

Keystone HMO Proactive tiered network plans

Giving members more control over their health care dollars

Our Keystone HMO Proactive health plans are a popular choice for small employers because they give members access to the full Keystone HMO network at a lower premium.

These health plans offer the same essential health benefits as our other health plans, including doctor visits, hospital stays, prescription drug coverage, blood tests, and X-rays. The difference is the tiered provider network — providers are grouped into three tiers based on cost and quality measures.

How Keystone HMO Proactive health plans work

Members choose a PCP to coordinate their care and refer them to specialists. They pay the lowest out-of-pocket costs by using doctors and hospitals in Tier 1 – Preferred.

Some in-network services cost the same across all tiers — like preventive care, urgent care, and emergency room visits.¹

These services have the same cost-sharing across all tiers:

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|-------------------------------|-------------------------------------|
| ✓ Preventive care | ✓ Pediatric dental and vision |
| ✓ Emergency room ¹ | ✓ Mental health services |
| ✓ Urgent care | ✓ Physical and occupational therapy |
| ✓ Outpatient labs | ✓ Routine radiology |
| ✓ Prescription drugs | ✓ Spinal manipulations |

For some services, like surgery, the member pays out-of-pocket costs for both the facility where the procedure is performed and the doctor who performs the surgery. To maximize their benefits, members should check the tier of both the facility and the provider they want to use.

50% OF DOCTORS AND HOSPITALS ARE IN TIER 1 – PREFERRED

NEW! Savings on prescription drugs

Our Keystone HMO Proactive plans have an enhanced benefit design to help members save on certain covered medications. There is now a \$100 copay for retail Preferred Brand drugs.² Refer to the health plan charts beginning on page 42 for more information.

1. If a member is admitted to an in-network hospital from the emergency room, the cost-sharing for inpatient hospital care, including medical care provided by a participating professional provider, will apply based on the tier level of the in-network hospital or participating 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.

2. For Keystone HMO Silver Proactive and Keystone HMO Silver Proactive Value plans, the \$100 copay for retail Preferred Brand drugs applies after the prescription drug deductible is met.

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

Albert 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
Shriners' 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