



Get to know your 2025 health plan

POS

Independence 
Keystone Health Plan East



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 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 POS health plan, you have flexibility when choosing where to get care. Here are some key things to know.



Primary care physician (PCP)

You must choose an in-network PCP to treat your general health needs, coordinate your care, and refer you to specialists when necessary. Log in at ibx.com to select a PCP for you and any dependents on your health plan.



Specialist

You have the option to self-refer to any doctor, but you'll get the highest level of benefits with a referral from your PCP for an in-network specialist. Some services don't require referrals, including gynecology, mammograms, behavioral health, and emergency care. Log in at ibx.com to check the status of a referral.



Designated sites

Your PCP has designated providers for lab services (e.g., blood tests), radiology (e.g., X-rays), and physical and occupational therapy. Be sure to visit those designated providers when you need any of these services. A referral or prescription may also be necessary. You can view your PCP's designated providers by logging in at ibx.com.



Out-of-network benefits

You have the option to self-refer to both in- and out-of-network providers, 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.



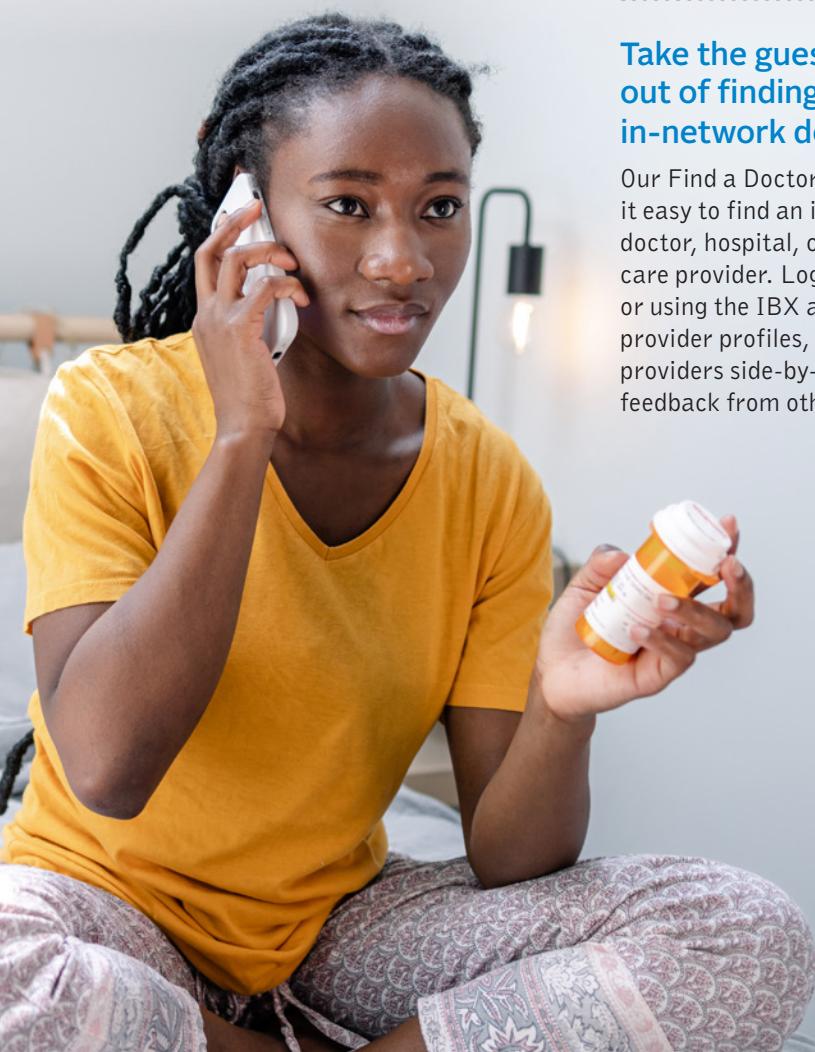
Precertification

Precertification is an approval your doctor must receive from us before you get coverage for certain services, genetic tests, and specialty drugs. Visit 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 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

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

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

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 or using the Teladoc app.

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



Maximize your benefits

One of the best ways to maximize your benefits is to understand your provider network and your options for care.

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 hospitals and urgent care centers. Please note: This list was current at the time of publication but is subject to change. For a comprehensive list of 1199c facilities, visit 1199cfunds.org/member-resources-forms.

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, Warminster, 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, Doylestown, PA
- 609 W Germantown Pike, East Norriton, 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

Select Surgical Center

- 405 Hurffville Crosskeys Road, Sewell, NJ

Aria Home Health

- 9501 Roosevelt Blvd, Philadelphia, PA

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

Lansdale Hospital

- 100 Medical Campus Drive, Lansdale, PA

Rothman Orthopedic Specialty Hospital

- 3300 Tillman Drive, Bensalem, PA

Crozer

Crozer Chester Medical Center

- 190 W Sproul Road, Springfield, PA
- 145 Brinton Lake Road, Glen Mills, PA
- 340 Middletown Road, Media, PA

Prospect Crozer Home Health and Hospice

- 200 W Sproul Road, Springfield, PA

Delaware County Memorial Hospital

- 30 Lawrence Road, Broomall, PA
- 2010 West Chester Pike, Havertown, 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 Norriton, PA

Chestnut Hill Hospital

- 8835 Germantown Avenue, Philadelphia, 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

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

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, 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 an in-network doctor

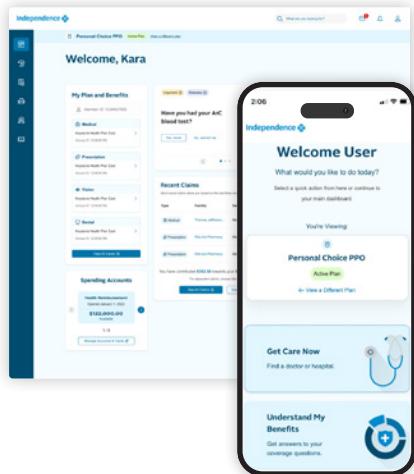
As an 1199c member, you can search for doctors and other health care providers in your network! Visit ibx.com/findadoctor, and then click on the *Your Plan* drop-down menu. Click *Company Specific Networks*, and then *1199C Keystone HMO/POS*. Then, use the search tool to find providers in the 1199c network.

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 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

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.



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 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. 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, 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.



Check out all the exciting member perks
at 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.



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.

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