

2023



Your Health Plan

Point-of-Service

Independence 
Keystone Health Plan East

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

Get to know your health insurance plan

With an Independence Blue Cross health plan, you get everything you need to take care of your health and well-being.

Be healthy

We make it easier to get the care you need, when you need it, with comprehensive benefits and access to the region's largest network of hospitals and doctors.

Be well

We're here to support you when you have questions or you're managing complex health conditions. Take advantage of our digital tools and member-exclusive discounts to create your customized path to well-being.



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Connect with us!

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

ibx.com/getconnected

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A Point-of-Service (POS) health plan gives you flexibility when choosing where to get care. Here are some key things you should know.



Primary Care Physician (PCP)

You must choose an in-network PCP, or family doctor, to treat your general health needs and coordinate your care by providing referrals, when necessary. Search for a PCP at ibx.com/findadoctor.



Specialist

You can self-refer to any doctor. But for the highest level of benefits, have your PCP submit an electronic referral for an in-network specialist. You can check the status of a referral when you log in at ibx.com. Some services don't require a referral, including gynecology, mammograms, behavioral health, and emergency care.



Designated sites

Your PCP has designated providers for lab services (e.g., blood testing), radiology (e.g., X-rays), and physical and occupational therapy. Visit those providers for any of these services. A referral or prescription may be necessary. View your PCP's designated providers at 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. A complete list of what requires precertification is available at ibx.com/precert.



Virtual care

Most health plans include anytime access to a doctor by phone or video chat. Check your benefits summary to see if virtual care is available to you.

Stay healthy, save time, pay less

Chronic or long-term medical conditions are a big part of why health care can be expensive. We can help you reach your health goals, no matter where you're starting from.

Achieve Well-being

Our online tools and resources make it easy and fun to reach your health goals:



Complete the Well-being Profile and create an action plan



Get reminders specific to your health goals, like getting fit, improving nutrition, sleeping better, and managing stress



Stay motivated with tokens and badges to celebrate your achievements



Sync up fitness apps and devices to track your progress, create challenges, and invite friends

Discounts on fitness

Use the HUSK Movement app to connect with experiences and products that fuel wellness. HUSK makes getting fit convenient and more affordable. You can choose from a variety of on-demand content, pay-as-you-go discount classes, virtual workouts, gym day passes, or personal training sessions. There are no class limits or cancellation fees.

Money back for healthy choices

With Healthy LifestylesSM reimbursements, you can earn money back for the following:

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

Visit ibx.com/reimbursements to learn more.

Free nutrition counseling

Pay \$0 for up to six nutrition counseling sessions per benefit year. Simply schedule an in-person or virtual appointment with an in-network registered dietitian, doctor, or other provider.*

* 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.

Get support when you need it

Whether you have general health questions or you're managing more complex health challenges, extra support is available to help you achieve better health.

Personal health record

Like a digital health diary, your personal health record automatically updates with your office visits, surgeries, and test results once your claims are processed.

Registered Nurse Health Coach†

When you call our Health Information Line, Registered Nurse Health Coaches are available 24/7 for questions about your health and treatment options.

Condition management†‡

If you have a chronic health condition, our condition management program offers support from a Registered Nurse Health Coach and guidance to help you manage your care.

Case management†

We can help you navigate serious or complex medical conditions by connecting you with Registered Nurse Health Coaches and social workers who understand your health plan benefits.

Baby BluePrints®

Our free, comprehensive maternity program supports members across the pregnancy spectrum, from the first trimester to delivery to home. Support continues with the 24/7 availability of Registered Nurse Health Coaches and personalized digital communications.

† This is a free and confidential service.

‡ 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

One of the best ways to maximize your benefits is understanding your provider network.

Choose 1199c facilities

Great news: The Tier 1 network has been expanded to give you more options for the lowest-cost locations!

You'll save money and get the highest level of coverage when you choose an in-network provider who admits patients to an 1199c facility. Your health plan benefits encourage greater use of 1199c facilities because it helps keep members employed.

