, or just get some more sleep, your goals are unique to you.

Achieve Well-being from Independence Blue Cross is a motivating and personalized set of well-being tools and resources that can help you achieve what's important to you in a way that's simple, easy, and fun.

Personalized online tools that work for you

Visit ibxpress.com or download the IBX mobile app to start your well-being journey today!

-  Complete the Well-being Profile.
-  Start a program.
-  Develop your Action Plan.
-  Access an expansive library of Health Content.
-  Use the Health Navigator to search symptoms.
-  Track your activity levels and sync your devices.
-  Stay motivated with tokens and badges for achievements.
-  Look for reminders, encouraging emails, and text messages.

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.

Eat your way to better health

with free nutrition counseling



Members can take advantage of six free visits

Eating healthy would be a lot easier with your own private chef to cook nutritious meals. We can't hire a chef for you, but we can give you one-on-one time with nutrition experts to help you set goals for better eating habits.

As part of your benefits, Independence Blue Cross lets you schedule up to six visits per plan year for nutrition counseling* at no additional cost to you when you visit an in-network doctor or registered dietitian. No referrals needed!

Eat your way to a healthier you

Eating healthier doesn't have to mean eating less. It means learning how to add nutritious foods into your diet. It means understanding how what you eat affects your overall health and well-being. A healthy diet and weight can give you more energy and may even lower your blood pressure and cholesterol.

Many people develop chronic conditions, such as diabetes, heart disease, and high blood pressure, as a result of being overweight. Nutrition counseling can help you better manage

Find a registered dietitian

1. Go to ibx.com/findadoctor.
2. Search by specialty, and type "Nutrition" in the search field.
3. Call to schedule your nutrition counseling appointment. No referrals necessary!

your diet and your weight, so you can reduce your risk for developing these health conditions. So take a few minutes to connect with an in-network dietitian or network doctor today to help you to meet your nutrition goals.

Questions?

Call the Customer Service number on the back of your member ID card.

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*Not all employers offer nutrition counseling visits as part of their benefit plans. Please contact Customer Service or your benefits administrator to determine if this benefit applies to your coverage. If nutrition counseling services are provided in addition to other covered services, an office visit copay may apply. Deductible and coinsurance may apply to services obtained out of network.

Specialty drugs

with cost-sharing

The drugs below are eligible for coverage under the medical benefit and may require member cost-sharing. Cost-sharing amounts are listed on the member's benefits summary. This list is subject to change. If you have any questions, call the number on the back of your ID card.

What you need to know

- Specialty drugs tend to be more expensive, so these drugs may require higher member out-of-pocket costs.
- Members should check their medical benefits for specialty drug cost-sharing amounts.

Anemia

- Aranesp
- Epogen
- Procrit

Bone-Modifying Agents

- Evenity

Botulinum Toxins

- Botox
- Dysport
- Myobloc
- Xeomin

Cystic Fibrosis

- Cayston
- Pulmozyme
- Tobi

Endocrine/ Metabolic Agents

- Acthar HP
- Eligard
- Lupaneta
- Lupron depot
- Lutathera
- Lutrate
- Sandostatin
- Sandostatin LAR
- Somatuline depot
- Supprelin LA

- Thyrogen
- Trelstar
- Triptodur
- Vantas
- Zoladex

Enzyme Replacement Agents

- Brineura
- Cerezyme
- Elelyso
- Fabrazyme
- Lumizyme
- Mepsevii
- VPRIV

Gene Therapy¹

- Luxturna
- Zolgensma⁴

Hemophilia/ Coagulation Factors¹

- Advate
- Adynovate
- Afstyla
- Alphanate
- Alphanine SD
- Alprolix
- Bebulin
- Bebulin VH
- BeneFIX

- Coagadex
- Corifact
- Eloctate
- Esperoct
- Feiba NF
- Feiba VH
- Fibryga
- Helixate FS
- Hemlibra
- Hemofil M
- Humate P
- Idelvion
- IXinity
- Jivi
- Koate DVI
- Kogenate FS
- Kovaltry
- Monoclate P
- Mononine
- Novoeight
- Novoseven
- Novoseven RT
- Nuwiq
- Obizur
- Profilnine SD
- Rebinyn
- Recombinate
- RiaSTAP
- Rixubis
- Tretten
- Vonvendi
- Wilate
- Xyntha

Hyaluronate Acid Products¹

- Cingal⁴
- Durolane
- Euflexxa
- Gel-One
- Gelsyn-3
- GenVisc 850
- Hyalgan
- Hymovis
- Monovisc
- Orthovisc²
- Supartz
- Synvisc²
- Synvisc-One²
- TriVISC
- VISC0-3

