



**Benefit & Pension Funds**  
for Hospital & Health Care Employees  
Philadelphia and vicinity

**Independence** 

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# District 1199C

## Benefits Guide



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## How the Keystone Health Plan East POS Plan works

Your health coverage offers comprehensive benefits, personalized tools, and support to help you take care of your health and well-being.



### Primary care physician (PCP)

You must choose an in-network PCP, or family doctor, to treat your general health needs. A \$10 copay applies for PCP visits.



### Specialists

You can self-refer to any doctor of your choice. However, for the highest level of benefits, have your PCP refer you to in-network specialists.\* Your PCP submits electronic referrals, and you can check the status when you log in at [ibx.com/login](https://ibx.com/login). A \$30 copay applies for specialist visits.



### Designated sites

Your PCP has designated providers for lab services (e.g., blood testing), radiology (e.g., X-rays), and physical and occupational therapy. For the highest level of benefits, you'll need to visit those providers for these services, and a referral or prescription may be necessary.

Find a PCP and view your PCP's designated sites at [ibx.com/findadoctor](https://ibx.com/findadoctor).



### Out-of-network benefits

You have the option to self-refer to providers both in- and out-of-network, but you will pay more in out-of-pocket costs. You get the highest level of benefits by asking your PCP to refer you to in-network specialists.



### Precertification

Precertification is an approval that your doctor must receive from us before you get coverage for certain services, genetic tests, and specialty drugs. View a complete list of services that require precertification at [ibx.com/precert](https://ibx.com/precert).



### Specialized services

#### Durable Medical Equipment

All purchases and rentals (including repairs and replacements) are covered 100% when authorized by your PCP.

#### Vision care

Your vision plan with Davis Vision will give you access to eye exams that are covered 100% when you use an in-network provider. No copayment will apply to your eyeglass lenses. Included eyeglass lens types are: single vision, lined bifocal, lined trifocal, lenticular and oversize lenses in any available prescription range. Features for eyeglasses include access to the Davis Vision exclusive "Collection" of Fashion, Designer and Premier frames. Fashion tier (retail value of up to \$100) covered in full, with low member out of pocket costs on Designer (retail value of up to \$160) and Premier frames (retail value of up to \$195). The Exclusive "Collection" comes with a free one-year breakage warranty on frames and lenses. Find a vision provider at [ibx.com/visionprovider](https://ibx.com/visionprovider).



### Telemedicine

With telemedicine from MDLIVE, you have 24/7 access to a board-certified doctor for non-emergency medical conditions, such as:

- Colds, sinus problems, and flu
- Asthma
- Pink eye and ear infections
- Vomiting and nausea

Telemedicine offers a quick and easy option to talk to a doctor by phone or video chat. MDLIVE also provides pediatric telemedicine services for non-emergency conditions.

Text "IBX" to 635483 to register. Your personal MDLIVE assistant, "Sophie," will walk you through the registration process. You can also register at [mdlive.com](https://mdlive.com) or by calling **877-764-6605**.

Independence Blue Cross vision benefits are administered by Davis Vision, an independent company.

\* There are some services you don't need a referral for, including gynecology, mammograms, behavioral health, and emergency care.

## Get connected — You are in control

Whether you're at home or on-the-go, you can quickly and securely find a doctor and access your benefits information. Just log in at [ibx.com](http://ibx.com) or use the IBX mobile app to use the convenient tools.