Below is a list of 1199c urgent care centers and hospitals. Please note: This list was current at the time of publication but is subject to change. For the most up-to-date information, log in at ibx.com and use the Find a Doctor tool to search for an 1199c facility.

Hospitals and affiliated locations

Wills Eye

Wills Eye Surgery Center

- 8400 Roosevelt Blvd, Philadelphia, PA
- 408 Route 70 East, Cherry Hill, NJ
- 401 N York Road, Waminster, PA
- 625 Ridge Pike, Conshohocken, PA
- 3340 Broad Street, Philadelphia, PA

Wills Eye Hospital

- 840 Walnut Street, Philadelphia, PA

Jefferson

Jefferson Health Northeast

- 4900 Frankford Ave, Philadelphia, PA
- 380 N Oxford Valley Road, Langhorne, PA
- 3998 Red Lion Road, Philadelphia, PA

Jefferson Surgery Center

- 2211 Chapel Ave W, Cherry Hill, NJ
- 518 E Township Line Road, Blue Bell, PA
- 3 Crescent Drive, Philadelphia, PA

Thomas Jefferson University Hospital

- 111 S 11th Street, Philadelphia, PA

Thomas Jefferson Methodist Hospital

- 2301 S Broad Street, Philadelphia, PA

Jefferson Endoscopy Center

- 130 Presidential Blvd, Bala Cynwyd, PA

Magee Rehabilitation Hospital

- 1513 Race Street, Philadelphia, PA
- 806 Floral Vale Blvd, Yardley, PA
- 1200 W Tabor Road, Philadelphia, PA
- 595 W State Street, Doyelstown, PA
- 609 W Germantown Pike, East Norriston, PA
- 135 S Broad Street, Woodbury, NJ

Abington Memorial Hospital

- 1200 Old York Road, Abington, PA
- 225 Newton Road, Warminster, PA

Abington Memorial Hospital Home Care

- 2510 Maryland Road, Willow Grove, PA

Jefferson *(continued)*

Kennedy University Hospital

- 2201 Chapel Ave W, Cherry Hill, NJ
- 435 Hurffville Crosskeys Road, Sewell, NJ
- 18 E Laurel Road, Stratford, NJ

Kennedy Home Health Care

- 1099 White Horse Road, Voorhees, NJ

Kennedy Health Care Center

- 353 Egg Harbor Road, Sewell, NJ

Albert Einstein Medical Center

- 559 West Germantown Pike, Norristown, PA
- 5501 Old York Road, Philadelphia, PA
- 1 Penn Blvd, Philadelphia PA
- 60 E Township Line Road, Elkins Park, PA
- 9390 Bustleton Ave, Philadelphia, PA

Albert Einstein Home Health

- 1330 Powell Street, Norristown, PA

Albert Einstein Endoscopy Center

- 676 Dekalb Pike, Blue Bell, PA

Select Surgical Center

- 405 Hurffville Crosskeys Road, Sewell, NJ

Lansdale Hospital

- 100 Medical Campus Drive, Lansdale, PA

Aria Home Health

- 9501 Roosevelt Blvd, Philadelphia, PA

Rothman Orthopedic Specialty Hospital

- 3300 Tillman Drive, Bensalem, PA

Crozer

Crozer Chester Medical Center

- 1 Medical Center Blvd, Chester, PA
- 190 W Sproul Road, Springfield, PA
- 145 Brinton Lake Road, Glen Mills, PA
- 340 Middletown Road, Media, PA

Delaware County Memorial Hospital

- 501 N Lansdowne Ave, Drexel Hill, PA
- 30 Lawrence Road, Broomall, PA
- 2010 West Chester Pike, Havertown, PA

Prospect Crozer Home Health and Hospice

- 200 W Sproul Road, Springfield, PA

Taylor Hospital

- 175 East Chester Pike, Ridley Park, PA

CHOP

Children's Hospital of Philadelphia

- 200 Bowman Drive, Voorhees, NJ
- 3401 Civic Center Blvd, Philadelphia, PA
- 2106 Harrisburg Pike, Lancaster, PA