Immune Globulin¹

- Asceniv
- Bivigam
- Carimune NF
- Cutaquig
- Cuvitru
- Flebogamma
- Flebogamma DIF
- Gamastan S/D
- Gammagard Liquid
- Gammagard S/D
- Gammaked
- Gammaplex
- Gamunex-C
- Hizentra
- HyQvia
- Octagam
- Panzyga
- Privigen

Immunological Agents

- Actemra
- Benlysta
- Entyvio
- Ilumya
- Inflectra
- Ixifi
- Orencia
- Remicade³
- Renflexis
- Simponi Aria
- Stelara

Multiple Sclerosis

- Ocrevus
- Tysabri

Neutropenia

- Fulphila
- Leukine
- Neulasta³
- Neulasta Onpro
- Neupogen
- Udenyca

Ophthalmic Agents

- Eylea
- Iluvien
- Lucentis
- Macugen
- Ozurdex
- Retisert
- Visudyne
- Yutiq

Pulmonary Hypertension

- Flolan
- Remodulin
- Revatio
- Tyvaso
- Veletri
- Ventavis

Respiratory Agents

- Cinqair
- Fasenra
- Nucala
- Xolair

Substance Use Disorder Agents

- Brixadi
- Probuphine
- Sublocade
- Vivitrol

Thrombocytopenia

- Nplate
- Ryplazim⁴

Miscellaneous Therapeutic Agents

- Alferon N
- Crysvisa
- Ilaris
- Kalbitor
- Krystexxa
- Onpattro
- Qutenza
- Radicava
- Remune⁴
- Scenesse⁴
- Soliris³
- Spinraza
- Sylvant
- Trogarzo
- Ultomiris
- Xiaflex
- Zilretta
- Zulresso

Questions about cost-sharing amounts?
Call the number on the back of your ID card.

1 All drugs that can be classified under this header require cost-sharing. This includes any unlisted brand or generic names, as well as new drugs that are approved by the U.S. Food and Drug Administration (FDA) in that class during the course of the benefit year.

2 Choosing one of these preferred brands does not affect the member's cost-sharing amount for the drug.

3 Cost-sharing applies to all FDA-approved biosimilars to this originator product.

4 Pending approval from the FDA.



Get care away from home



When it comes to good health, there are no geographic boundaries. That's why we offer out-of-area coverage.

Get urgent care while you travel*

- If you need urgent care when traveling across the U.S., give us a call, and we'll put you in touch with a Blue Cross® Blue Shield® provider (BlueCard® provider) in your travel area, so you can have access to care wherever you are.
- Traveling abroad? You also have access to doctors and hospitals in more than 200 countries and territories around the world through Blue Cross Blue Shield Global® Core.

Get the follow-up care you need*

While you are out of your home area, you're also covered for any follow-up visits your doctor recommends with a BlueCard provider. Give us a call to find a provider near you.

Questions?

Call Customer Service at the number on the back of your member ID card.

Apply for guest membership when you're away long-term

- When you know that you or a member of your family will be out of the area for at least 90 days, we'll help you apply for a guest membership with a participating HMO plan in your travel area, where available.
- A guest membership through the Away from Home Care® program offers a comprehensive set of HMO benefits through a participating plan while away from home.
- Guest memberships may be appropriate for situations like:
 - A long-term work assignment
 - Retirees with a dual residence
 - Students who are temporarily living away while at college

Refer to your member benefit booklet for additional information, limitations, and restrictions regarding the Away from Home Care® program.

*Preauthorization of care is required.

Benefits underwritten or administered by Keystone Health Plan East; Self-Referred benefits underwritten or administered by QCC Insurance Company, subsidiaries of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

Log in at **ibx.com** to Find a Doctor

The Find a Doctor tool at **ibx.com** helps you make confident decisions about your health care.



Easy-to-use search

Simple navigation helps you get faster, more accurate results when looking for doctors, hospitals, or other facilities.



Doctor and hospital profiles

Informative doctor and hospital profiles and nationally recognized quality measurements help you find the doctor that is right for you. Our provider profiles offer more than just location and phone number. You can also view credentials, hospital affiliations, reviews from other members, office hours, gender, specialty, language spoken, and whether they're accepting new patients.

Questions?

Call Customer Service at the number
on the back of your member ID card.



Rate and review your experience

See what other members thought about a doctor or hospital, and share your own experiences. Anyone can read ratings and reviews, but you must log in at **ibx.com** to submit a review.