### Access health plan information

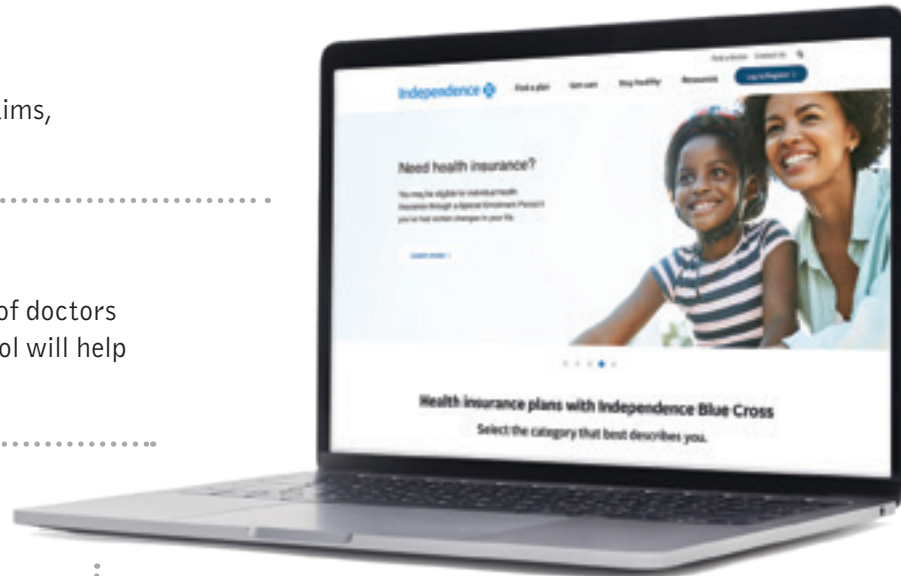
Log in anytime to view your ID card, claims, spending, and benefits information.

### Find care near you

You have access to the largest network of doctors and hospitals, and the **Find a Doctor** tool will help you choose the right one.

### Get IBX to go

Download the free IBX app for your iPhone or Android device.



### Notifications

Receive notifications to help you access important health plan information like a link to your digital ID card or the ability to reach Customer Service with one tap.

### Alerts

Receive alerts on how to get the most out of your health plan with information about available benefits you may not be using or how you can save money when you need health care.



### Connect with us!

Sign up to receive health screening reminders, important health plan notifications, and cost-savings alerts securely through text message or email.

[ibx.com/getconnected](http://ibx.com/getconnected)

## Personalized health resources and support: Achieve Well-being and Achieve Better Health

We offer you digital tools and resources to help you achieve what's important to you in a way that's simple, easy, and fun.

### Achieve Well-being

#### Here's how it works:

- Log in at [ibx.com/login](http://ibx.com/login) to complete your Well-being Profile.
- Start a program
- Develop your action plan to:
  - Get fit
  - Eat right
  - Sleep better
  - Manage stress
- Sync your devices to track your progress
- Stay motivated with tokens and badges for achievements
- Look for reminders, encouraging emails, and text messages

#### With Healthy Lifestyles<sup>SM</sup> reimbursements, you get money back for your healthy choices:

- \$150 on fitness center fees
- \$150 on an approved weight management program
- \$150 for programs to help you quit tobacco



**Log in at [ibx.com](http://ibx.com) on or after December 1, 2020 to start your journey!**





# Achieve Better Health

Need a little help? You have an added level of personalized support when you're managing more complex health challenges.

## Achieve Better Health



### Personal health record

Stay on top of your health with this digital health diary. It automatically updates with your office visits, surgeries, and tests once your claims are processed.



### Health Coach<sup>1</sup>

Registered Nurse Health Coaches are available 24/7 to answer questions about your health and treatment options.



### Condition management<sup>2</sup>

If you have a chronic condition, the Keystone Health Plan East (KHPE) condition management program offers support and guidance to help you manage your care.



### Case management<sup>1</sup>

KHPE can help you navigate serious or complex medical conditions by connecting you with registered nurses and social workers who understand your health plan.



### Baby BluePrints<sup>®</sup>

If you have a baby on the way, this program provides support throughout your pregnancy. You get 24/7 telephone access to a registered nurse and email reminders along the way to ensure you have the healthiest pregnancy possible.



### Health resources

Read the latest articles and research on living a healthy lifestyle, fitness, and nutrition topics, including a library of easy and delicious recipes.

<sup>1</sup> This is a free and confidential service.

<sup>2</sup> Condition management is available at no cost to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.

# Maximize your benefits

To receive maximum benefits, choose a Keystone Health Plan East POS provider who admits patients to one of the 1199C facilities listed on the provider finder at [ibx.com](https://ibx.com). You'll save money because the health plan's benefits encourage greater use of 1199C facilities to help keep members employed.