Children's Hospital Home Health

- 3000 Horizon Drive, King of Prussia, PA

Virtua

Virtua West Jersey Health System

- Townsend Avenue and White Horse Pike, Berlin, NJ*
- 1000 Atlantic Avenue, Camden, NJ*
- 90 Brick Road, Marlton, NJ*
- 750 Route 73 South, Marlton, NJ*
- 101 Carnie Boulevard, Voorhees, NJ*

Virtua-Memorial Hospital Burlington

- 175 Madison Avenue, Mount Holly, NJ*

Temple

Temple University Hospital

- 333 Cottman Ave, Philadelphia, PA
- 3401 N Broad Street, Philadelphia, PA

Temple GI

- 515 Pennsylvania Ave, Fort Washington, PA

Episcopal Campus

- 100 E Lehigh Ave, Philadelphia, PA

Foot and Ankle Institute TUSPM Ambulatory Surgery

- 810 Race Street, Philadelphia, PA

Fox Chase Cancer Center

- 7701 Burholme Ave, Philadelphia, PA
- 8 Huntington Pike, Rockledge, PA
- 50 Huntington Pike, Rockledge, PA
- 2365 Heritage Center Drive, Furlong, PA

Hospital of the Fox Chase Cancer Center

- 2701 Dekalb Pike, East Norristown, PA

Jeanes Hospital

- 7600 Central Ave, Philadelphia, PA

Penn

Hospital of the University of Pennsylvania

- 3400 Spruce Street, Philadelphia, PA
- 681 Shannondell Blvd, Audobon, PA
- 599 W State Street, Doylestown, PA
- 3549 Chestnut Street, Philadelphia, PA
- 1001 Chesterbrook Blvd, Berwyn, PA
- 777 Township Line Road, Yardley, PA
- 1800 Lonard Street, Philadelphia, PA

Pennsylvania Hospital

- 800 Spruce Street, Philadelphia PA

Chester County Hospital

- 701 E Marshall Street, West Chester, PA
- 455 W Woodview Road, West Grove, PA

Endoscopy Center of Pennsylvania

- 230 W Washington Square, Philadelphia, PA

Lancaster General Hospital

- 950 S Octorara Trail, Parkesburg, PA

Penn Home Palliative Care

- 150 Monument Road, Bala Cynwyd, PA

Penn Medicine Home Health

- 625 Clark Ave, King of Prussia, PA
- 1811 Olde Homestead Lane, Lancaster, PA
- 525 Highland Blvd, Coatesville, PA
- 105 College Road E, Princeton, NJ
- 88 Princeton Highstown Road, Princeton Junction, NJ

Chester County Hospital

- 701 E Marshall Street, West Chester, PA
- 455 W Woodview Road, West Grove, PA

Endoscopy Center of Pennsylvania

- 230 W Washington Square, Philadelphia, PA

Penn Presbyterian

- 51 N 39th Street, Philadelphia, PA

Delaware

Christiana Care Health Services

- 501 W 14th Street, Wilmington, DE
- 200 Hygeia Drive, Newark, DE
- 4755 Ogletown-Stanton Road, Newark, DE

Nemours/Alfred I. duPont Hospital

- 1600 Rockland Rd, Wilmington, DE

St. Francis Hospital – Wilmington

- 7th & Clayton Streets, Wilmington, DE

Urgent care centers

Jefferson Urgent Care

- 2607 Rhawn Street, Philadelphia, PA
- 700 Walnut Street, Philadelphia, PA
- 2603 Easton Road, Willow Grove, PA
- 2451 Grant Ave, Philadelphia, PA
- 1820 Bethlehem Pike, Flourtown, PA

