

# IBX



## Get to know your 2025 health plan

PPO

**Independence**   
Personal Choice



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



# Learn about your benefits

An Independence Blue Cross (IBX) health plan gives you everything you need to take care of your health and well-being. To get the most out of your plan, it's important to know how your benefits work and where to find information.

## Here are some good places to start:



### Coverage and benefits information

Log in at [ibx.com](https://ibx.com) and select *My Benefits* from the Coverage & Benefits menu on the left side of your Dashboard. You'll find an overview of your benefits, an option to search for a particular service, and more detailed Plan Documents. One of these documents is your Benefits Booklet, which explains how to use your health plan and has a complete schedule of benefits and exclusions.



### Member ID card

Be sure to present your member ID card anytime you receive care. You can also add your ID card to your phone's wallet using the IBX mobile app. Your ID card contains valuable information, including:

- Your unique member ID number
- What you'll pay for certain services
- Any deductibles or out-of-pocket maximums your plan has
- Phone numbers you can use to contact us



### Explanation of benefits (EOB)

An EOB is like an itemized receipt for care you receive. It shows how much the provider charged, what your health plan covered, and how much (if anything) you'll pay out of pocket. Keep in mind that an EOB isn't a bill. If you owe anything, your provider will send you a bill.

# Get the care you need, when you need it

With a Personal Choice PPO health plan, you have the flexibility to visit any doctor or hospital without a referral. Here are some key things to know.



## Primary care physician (PCP)

It's a smart idea to select a PCP, even though your health plan doesn't require you to. A PCP can help you stay healthy by providing regular checkups and coordinating your care.



## Specialist

You do not need a referral to visit a specialist. Simply make an appointment.



## Designated sites

Certain factors, like where you receive care, can affect cost. If you need blood tests or an outpatient procedure (for example, rotator cuff surgery or ear tubes for a child), you can save money by choosing a freestanding lab (like Labcorp) or an ambulatory surgery center instead of a hospital. Learn more at [ibx.com/waystosave](https://ibx.com/waystosave).



## Out-of-network benefits

You have the option to visit any in- or out-of-network provider. You'll pay less for in-network doctors and hospitals and more for out-of-network ones. You also have in-network coverage across the U.S. through BlueCard® PPO, which offers the largest network of doctors and hospitals in the country.



