

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, 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