Compare doctors and facilities

Easily compare up to five doctors and hospitals at once. You can compare specialties, education, board certifications, quality reviews, and more.

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ibx.com

Independence

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Acupuncture:

What does my health insurance cover?



Find out when and how acupuncture is covered by your health plan

What is acupuncture?

Acupuncture is a health practice that involves using needles placed under the skin to stimulate points in the body and ease symptoms. Studies suggest that acupuncture may help ease chronic pain and certain other conditions and is a reasonable option for people with chronic pain to consider.¹

How does Independence cover acupuncture?

Subject to your benefits, Independence Blue Cross (Independence) members are covered for 18 acupuncture visits for pain management and certain other conditions:²

- Headache (migraine, tension)
- Post-operative and chemotherapy-induced nausea, vomiting
- Nausea from pregnancy
- Low back pain
- Pain from osteoarthritis of knee/hip
- Chronic neck pain

Acupuncture for these conditions is available without precertification, and coverage is based on plan type:

- PPO members will pay specialist cost-sharing.
- HMO, POS, and DPOS members will need a referral from their PCP and will pay their specialist cost-sharing.



To learn more about your acupuncture benefits, call Customer Service at the number on the back of your member ID card.

Is acupuncture right for me?

To determine whether you could benefit from acupuncture:

- **Talk with your doctor.** Acupuncture should only be used to complement your doctor's care, not replace it. Your doctor can help you decide if acupuncture is right for your symptoms.
- **Check covered conditions.** Review Medical Policy #12.00.01 at ibx.com/medpolicy to determine the conditions for which acupuncture is considered medically necessary.
- **Find the right practitioner.** Ask your doctor for a recommendation, or visit ibx.com/findadoctor. Use as much care as you would in choosing a traditional health care professional.

1 National Center for Complementary and Integrative Health. Acupuncture: In Depth, nccih.nih.gov. Accessed on October 15, 2018.

2 For PPO members, the 18 acupuncture visits are combined in- and out-of-network.

Acupuncture is covered for limited conditions. For details on covered conditions, please reference medical policy #12.00.01, which you can find at ibx.com/medpolicy. This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English: 1-877-764-6605 (TTY: 1-800-770-5531)

Spanish: ATENCIÓN: Si habla español, cuenta con servicios de asistencia en idiomas disponibles de forma gratuita para usted. Llame al 1-800-275-2583 (TTY: 711).

Chinese: 注意: 如果您讲中文, 您可以得到免费的语言协助服务。请致电 1-800-275-2583。

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Know before you go with the Care Cost Estimator

Our Care Cost Estimator tool helps you save money and avoid unplanned expenses, just like you'd want to for any important purchase. Now you can compare providers side-by-side and estimate out-of-pocket costs — all based on your specific health plan.

Avoid surprises and save

Make informed decisions about how to spend your health care dollars.

Did you know that higher cost doesn't always mean better care? Certain factors like where you receive care can affect the cost of procedures, such as common surgeries, X-rays, and MRIs. For example, a simple X-ray can cost twice as much at a hospital than at a local imaging center. And the more your covered services cost, the more you could be responsible for paying out of your own pocket.

Log in to ibxpress.com or the **IBX mobile app** to estimate your out-of-pocket costs before your next appointment.

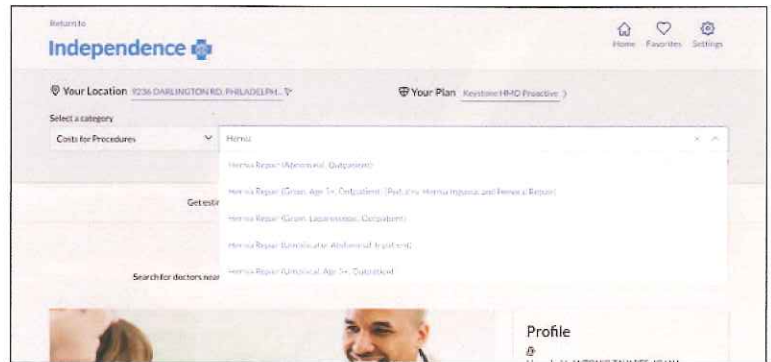
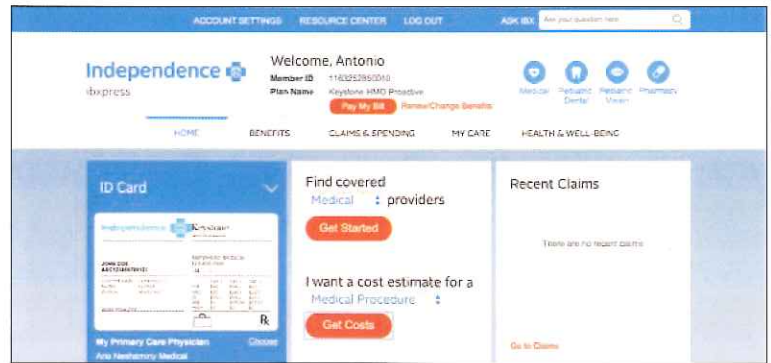
Before you schedule your next visit or procedure, use the Care Cost Estimator to search and compare providers by estimated price based on your health plan.