## 1199C panel providers — Hospitals designated for maximum benefits

Pennsylvania 1199C Hospitals	New Jersey 1199C Hospitals	Delaware 1199C Hospitals
<ul style="list-style-type: none"> <li>Children's Hospital of Philadelphia 34th Street and Civic Center Boulevard, Philadelphia, PA</li> <li>Crozer Chester Medical Center 1 Medical Center Boulevard, Upland, PA</li> <li>Presbyterian Medical Center of the University of Pennsylvania Health System 51 North 39th Street, Philadelphia, PA</li> <li>Taylor Hospital 175 East Chester Pike, Ridley Park, PA</li> <li>Temple University Hospital 3401 North Broad Street, Philadelphia, PA</li> <li>Temple University Hospital — Episcopal Campus 100 East Lehigh Avenue, Philadelphia, PA</li> <li>Thomas Jefferson University Hospital 111 South 11th Street, Philadelphia, PA</li> <li>Wills Eye Hospital 840 Walnut Street, Philadelphia PA</li> </ul>	<ul style="list-style-type: none"> <li>Virtua West Jersey Health System-Berlin Townsend Avenue and White Horse Pike, Berlin, NJ*</li> <li>Virtua West Jersey Health System — Camden 1000 Atlantic Avenue, Camden, NJ*</li> <li>Virtua West Jersey Health System — Marlton 90 Brick Road, Marlton, NJ*</li> <li>Virtua West Jersey Health System — Marlton 750 Route 73 South, Marlton, NJ*</li> <li>Virtua West Jersey Health System — Voorhees 101 Carnie Boulevard, Voorhees, NJ*</li> <li>Virtua-Memorial Hospital Burlington 175 Madison Avenue, Mount Holly, NJ*</li> </ul>	<ul style="list-style-type: none"> <li>Christiana Care Health Services 501 West 14th Street, Wilmington, DE</li> <li>Christiana Care Health Services 200 Hygeia Drive, Newark, DE</li> <li>Christiana Care Health Services 4755 Ogletown-Stanton Road, Newark, DE</li> <li>Nemours/Alfred I. duPont Hospital 1600 Rockland Rd, Wilmington, DE</li> <li>St. Francis Hospital-Wilmington 7th &amp; Clayton Streets, Wilmington, DE</li> </ul>

## Take full advantage of your benefits by using designated providers

There are two ways to find designated providers:

### At [ibx.com](https://ibx.com)

- Log in at [ibx.com](https://ibx.com).
- Select the *My Care* tab.
- Select *My Provider* Information.
- Scroll down to view designated sites for lab work, PT/OT, and radiology.

### With the Find a Doctor tool

- Visit [ibx.com/findadoctor](https://ibx.com/findadoctor).
- Choose Keystone Health Plan East POS from the drop-down menu and enter your location and the name of your PCP.
- Select your PCP.
- Scroll down to view designated sites for lab work, PT/OT, and radiology.

\* These are additional hospitals designated by the Benefit Fund, although they do not employ 1199C members.

For a comprehensive list of 1199C facilities, please visit <https://1199cfunds.org/member-resources-forms/>

## Discounts and savings

As a Keystone Health Plan East member, you can take advantage of savings and discount programs for local, regional, and national businesses.‡



### Free nutrition counseling§

Schedule up to six visits a year with a participating registered dietitian, your doctor, or another network provider — at no cost to you.



### Discounts on entertainment and events

Blue Insider<sup>SM</sup> offers great deals on family-themed activities like movie and theater tickets, sporting events, museums and zoos, and travel. You can also save on online shopping and merchant gift certificates.



### Exclusive deals

Save on health-related products and services with exclusive value-added offers from leading national companies, like FitBit. Find weekly featured deals on meal delivery services, fitness apparel, weight loss programs, laser vision correction, and more.



### Discounted gym membership

The GlobalFit Gym Network offers discounts to 8,000 gyms, fitness centers, and studios nationwide. You'll also enjoy discounts on a variety of fitness equipment and a Jenny Craig<sup>®</sup> membership.



### Coupons for healthy ingredients

Need healthy recipe inspiration? Getgoodliving.com and the IBX Good Living app offer valuable coupons for popular food and household items plus delicious recipes to try.



### Philly-area fun

Take advantage of a members-only offer on Indego, Philly's bike-share program.

Check out the exciting member perks at [ibx.com/discounts](https://ibx.com/discounts).

‡ These are value-added programs and services offered through independent companies. They are not benefits under the health care plans that you purchased and are, therefore, subject to change without notice.

