

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 appointments, 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.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

Independence 

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% 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.

IBX

Keystone HMO Proactive hospital tier placements

Tier 1 – Preferred \$

Pennsylvania

Bucks

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

Montgomery

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

Philadelphia

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

New Jersey

Camden

Cooper University Hospital

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

Salem

Memorial Hospital of Salem County

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 University Health Network
 — Sacred Heart Campus

Montgomery

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

Philadelphia

Jefferson Health — 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
 Jefferson Health — Thomas Jefferson
 University Hospital
 Trinity Health — Nazareth Hospital

New Jersey

Burlington

Virtua Marlton Hospital
 Virtua Memorial Hospital
 Virtua Willingboro Hospital

Camden

Jefferson Health — Cherry Hill
 Hospital
 Jefferson Health — Stratford
 Hospital
 Jefferson Health — Washington
 Township Hospital
 Virtua Voorhees Hospital

Gloucester

Inspira Medical Center — Woodbury

Hunterdon

Hunterdon Medical Center

Mercer

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

Robert Wood Johnson University
 Hospital at Hamilton

Salem

Inspira Medical Center — Elmer

Warren

St. Luke's University Health
 Network — Warren Campus

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* to view the tiers.