## Precertification

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

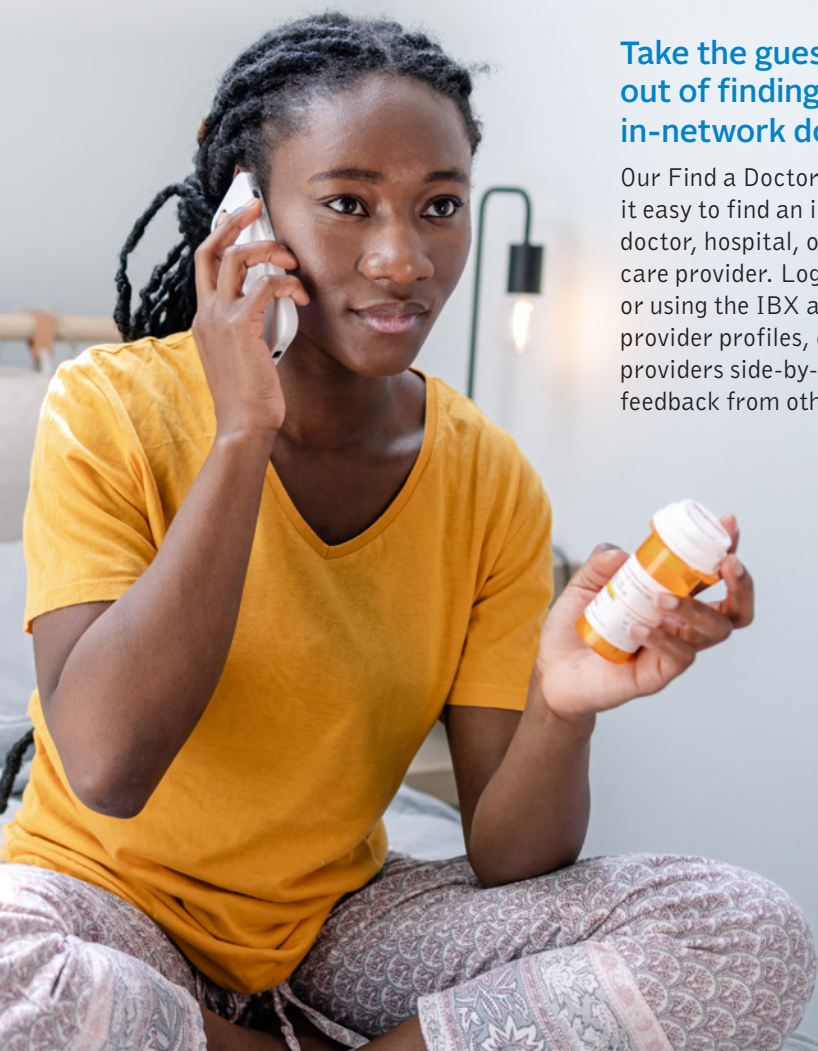


## Virtual care

Most health plans include convenient and affordable virtual care options so you can talk to a doctor by phone or video chat. Refer to your benefits summary to see your virtual care options. Effective May 1, 2025, the 1199c Fund is adding behavioral health and dermatology coverage to the Teladoc Health virtual care benefit for a \$30 specialist copay.

## Take the guesswork out of finding an in-network doctor

Our Find a Doctor tool makes it easy to find an in-network doctor, hospital, or other health care provider. Log in at [ibx.com](https://ibx.com) or using the IBX app to review provider profiles, compare providers side-by-side, and view feedback from other members.





# We're here for you

You're never alone with IBX. Support is available when you need it, whether you have general health questions or you're managing more complex health challenges.

## Extra support from a Registered Nurse

Registered Nurse Health Coaches are available 24/7 for questions about your health and treatment options.\* And if you're managing a chronic or complex health condition or you are pregnant, condition-specific support\*† is also available.

Our Registered Nurse Health Coaches understand your benefits and can offer guidance to help you manage your treatment plan and care.

### Health Coaches can help you:

- Understand your diagnosis
- Get educated on your condition
- Learn to actively manage your health
- Make lifestyle choices that can reduce your health risks
- Learn self-care skills and how to follow your treatment plan
- Prepare for visits and discussions with your doctor
- Weigh the pros and cons of important decisions using evidence-based information they can provide
- Address everyday health concerns

If you're ready for support, call the number on the back of your member ID card and say "Health Coach" when prompted.

\* This is a free and confidential service.

† Condition management is available at no cost for most members. To find out if you are eligible, refer to your member materials or call Customer Service at the number on the back of your medical ID card.

## Behavioral health resources and support

We want to make it easier to take care of your mental health. That's why we make sure our members have a variety of support and care options.

### Finding care

Call the Mental Health number on the back of your member ID card to reach our Behavioral Health team, who can help you find an in-network behavioral health provider and can even schedule an appointment for you — usually for within a week. During tough times, we can also connect you with our Care Management team for in-the-moment support.

Another way to find in-network behavioral health care is by using Quartet, a service that will match you to an in-network provider who fits your needs and preferences. [quartethealth.com/ibx](https://quartethealth.com/ibx)

For members who need substance use disorder support, Shatterproof Treatment Atlas is a free online tool that can help you find in-network addiction treatment. [treatmentatlas.org](https://treatmentatlas.org)

### Virtual care and digital resources

Virtual care is convenient, affordable, and confidential. Many in-network providers offer virtual services in addition to in-person. Or schedule a virtual appointment with a licensed psychiatrist, psychologist, or therapist from the Teladoc Health (Teladoc) network. [teladochealth.com](https://teladochealth.com)

You also have access to Mental Health Coaching by Teladoc, self-guided digital content with proven tools and support for stress, depression, chronic pain, substance use, and more. To get started, sign into your Teladoc account at [teladochealth.com](https://teladochealth.com) or using the Teladoc app.

To learn more about everything your benefits offer, log in at [ibx.com](https://ibx.com), select *Coverage & Benefits* from the menu on the left side of your Dashboard, and then select *Additional Benefits and Programs*.

