Save with Keystone HMO Proactive

Keystone HMO Proactive plans use a tiered network, so you save on monthly premiums. Plus, you can save even more on your out-of-pocket costs each time you receive covered services.

How you'll save

Like a typical HMO, you select a primary care physician who can refer you to specialists. You can visit any doctor or hospital in the Keystone Health Plan East network.

We grouped our network into three tiers based on cost and, in many cases, quality measures. While all of the doctors and hospitals in our network must meet high quality standards, many offer services at a lower cost.

You'll pay the lowest out-of-pocket costs when you visit doctors and hospitals in Tier 1 - Preferred. The good news is that more than 50 percent of doctors and hospitals in the Keystone Health Plan East network are in Tier 1 - Preferred. But the choice is always yours, and you can choose Tier 1 - Preferred for some services, and Tiers 2 or 3 for others.

Also keep in mind the following:

- For some services, your out-of-pocket costs are the same no matter what doctor or hospital you use, including preventive care, emergency room, and urgent care.
- For some services, like surgery, you pay out-of-pocket costs for both the facility and the performing doctor. To save the most money, you'll want to make sure both are in Tier 1 – Preferred.

See the back for a list of Keystone HMO Proactive hospital tier placements.



We now offer three Keystone HMO Proactive plans, including our new Silver Proactive Value plan!

For details, visit ibx.com/bluesolutions

Independence Blue Solutions

Keystone HMO Proactive hospital tier placements

Tier 1 – Preferred \$

Pennsylvania

Bucks

Aria Health — Bucks County Campus Doylestown Hospital Grand View Hospital Lower Bucks Hospital Rothman Orthopaedic Specialty Hospital St. Luke's Health Network — Quakertown Campus

Chester

Chester County Hospital Tower Health — Brandywine Hospital Tower Health — Jennersville Regional Hospital Tower Health — Phoenixville Hospital

Delaware

Crozer-Chester Medical Center Delaware County Memorial Hospital Springfield Hospital Taylor Hospital

Lehigh

St. Luke's Health Network — Allentown Campus St. Luke's Health Network — Bethlehem Campus

Tier 2 – Enhanced \$\$

Pennsylvania Philadelphia Children's Hospital of Philadelphia Fox Chase Cancer Center St. Christopher's Hospital for Children

Shriner's Hospital for Children

Tier 3 – Standard \$\$\$

Pennsylvania

Berks

St. Joseph Medical Center Tower Health — Reading Hospital and Medical Center

Bucks

St. Mary Medical Center

Chester

Main Line Health — Paoli Hospital

Delaware

Main Line Health — Riddle Hospital

Lancaster

Ephrata Community Hospital Lancaster General Hospital

Lehigh

Lehigh Valley Hospital Lehigh Valley Hospital — Muhlenberg Sacred Heart Hospital

Montgomery

Abington Memorial Hospital Albert Einstein Medical Center — Montgomery Campus Holy Redeemer Hospital and Medical Center Lansdale Hospital Suburban Community Hospital Tower Health — Pottstown Memorial Medical Center

Philadelphia

Albert Einstein Medical Center Albert Einstein Medical Center — Germantown Campus Aria Health — Frankford Campus Aria Health — Torresdale Campus Jeanes Hospital Roxborough Memorial Hospital Tower Health — Chestnut Hill Hospital Wills Eye Hospital

New Jersey

Burlington

Deborah Heart & Lung Center Virtua Willingboro Hospital

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

New Jersey

Montgomery

Philadelphia

Pennsylvania

Methodist Hospital

Nazareth Hospital

Pennsylvania Hospital

Main Line Health ----

Main Line Health ----

Bryn Mawr Hospital

Lankenau Medical Center

Hospital of the University of

Mercy Fitzgerald Hospital

Mercy Philadelphia Hospital

Penn Presbyterian Medical Center

Thomas Jefferson University Hospital

Temple — Northeast Campus

Temple University Hospital

Camden Virtua Our Lady of Lourdes Hospital

Gloucester Inspira Medical Center — Woodbury

Delaware

New Castle A.I. DuPont Hospital for Children

New Jersey

Burlington

Virtua Marlton Hospital Virtua Memorial Hospital

Camden

Kennedy University Hospitals — Cherry Hill Division Kennedy University Hospitals — Stratford Division Kennedy University Hospitals — Washington Township Division Virtua Voorhees Hospital

Hunterdon

Hunterdon Medical Center

Mercer

Capital Health System — Fuld Campus Capital Health System — Hopewell Campus

Delaware

Salem

Inspira Medical Center — Elmer

Warren

St. Luke's Health Network — Warren Hospital

New Castle

Christiana Care Health System — Christiana Hospital Christiana Care Health System — Wilmington Hospital St. Francis Hospital

Maryland

Cecil Union Hospital

Updates are made periodically to our network and provider tiering. To get the latest information, visit **ibx.com/providerfinder**. Select *Keystone HMO Proactive* under *Your Plan* for the tiers to display.