CHOP Urgent Care

- 550 S Goddard Blvd, King of Prussia, PA
- 500 W Butler Ave, Chalfont, PA
- 819 Baltimore Pike, Glen Mills, PA
- 663 W Lancaster Ave, Bryn Mawr, PA
- 1840 Susquehanna Road, Abington, PA

Abington Health Urgent Care

- 1045 Bustleton Pike, Feasterville, PA
- 2021 Chestnut Street, Philadelphia, PA

Temple Ready Care

- 2118 Cottman Ave, Philadelphia, PA
- 261 Old York Road, Jenkintown, PA
- 1100 Roosevelt Blvd, Philadelphia, PA
- 2301 E Allegheny Ave, Philadelphia, PA

Penn Medicine Urgent Care

- 540 N Duke Street, Lancaster, PA
- 1930 S Broad Street, Philadelphia, PA
- 51 Peters Road, Lititz, PA
- 432 Cloverleaf Road, Lancaster, PA
- 2118 Valley Road, Lancaster, PA

Use designated providers

Take full advantage of your benefits by using your PCP's designated providers. You can view your PCP's designated providers in two ways:

1. Log in at ibx.com

Select the *My Care* tab at the top, and then click *My Provider Information*. Scroll down to view designated sites for lab services, radiology, and physical and occupational therapy.

2. Use the [Find a Doctor tool](#)

Go to ibx.com/findadoctor and choose *Keystone Health Plan East POS* from the drop-down menu. Enter your location and the name of your PCP, and select your PCP's listing. Scroll down to view their designated sites.

Find the information you need

Whether you're at home or on-the-go, you have 24/7 access to your benefits information and member tools.

Log in at ibx.com or through our free IBX mobile app.



Access plan information

Easily find all your claims, spending, and benefits information. You can also view, print, or send your ID card.

Find care, estimate costs

Use our Find a Doctor tool to search for in-network doctors, hospitals, and other health care providers near you. You can also estimate your costs for care based on your specific health plan.

Healthy resources

Read the latest articles and research on living a healthy lifestyle. You will also find a health encyclopedia and recipes for great-tasting, healthy foods.

Have a question?

Ask IBX! If you need a little direction, our smart search will help you find what you need, and fast!



Exclusive discounts and savings

As an Independence Blue Cross member, you can take advantage of savings and discount programs for local, regional, and national businesses and attractions.*



Discounts on entertainment and events

Blue InsiderSM 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 gift certificates.



Exclusive deals

Save on health-related products and services through our Blue365TM program. You'll enjoy exclusive discounts and offers from leading national companies, like FitBit, and weekly featured deals for products like meal delivery services, fitness apparel, weight loss programs, and laser vision correction.



Get Good Living

At getgoodliving.com and through the IBX mobile app, you can clip and print valuable coupons for popular food, health, and household items. You will also find articles about a variety of health topics and delicious recipes that support a healthy lifestyle.



Philly-area fun

Take advantage of members-only pricing on Indego, Philly's bike-share program. And, show your member ID card for free skating admission at the Blue Cross RiverRink.

Check out all the exciting member perks at ibx.com/discounts.

Support for your financial well-being



We want to help you keep your finances healthy, too. These programs and services are available to members at no cost to help ease the burden of paying for higher education.

College Tuition Benefit

The College Tuition Benefit program works like a scholarship and helps offset the costs of college education. You can sponsor immediate or extended family members and earn SAGE Scholars Tuition Rewards Points[®]. Points can be used at more than 400 participating colleges and universities.†

GradFin

GradFin* offers several ways to help save for college and reduce student loan debt. They offer services that can improve your financial future with personalized payoff options to help you save.

* Gradfin, LLC is an independent company. These value-added programs and services are not benefits under your health care and are subject to change without notice.

† Subject to certain restrictions.

Questions?

Call The 1199c Benefit Fund member services at **215-735-5720** or toll-free at **1-800-531-1199**.

Or call Independence Blue Cross customer service 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.

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Keystone POS

Independence 

 **Benefit & Pension Funds**
for Hospital & Health Care Employees
Presidents and members