

# Save with Keystone HMO Proactive

Keystone HMO Proactive health plans are our most popular for good reason! Your monthly premium is lower, and you can save even more when you use Tier 1 doctors and hospitals.

## Save with a tiered network plan

For our Keystone HMO Proactive health plans, we've grouped our in-network providers into three tiers. Doctors and hospitals that offer high-quality care at a lower cost are in Tier 1 – Preferred.

## What you need to know about Keystone HMO Proactive

- You will select a primary care physician (PCP) to coordinate your care and refer you to specialists.
- You can visit any doctor or hospital in the IBX network once you have a referral from your PCP (referrals not needed for OB/GYN, mammograms, mental health, or emergency care).
- You pay the lowest out-of-pocket costs when you use doctors and hospitals in Tier 1 – Preferred.
- You can use Tier 1 providers for some covered services and Tiers 2 or 3 for others.
- Some services cost the same across all tiers, like preventive care, emergency room visits,\* and urgent care.

## Save even more

Keystone HMO Silver Proactive Select | Keystone HMO Silver Proactive Value

These lower-premium options are only available when you purchase directly from IBX. Keystone HMO Silver Proactive Select has no deductible for any services when you use Tier 1 providers. Keystone HMO Silver Proactive Value includes a deductible for Tiers 1 – 3 for some services.

Keystone HMO Silver Proactive Basic | Keystone HMO Silver Proactive Essential

These plans offer a lower premium for those shopping with a tax credit on Pennie. They include a deductible for Tiers 1 – 3 for some services.

\* If you are admitted to an in-network hospital from the emergency room, the cost-sharing for inpatient hospital care, including medical care provided by an in-network professional provider, will apply based on the tier of the in-network hospital or in-network professional provider. If you are admitted to an out-of-network hospital following an emergency room admission, the Tier 3 – Standard level of benefits will apply. For non-emergency care, you must use in-network providers.

MORE THAN  
**50%** of in-network doctors and hospitals are in Tier 1 – Preferred

|        |                    |
|--------|--------------------|
| \$     | Tier 1 – Preferred |
| \$\$   | Tier 2 – Enhanced  |
| \$\$\$ | Tier 3 – Standard  |

# Keystone HMO Proactive hospital tier placements

## Tier 1 – Preferred \$

### Pennsylvania

#### Bucks

Doylestown Hospital  
Grand View Hospital  
Jefferson Health — Bucks Hospital  
Prime Healthcare — Lower Bucks Hospital  
Rothman Orthopaedic Specialty Hospital  
St. Luke's University Health Network — Quakertown Campus

#### Chester

Penn Medicine — Chester County Hospital  
Tower Health — Phoenixville Hospital

#### Delaware

Crozer-Chester Medical Center  
Delaware County Memorial Hospital  
Taylor Hospital

#### Lehigh

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

#### Montgomery

Holy Redeemer Hospital and Medical Center  
Jefferson Health — Abington Hospital  
Jefferson Health — Einstein Medical Center Montgomery  
Jefferson Health — Lansdale Hospital  
Prime Healthcare — Suburban Community Hospital  
Tower Health — Pottstown Memorial Medical Center

#### Philadelphia

Jefferson Health — Einstein Medical Center  
Jefferson Health — Frankford Hospital  
Jefferson Health — Torresdale Hospital  
Prime Healthcare — Roxborough Memorial Hospital  
Temple Health — Chestnut Hill Hospital  
Temple University Hospital — Jeanes Campus  
Wills Eye Hospital

### New Jersey

#### Camden

Cooper University Hospital

#### Warren

Hackettstown Community Hospital

## Tier 2 – Enhanced \$\$

### Pennsylvania

#### Philadelphia

Children's Hospital of Philadelphia  
Shriner's Hospital for Children  
Temple Health — Fox Chase Cancer Center  
Tower Health — St. Christopher's Hospital for Children

### New Jersey

#### Camden

Virtua Our Lady of Lourdes Hospital

#### Salem

Memorial Hospital of Salem County

### Delaware

#### New Castle

A.I. DuPont Hospital for Children

## Tier 3 – Standard \$\$\$

### Pennsylvania

#### Berks

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

#### Bucks

Trinity Health — St. Mary Medical Center

#### Chester

Main Line Health — Paoli Hospital

#### Delaware

Main Line Health — Riddle Hospital  
Trinity Health — Mercy Fitzgerald Hospital

#### Lancaster

Ephrata Community Hospital  
Penn Medicine — Lancaster General Hospital

#### Lehigh

Lehigh Valley Hospital — 17th Street  
Lehigh Valley Hospital — Cedar Crest  
Lehigh Valley Hospital — Muhlenberg

St. Luke's University Health Network — Sacred Heart Campus

#### Montgomery

Main Line Health — Bryn Mawr Hospital  
Main Line Health — Lankenau Medical Center

#### Philadelphia

Jefferson Health — Methodist Hospital  
Jefferson Health — Thomas Jefferson University Hospital  
Penn Medicine — Hospital of the University of Pennsylvania  
Penn Medicine — Penn Presbyterian Medical Center  
Penn Medicine — Pennsylvania Hospital  
Temple University Hospital  
Temple University Hospital — Episcopal Campus  
Trinity Health — Nazareth Hospital

### New Jersey

#### Burlington

Virtua Marlton Hospital  
Virtua Memorial Hospital  
Virtua Willingboro Hospital

#### Camden

Jefferson Health — Cherry Hill Hospital  
Jefferson Health — Stratford Hospital  
Jefferson Health — Washington Township Hospital  
Virtua Voorhees Hospital

#### Gloucester

Inspira Medical Center — Woodbury

#### Hunterdon

Hunterdon Medical Center

#### Mercer

Capital Health System — Fuld Campus  
Capital Health System — Hopewell Campus  
Robert Wood Johnson University Hospital at Hamilton

#### Salem

Inspira Medical Center — Elmer

#### Warren

St. Luke's University Health Network — Warren Campus

### Delaware

#### 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](https://ibx.com/providerfinder). Select *Keystone HMO Proactive* under Your Plan for the tiers to display.

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.

