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.

Visit **ibx.com/findadoctor,** and select *Keystone HMO Proactive* under Your Plan to find Tier 1 providers and save.

MORE THAN 50% of in-network doctors and hospitals are in Tier 1 – Preferred

$	Tier 1 – Preferred
$$	Tier 2 – Enhanced
$$$	Tier 3 – Standard

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

*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

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Keystone HMO Proactive hospital tier placements

Tier 1 – Preferred $

Pennsylvania

Bucks
- Jefferson Health — Bucks Hospital
- Penn Medicine — Doylestown Hospital
- Prime Healthcare — Lower Bucks Hospital
- Rothman Orthopaedic Specialty Hospital
- St. Luke's University Health Network — Grand View Hospital
- St. Luke's University Health Network — Quakertown Campus

Chester
- Penn Medicine — Chester County Hospital
- Tower Health — Phoenixville Hospital

Delaware
- Main Line Health — Riddle Hospital

Lehigh
- St. Luke's University Health Network — Allentown Campus
- St. Luke's University Health Network — Bethlehem Campus

Montgomery
- Holy Redeemer Hospital and Medical Center
- Jefferson Health — Abington Hospital
- Jefferson Health – Jefferson Einstein Montgomery Hospital
- Jefferson Health — Lansdale Hospital
- Tower Health — Pottstown Memorial Medical Center

Philadelphia
- Jefferson Health — Frankford Hospital
- Jefferson Health – Jefferson Einstein Philadelphia Hospital
- Jefferson Health — Torresdale Hospital
- Prime Healthcare — Roxborough Memorial Hospital
- Temple Health — Chestnut Hill Hospital
- Temple University Hospital — Jeanes Campus
- 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
- ChristianaCare — West Grove Campus
- Main Line Health — Paoli Hospital

Delaware
- 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
- Jefferson Health — Thomas Jefferson University Hospital
- Penn Medicine — Hospital of the University of Pennsylvania
- Penn Medicine — Penn Presbyterian Medical Center
- Penn Medicine — Pennsylvania Hospital
- Temple University Hospital
- Temple University Hospital — Episcopal Campus
- 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
- ChristianaCare — Christiana Hospital
- ChristianaCare — 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 for the tiers to display.

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

Independence

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