The tool will display:

- Provider details
- Quality information, such as reviews
- Your estimated out-of-pocket costs for a wide range of common procedures and office visits

How to get started with the Care Cost Estimator

- 1 Visit ibxpress.com and login to your member account. Select *Get Costs* under *I want a cost estimate for a Medical Procedure*.
- 2 Begin to type the name of the procedure. As you type, a list of related procedures will display. Select the procedure description to find estimated out-of-pocket costs.
- 3 Search results display your out-of-pocket costs. To view additional cost information, you can select the cost located next to each search result. You can even compare providers and locations side-by-side based on their cost and quality scores by checking the *Compare* box next to the providers you'd like to select.
- 4 On the Compare screen, you'll see a side-by-side comparison of the providers you selected. Use this information to decide the best one for you and your budget.

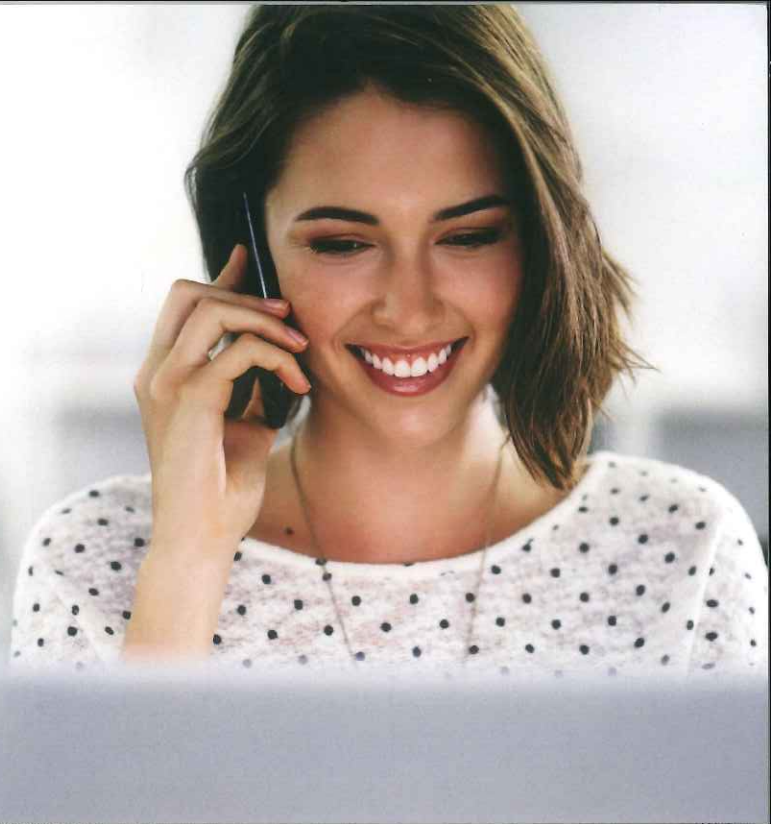


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Independence Blue Cross Customer Service

for PAISBOA HBT members



We believe getting answers to your health plan questions should be as simple as calling a trusted friend. That's why we're pleased to offer you access to a team of dedicated Customer Service Representatives who are there to help you, whether it's a question about your PAISBOA HBT benefits, support with a claim, or guidance using an online tool.

Your dedicated Customer Service Team includes experienced representatives trained in PAISBOA HBT benefits who provide:

- Personalized support for your PAISBOA HBT health plan, such as help finding in-network doctors and the most cost-effective site of care
- Support with an inquiry or issue related to benefits, eligibility, and claims
- Follow-up and outreach on unresolved issues to ensure resolution

Call your service team representatives directly at the number on the back of your member ID card.

Your representatives are available
Monday – Friday, 8 a.m. – 9 p.m.

- Coordination with your dedicated Independence Registered Nurse Health Coaches, who can provide one-on-one personalized support to help you:
 - Better understand your diagnosis
 - Learn about your condition
 - Actively manage your health
 - Adhere to your medications
 - Address everyday health concerns

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