

Keystone HMO Proactive Plans

Blue Solutions® Tiered Network Products



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Keystone HMO Proactive Plans

Tiered provider network plans can save your company and your employees even more money on health care

Remember:

All doctors and hospitals in the HMO network are included in the tiered network plans.

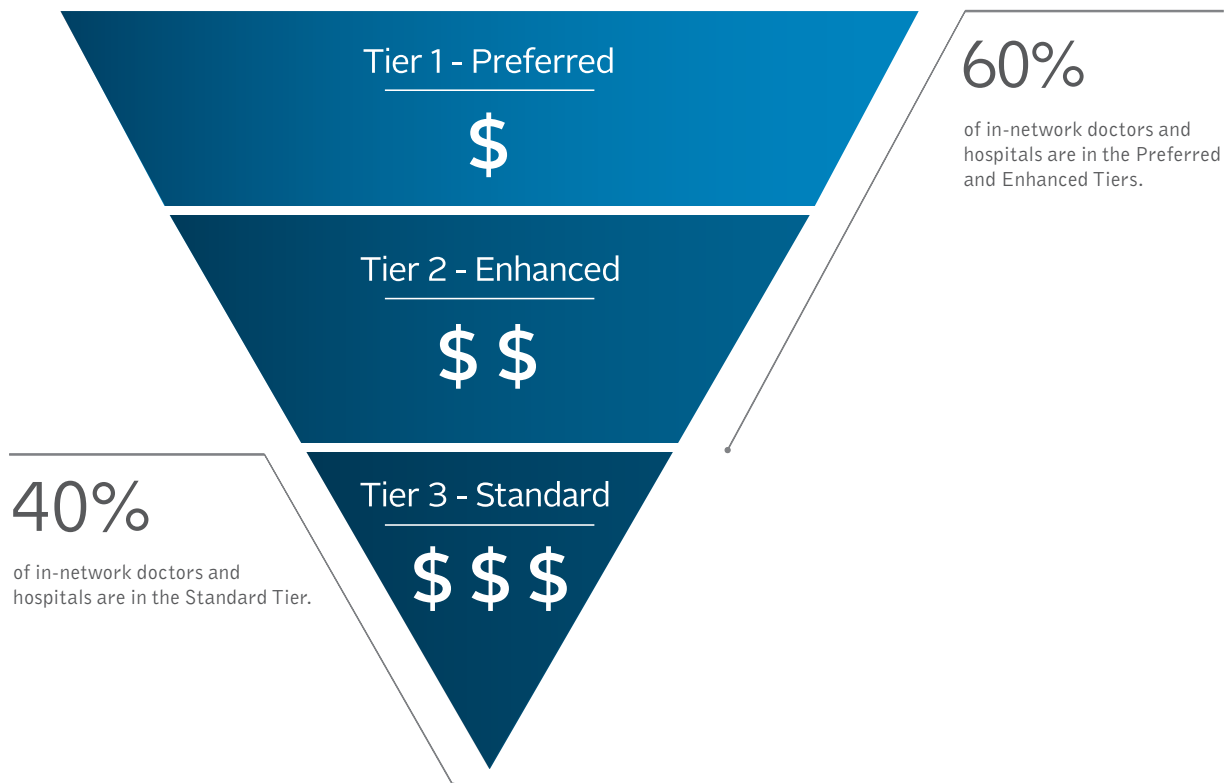
Independence Blue Cross (IBC) is launching two new tiered network plans that will be included in the Blue Solutions suite of products: Keystone HMO Gold Proactive and Keystone HMO Silver Proactive. Tiered network plans are new to our marketplace. With a tiered network plan, all doctors and hospitals in IBC's Keystone HMO network are placed into one of three tiers, and the employees' out-of-pocket costs are based on the provider's assigned tier.

Tiered network plans can save your company money because monthly rates are comparable to other HMO plans within the same metallic level. The difference is that your employees are able to visit any of the doctors and hospitals in the Keystone HMO network. However, they can save even more money when they choose Tier 1 - Preferred providers. Tiered network plans give your employees more control over how they spend their health care dollars.

How the Proactive plans work

Based on cost and quality considerations, network doctors and hospitals are placed into one of three tiers: Tier 1 - Preferred, Tier 2 - Enhanced, and Tier 3 - Standard. **All doctors and hospitals in the HMO network are included in the tiered network plans.**

Employees pay lower out-of-pocket costs when they use Tier 1 - Preferred or Tier 2 - Enhanced providers. With about 60 percent of our doctors and hospitals in the lower tiers, employees have plenty of choices when deciding where they will receive health care.