§ Not all members have nutrition counseling visits as part of their benefits plans. Please contact Customer Service or your benefits administrator to determine if this benefit applies to your coverage.

## Frequently asked questions

### Q: Who will be my new medical benefits administrator?

A: 1199C has chosen Independence Blue Cross (Independence) to be the health plan administrator.

### Q: When does the change in administrator of my health care coverage take effect?

A: The change to Independence as medical benefits administrator will occur on December 1, 2020.

### Q: Will the same company administer my medical and prescription drug benefits?

A: No, your medical and prescription drug benefits will be administered by separate organizations. The medical benefits administrator will be Independence Blue Cross (Keystone Health Plan East Point of Service health plan) and your pharmacy benefits administrator will continue to be EmpiRx.

### Q: What should occur if I or my family member needs to seek medical care or fill a prescription in early December?

A: For any medical services needed on December 1, 2020, or after, you will begin to use your Keystone Health Plan East Point of Service (KHPE POS) coverage. For any prescription drug needs, you will continue to use your EmpiRx coverage.

### Q: Do I need to let my doctor(s) know that my health care coverage has changed?

A: You and your covered family members should notify your medical providers of the change in your medical benefits administrator but do not need to do so immediately. You may wait to do so at the time of your first medical appointment on or after December 1, 2020.

### Q: Will I get a new medical ID card? Will my family get new medical ID cards?

A: You will receive a new medical ID card from KHPE on or before December 1, 2020. If you have dependents on your KHPE POS plan, you will receive cards for each covered dependent.

In addition, prior to December 1, 2020, you will be given information on how to access the KPHE member portal at [ibx.com/login](https://ibx.com/login). The portal will allow you to print copies of your medical ID card. Additionally, the IBX mobile app for Apple and Android devices allows you to get a copy of your medical ID card on a mobile device.

### Q: How can I find out if current doctors are participating providers?

A: You can search for doctor names by using the online provider directory search at [ibx.com/findadoctor](https://ibx.com/findadoctor). In addition, you can contact your doctor's office to confirm that he or she participates with KHPE.

### Q: Will my medical benefits be impacted by the change to Independence?

A: Generally speaking, there will be only minimal changes to your health care coverage. The benefit levels, such as copayments (\$10 for PCPs, \$30 for specialists), limitations, and maximums, will be very much the same as you compare your current medical plan to the KHPE POS replacement plan. Medical necessity and place of service will continue to be the foremost factors in coverage determinations.

**Q: How will my doctors be notified of my change in medical administrator?**

A: During the first medical appointment on or after December 1, 2020 for yourself and for each covered family member, you will simply present the doctor with your KHPE ID card.

**Q: What impact will the change to KHPE have if I'm currently receiving ongoing medical care?**

A: Given the size of the KHPE provider network, it is highly likely that your current medical doctor accepts KHPE, so there should be little or no impact to your current course of treatment.

If your current doctor(s) does not accept KHPE and you are in an active course of treatment for a diagnosed condition, you will have the opportunity to make a transition of care coverage request to KHPE. Transition requests can allow for certain treatments to be covered for a period of time by a doctor not in the KHPE network. Some examples are pregnancy care, chemotherapy, and physical therapy. Information will follow on this topic as December 1, 2020 approaches.

**Q: What will happen if I already have a precertification for services?**

A: If you have a currently approved precertification for specialty medicines or procedures, these prior approvals are being transferred to KHPE with your coverage.

**Q: What is the preferred lab site under KHPE?**

A: LabCorp is the KHPE preferred lab.

**Q: Will there be a need to file my own medical claim forms?**

A: KHPE does not require its members to file claim forms for in-network services. KHPE in-network doctors submit claims on behalf of the member. The claim submission process is paperless from the member's point of view any time the member uses in-network doctors. For out-of-network or out-of-area services, the submission of a medical claim form may be required.

**Q: If I have any questions about the carrier change before December 1, whom can I contact?**

A: You may contact The Benefit Fund member services at 215-735-5720



## QUESTIONS?

Reach out to The Benefit Fund member services at **215-735-5720**  
or toll-free at **800-531-1199**  
or KHPE at **1-800-ASK-BLUE (1-800-275-2583)**



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.