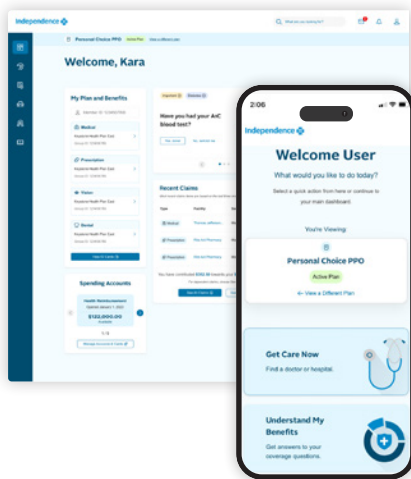


# Manage your health and benefits

Your health journey is unique. That's why we redesigned our member website and mobile app to be centered around you. Log in to your secure member account to easily access health plan information, find resources, and get support when you need it.

Log in at [ibx.com](https://ibx.com) or use our free IBX mobile app to:

- **Access Health Journeys** for a quick view of everything related to your care, including your personal health record, condition-specific information, and well-being resources available to you
- **Create a custom directory** of your care team for quick access to your favorite providers
- **Get alerts and reminders** for screenings, prescription refills, and other gaps in care (for example, a missed health screening)
- **Reach a Registered Nurse Health Coach** when you have health-related questions
- **Estimate out-of-pocket costs** based on your specific health plan
- **View, print, or share** your member ID card
- **Access your coverage, benefits, and claims** anytime



## Connect with us!

Sign up to get health screening reminders, plan notifications, and money-saving alerts securely by text or email.

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



# Reach your personal health goals

You have access to resources and savings that make it easier and more fun to achieve your personal health goals, no matter where you're starting from. To get started with the programs listed below, log in at [ibx.com](https://ibx.com).



## Achieve Well-being

Achieve Well-being is a digital program that makes it easy and fun to stay motivated. You can complete a health assessment, then create an action plan that is customized to your health goals, whether you're looking to eat better, move more, improve sleep, or reduce stress. Then sync up with fitness apps and devices to track your progress, create challenges, and invite friends to join you.



## Stay active and save

With HUSK Marketplace, you get member-exclusive deals and discounts from some of the biggest brands in fitness, nutrition, and wellness.



## Earn money back for healthy choices

Get reimbursed for the cost of the following healthy choices.

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



## Get 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. Visit limits do not apply to services that are prescribed for mental health care and serious mental illness health care or treatment of alcohol or drug abuse and dependency.

# Save with exclusive discounts

As a member, you can take advantage of savings and discount programs for local, regional, and national businesses and attractions.



## 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 gift certificates.



## Exclusive deals

Save on health-related products and services through our Blue365<sup>TM</sup> program. Enjoy discounts and offers from leading national companies 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](https://getgoodliving.com), 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

You get members-only pricing on Indego, Philly's bike-share program, and discounts at the Philadelphia Zoo and The Franklin Institute. And if you show your IBX ID card at the Blue Cross RiverRink, you'll get free skating admission.

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

These value-added programs and services are not benefits under the health care plans that you purchased and are subject to change without notice.

# Improve your financial well-being

Financial stress can impact your well-being, so we offer ways to improve your financial health, too.

## **AblePay**

When you sign up for AblePay and use an AblePay provider, you can save up to 13% on your out-of-pocket medical costs, including deductibles, copays, and coinsurance.

## **The College Tuition Benefit®**

The College Tuition Benefit program works like a scholarship and helps offset the costs of college education at select schools for your immediate or extended family members.

To learn more, visit [ibx.com/financialwellbeing](https://ibx.com/financialwellbeing).



# Questions?

Call Customer Service at the number on the back of your member ID card.

Teladoc Health and the practitioners accessible through Teladoc Health are independent companies and contractors not affiliated with Independence Blue Cross. Please consult a physician for personalized medical advice. Always seek the advice of a physician or other qualified health care provider with any questions regarding a medical condition.

The products listed are offered by AblePay, an independent company. These are not Blue Cross or Blue Shield products. Independence Blue Cross is acting solely as an agent for AblePay. AblePay is solely responsible.

The Tuition Rewards program is provided by The College Tuition Benefit, an independent company. Neither The College Tuition Benefit nor SAGE Scholars, Inc. provide Blue Cross products or services.

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.