Employees pay the same cost for certain services

Even though your employees can save money on certain health services by choosing doctors and hospitals in the various tiers, there are many health services that are covered at the same cost-share across all tiers. For example, in the event of an emergency, your employees shouldn't have to worry about cost or tiers, but should go to the nearest emergency room possible, because the cost-sharing is the same regardless of tier.

Here are some services with the same out-of-pocket costs across all three tiers:

- certain designated preventive care
- emergency room visits
- ambulance
- urgent care
- outpatient labs
- prescription drugs

Note: Providers for these services can be found in Tier - 3 on the provider finder.

Is a tiered network plan right for your business?

Before you decide to purchase one of the tiered network plans, you may want to consider a few key questions.

1. Are most of the Tier - 1 or Tier - 2 hospitals conveniently located near your employees? You can see a list of hospitals in their respective tiers on the back page.
2. Are your employees likely to want to know a doctor's tier before seeking care? IBC provides an easy-to-use online Provider Finder tool to help members find this information.
3. Do your employees live within our 5-county service area or the contiguous counties? These plans are only available to employees who reside in IBC's service area.

If you answered yes to these questions, then a tiered network plan may be right for your business and your employees.

Save on quality care

The cost of health care services varies across tiers. Your employees will have access to quality care at a lower cost when they choose a provider in Tier 1 — Preferred or Tier 2 — Enhanced.

Online Provider Finder

Your employees can find out which tier their doctor is in by using the online Provider Finder.

ibx.com/providerfinder

Get more information:

ibx.com/bluesolutions
215-241-3400

HMO Gold Proactive



1 Combined for Tiers 2 and 3. Note: Prior to benefits being paid, an individual must meet the single deductible.
 2 Coinsurance may vary. Contact your IBC account executive or independent broker for more information.
 3 Combined across all 3 tiers.
 4 Mandatory generics.

Benefits per contract year	Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
Deductible, individual/family	\$0	\$0	\$0
Coinsurance ²	Varies	Varies	Varies
Out-of-pocket maximum, individual/family (includes copays, coinsurance and deductibles) ³	\$6,350/\$12,700	\$6,350/\$12,700	\$6,350/\$12,700
Preventive Services	Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
Preventive care for adults and children	\$0	\$0	\$0
Mammogram	\$0	\$0	\$0
Pediatric immunizations	\$0	\$0	\$0
Nutrition counseling (6 visits per contract year)	\$0	\$0	\$0
Physician services	Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
Primary care office visit	\$15	\$30	\$45
Specialist office visit	\$40	\$60	\$80
Routine gynecological exam/Pap test (1 per year)	\$0	\$0	\$0
Routine eye care (once every calendar year)	\$0	\$0	\$0
Eyeglasses pediatric (once every calendar year)	Covered	Covered	Covered
Eyeglasses or contacts adult (once every calendar year)	\$100 allowance	\$100 allowance	\$100 allowance
Spinal manipulations (20 visits per contract year)	\$50	\$50	\$50
Physical/occupational therapy (30 visits per contract year)	\$60	\$60	\$60
Hospital/other medical services	Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
Inpatient hospital services/days	\$350/day, up to 5 copays/admission	\$700/day, up to 5 copays/admission	\$1,100/day, up to 5 copays/admission
Emergency room (copay not waved if admitted)	\$400	\$400	\$400
Maternity hospitalization	\$350/day, up to 5 copays/admission	\$700/day, up to 5 copays/admission	\$1,100/day, up to 5 copays/admission
Outpatient surgery	\$100	\$500	\$1,000
Ambulance	\$150	\$150	\$150
Outpatient lab/pathology	\$0	\$0	\$0
Routine radiology/diagnostic	\$60	\$60	\$60
MRI/MRA, CT/CTA scan, PET scan	\$120	\$120	\$120
Biotech/specialty injectables	50%	50%	50%
Durable medical equipment	50%	50%	50%
Inpatient mental health/substance abuse/serious mental illness treatment/inpatient substance abuse and rehab	\$350/day, up to 5 copays/admission	\$350/day, up to 5 copays/admission	\$350/day, up to 5 copays/admission
Outpatient mental health/serious mental illness/substance abuse (detox/rehab)	\$40	\$40	\$40
Prescription drug ⁴ (FutureScripts® Preferred Pharmacy Network)	Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
Prescription deductible, individual/family	None	None	None
Preferred generic copay	\$4	\$4	\$4
Generic formulary copay ⁴	\$10	\$10	\$10
Brand formulary copay	30% with \$200 copay max	30% with \$200 copay max	30% with \$200 copay max
Non-formulary copay	40% with \$200 copay max	40% with \$200 copay max	40% with \$200 copay max
Prescription mail order	Available	Available	Available



Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
\$0	\$3,000/\$6,000 ¹	\$3,000/\$6,000 ¹
Varies	Varies	Varies
\$6,350/\$12,700	\$6,350/\$12,700	\$6,350/\$12,700

Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
\$0	\$0 no deductible	\$0 no deductible
\$0	\$0 no deductible	\$0 no deductible
\$0	\$0 no deductible	\$0 no deductible
\$0	\$0 no deductible	\$0 no deductible

Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
\$20	\$35 no deductible	\$50 no deductible
\$45	\$70 no deductible	\$100 no deductible
\$0	\$0 no deductible	\$0 no deductible
\$0	\$0 no deductible	\$0 no deductible
Covered	Covered	Covered
\$100 allowance	\$100 allowance	\$100 allowance
\$50	\$50 no deductible	\$50 no deductible
\$60	\$60 no deductible	\$60 no deductible

Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
\$400/day, up to 5 copays/admission	Subject to Ded and \$800/day, up to 5 copays/admission	Subject to Ded and \$1,250/day, up to 5 copays/admission
\$450	\$450 no deductible	\$450 no deductible
\$400/day, up to 5 copays/admission	Subject to Ded and \$800/day, up to 5 copays/admission	Subject to Ded and \$1,250/day, up to 5 copays/admission
\$200	Subject to Ded and \$700 copay	Subject to Ded and \$1,250 copay
\$200	\$200 no deductible	\$200 no deductible
\$0	\$0 no deductible	\$0 no deductible
\$60	\$60 no deductible	\$60 no deductible
\$250	\$250 no deductible	\$250 no deductible
50%	50% no deductible	50% no deductible
50%	50% after deductible	50% after deductible
\$400/day, up to 5 copays/admission	\$400/day, up to 5 copays/admission, no deductible	\$400/day, up to 5 copays/admission, no deductible
\$45	\$45 no deductible	\$45 no deductible

Tier 1 - Preferred	Tier 2 - Enhanced	Tier 3 - Standard
None	None	None
\$4	\$4 no deductible	\$4 no deductible
\$10	\$10 no deductible	\$10 no deductible
50% with \$250 copay max	50% with \$250 copay max	50% with \$250 copay max
50% with \$250 copay max	50% with \$250 copay max	50% with \$250 copay max
Available	Available	Available

The chart below shows a comparison of some common health care services.*

	HMO GOLD PROACTIVE			HMO SILVER PROACTIVE		
	Tier 1 — Preferred	Tier 2 — Enhanced	Tier 3 — Standard	Tier 1 — Preferred	Tier 2 — Enhanced	Tier 3 — Standard
Deductible (individual)	\$0	\$0	\$0	\$0	\$3,000	\$3,000
Primary care office visit	\$15	\$30	\$45	\$20	\$35 no deductible	\$50 no deductible
Specialist office visit	\$40	\$60	\$80	\$45	\$70 no deductible	\$100 no deductible
Inpatient hospital ¹	\$350/day \$1,750 max	\$700/day \$3,500 max	\$1,100/day \$5,500 max	\$400/day \$2,000 max	\$800/day ² \$4,000 max	\$1,250/day ² \$6,250 max
Emergency room ³	\$400	\$400	\$400	\$450 no deductible	\$450 no deductible	\$450 no deductible
Generic prescription drug	\$10	\$10	\$10	\$10	\$10 no deductible	\$10 no deductible

1. Copay waived if readmitted within 10 days. If admitted to the hospital from the emergency room, the out-of-pocket costs for inpatient hospital will apply based on the tier of the hospital.

2. Subject to the deductible.

3. Copay not waived if admitted.

Plan Highlights

HMO Gold Proactive

- higher monthly premium, lower costs when you receive care
- no deductible to pay, only copays and coinsurance
- same cost for emergency room, prescription drugs, and other select services across all tiers
- mandatory generics program with access to the FutureScripts Preferred Pharmacy Network

HMO Silver Proactive

- lower monthly premium, higher costs when you receive care
- no deductible to pay when you choose Tier 1 - Preferred
- same cost for emergency room, prescription drugs, and other select services across all tiers
- mandatory generics program with access to the FutureScripts Preferred Pharmacy Network

Learn more about IBC's Keystone HMO Gold Proactive and Keystone HMO Silver Proactive health plans. Contact your IBC account executive or independent broker today.

* The benefits in the table above represent only a partial listing of the benefits and exclusions in the plans. Benefits and exclusions may be further defined by medical policy. This managed care plan may not cover all of your health care expenses. Read your contract/member handbook carefully or determine which health care services are covered. If you need more information, please call 1-800-ASK-BLUE (1-800-275-2583).

In-network hospitals and respective tiers

Tier 1 – Preferred (\$)

Pennsylvania

Bucks

Aria Health – Bucks County
Barix Clinic
Doylestown Hospital
Grand View Hospital
St. Luke's Hospital - Quakertown

Chester

Brandywine Hospital
Chester County Hospital
Jennersville Regional Hospital

Delaware

Crozer - Keystone Health System
Delaware County Memorial Hospital
Taylor Hospital

Lehigh

St. Luke's Hospital – Allentown

Montgomery

Abington Memorial Hospital
Einstein Medical Center –
Montgomery Campus
Holy Redeemer Hospital
Lansdale Hospital
Physician Care Surgical Hospital
Pottstown Memorial Medical Center

Philadelphia

Aria Health
Chestnut Hill Hospital
Einstein Medical Center -
Germantown/Philadelphia
Hahnemann University Hospital
Phoenixville Hospital
Roxborough Memorial Hospital
Wills Eye Hospital

Various locations*

The Surgical Specialty Center @
Coordinated Health

New Jersey

Burlington

Deborah Heart & Lung Center
Lourdes Medical Center of Burlington County

Camden

Cooper Hospital University Medical Center

Mercer

Robert Wood Johnson University
Hospital at Hamilton
St. Francis Medical Center

Salem

Memorial Hospital of Salem County

Warren

Hackettstown Community Hospital

Tier 2 – Enhanced (\$\$)

Pennsylvania

Bucks

Lower Bucks Hospital

Philadelphia

Children's Hospital of Philadelphia
Fox Chase Cancer Center
Jeanes Hospital
North Philadelphia Health System
Shriners' Hospital for Children
St. Christopher's Hospital for Children

New Jersey

Camden

Our Lady of Lourdes Medical Center

Gloucester

Underwood Memorial Hospital

Delaware

New Castle

A.I. DuPont Hospital for Children

Tier 3 – Standard (\$\$\$)

Pennsylvania

Bucks

St. Mary Medical Center

Chester

Paoli Hospital
Reading Hospital and Medical Center

Delaware

Mercy Fitzgerald Hospital
Riddle Hospital

Lancaster

Ephrata Community Hospital
Heart of Lancaster Regional Medical Center
Lancaster General Hospital
Lancaster Regional Medical Center

Lehigh

Lehigh Valley Hospital
Sacred Heart Hospital

Montgomery

Bryn Mawr Hospital
Lankenau Medical Center

Northampton

Easton Hospital
Lehigh Valley Hospital – Muhlenberg

Tier 3 – Standard (\$\$\$) cont'd

Philadelphia

Hospital of the University of Pennsylvania
Mercy Philadelphia Hospital
Mercy Suburban Hospital
Methodist Hospital – Jefferson University
Nazareth Hospital – Mercy Health System
Penn Presbyterian Medical Center
Pennsylvania Hospital
St. Joseph Medical Center
Temple University Hospital
Temple University Hospital –
Northeastern Campus
Thomas Jefferson University Hospital

New Jersey

Burlington

Virtua – Memorial Hospital of Burlington
Virtua Marlton Hospital

Camden

Kennedy University Hospitals – Cherry Hill
Kennedy University Hospitals – Stratford
Kennedy University Hospitals –
Washington Township
Virtua Berlin Hospital
Virtua Camden Hospital
Virtua Voorhees Hospital

Hunterdon

Hunterdon Medical Center

Mercer

Capital Health System – Fuld Campus
Capital Health System – Hopewell Campus

Salem

South Jersey Hospital – Elmer

Warren

Warren Hospital

Delaware

Cecil

Union Hospital

New Castle

Christiana Hospital
St. Francis Hospital
Wilmington Hospital

*Visit www.ibx.com/providerfinder to find a location near you.



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