Start your plan for better health

Choose Blue today!
Learn about membership advantages
Review your benefits

Keystone Health Plan East HMO

Comprehensive benefits
Reliable health information
Valuable rewards and discounts

Have questions?
Visit us at www.ibx.com or call 1-800-ASK-BLUE (1-800-275-2583).

We’re here for you every step of the way.

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Benefits underwritten or administered by Keystone Health Plan East, a subsidiary of Independence Blue Cross—
independent licensees of the Blue Cross and Blue Shield Association.
A plan for better health

Whether you're in perfect health or wish you were, we can help. We'll cover your health care needs, from preventive care to hospital stays. As a member, you'll get tools to evaluate your health and free, value-added programs to lose weight, quit smoking, and manage stress. We'll even give you motivation to get and stay healthy through cash rewards and valuable discounts. That's why we're more than just a health plan, we're a plan for better health.

The right plan

Get the peace of mind that comes with being covered by the best. Our #1 rated* Keystone Health Plan East HMO benefits are health care reform compliant and include coverage for routine checkups, maternity care, X-rays, blood tests, hospital stays, emergency care, and more.

Using your health plan is easy. Simply choose a primary care physician who will take care of your health care needs or refer you to a participating provider.

- Your primary care physician coordinates care
- More than 63,000 providers and 100 hospitals
- Easy, electronic referrals
- No referrals for OB/GYN care or mammograms
- Emergency care covered anytime, anywhere

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The right plan

Get the peace of mind that comes with being able to make your own decisions. Our Keystone Health Plan East Point-of-Service plan provides coverage both in and out of network. You select a primary care physician who will coordinate your care at the highest level of benefits, or you can self-refer to any in- or out-of-network provider. Plus, you can be assured that your coverage is health care reform compliant and includes coverage for routine checkups, maternity care, X-rays, blood tests, hospital stays, emergency care, and more.

Coverage both in and out of network
Referrals required for the highest level of benefits
More than 63,000 physicians and 100 hospitals
Easy, electronic referrals
No referrals for OB/GYN care or mammograms
Emergency care covered anytime, anywhere

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- Coverage both in and out of network
- Referrals required for the highest level of benefits
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- Emergency care covered anytime, anywhere

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Keystone Point-of-Service

- Comprehensive benefits
- Reliable health information
- Valuable rewards and discounts

Keystone Health Plan East

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Review your benefits

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Referred benefits underwritten or administered by Keystone Health Plan East; self-referred benefits underwritten or administered by QCC Insurance Company, subsidiaries of Independence Blue Cross—Independent Licensees of the Blue Cross and Blue Shield Association.

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Keystone Direct POS
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- Reliable health information
- Valuable rewards and discounts

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In-network benefits underwritten or administered by Keystone Health Plan East; out-of-network benefits underwritten or administered by QCC Insurance Company, subsidiaries of Independence Blue Cross—Independent licensees of the Blue Cross and Blue Shield Association.
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The right plan

Get the peace of mind that comes with being able to make your own decisions. With Keystone Direct POS, you can access virtually all health care services in or out of network without a referral.* Plus, you can be assured that your coverage is health care reform compliant and includes coverage for routine checkups, maternity care, X-rays, blood tests, hospital stays, emergency care, and more.

*Referrals are required for X-rays/lab services, podiatry, spinal manipulation, and physical/occupational therapy.

Have questions?

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A plan for better health

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The right plan

Get the peace of mind that comes with being able to make your own decisions. With Keystone Direct POS, you can access virtually all health care services in or out of network without a referral.* Plus, you can be assured that your coverage is health care reform compliant and includes coverage for routine checkups, maternity care, X-rays, blood tests, hospital stays, emergency care, and more.

- Freedom to use virtually all health services without a referral*
- Selection of a primary care physician required
- Coverage in and out of network
- Easy, electronic referrals
- More than 63,000 physicians and 100 hospitals
- Emergency care covered anytime, anywhere

Have questions?

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Start your plan for better health

Preferred Provider Organization
- Comprehensive benefits
- Reliable health information
- Valuable rewards and discounts

We're here for you every step of the way.

Independent Blue Cross

PPO benefits are underwritten or administered by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.
A plan for better health

Whether you’re in perfect health or wish you were, we can help. We’ll cover your health care needs, from preventive care to hospital stays. As a member, you’ll get tools to evaluate your health and free, value-added programs to lose weight, quit smoking, and manage stress. We’ll even give you motivation to get and stay healthy through cash rewards and valuable discounts. That’s why we’re more than just a health plan, we’re a plan for better health.

The right plan

Get the peace of mind that comes with being covered by the most recognized name in health care. Our Preferred Provider Organization (PPO) gives you the freedom to see any provider, in or out of network, without a referral. Plus, you can be assured that your coverage is health care reform compliant and includes coverage for routine checkups, maternity care, X-rays, blood tests, hospital stays, emergency care, and more.

With PPO, you’re covered wherever you live, work, or play. That’s because BlueCard® PPO provides in-network coverage across the country. And if you are traveling outside the United States, you’re covered with BlueCard Worldwide®.

More than 100 million people carry a Blue Cross® and Blue Shield® card.
Freedom to go in and out of network
No referrals needed
89% of all physicians and 95% of all hospitals are Blue Cross and Blue Shield providers
Emergency care covered anytime, anywhere

Have questions?

Visit us at www.ibx.com or call 1-800-ASK-BLUE (1-800-275-2583).
A plan for better health

Whether you’re in perfect health or wish you were, we can help. We’ll cover your health care needs, from preventive care to hospital stays. As a member, you’ll get tools to evaluate your health and free, value-added programs to lose weight, quit smoking, and manage stress. We’ll even give you motivation to get and stay healthy through cash rewards and valuable discounts. That’s why we’re more than just a health plan, we’re a plan for better health.

More than 100 million people carry a Blue Cross® and Blue Shield® card
Freedom to go in and out of network
No referrals needed
89% of all physicians and 95% of all hospitals are Blue Cross and Blue Shield providers
Emergency care covered anytime, anywhere

Have questions?
Visit us at www.ibx.com or call 1-800-ASK-BLUE (1-800-275-2583).

Start your plan for better health
- Review your benefits.
- Learn about membership advantages.
- Choose Blue today!
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Choose Blue today!
• Learn about membership advantages
• Review your benefits

Start your plan for better health

Preferred Provider Organization
• Comprehensive benefits
• Reliable health information
• Valuable rewards and discounts

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Preferred Provider Organization
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• Reliable health information
• Valuable rewards and discounts
Personal Choice

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Start your plan for better health
A plan for better health

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The right plan

Get the peace of mind that comes with being covered by the best. Our #1 rated Personal Choice® PPO gives you the freedom to see any provider, in or out of network, without a referral. Plus, you can be assured that your coverage is health care reform compliant and includes coverage for routine checkups, maternity care, X-rays, blood tests, hospital stays, emergency care, and more.

With Personal Choice, you’re covered wherever you live, work, or play. That’s because BlueCard® PPO provides in-network coverage across the country. And if you are traveling outside the United States, you’re covered with BlueCard Worldwide®.

Freedom to go in and out of network
No referrals needed
More than 58,000 physicians and 100 hospitals locally
More than 750,000 physicians and 5,000 hospitals nationwide
Emergency care covered anytime, anywhere

Have questions?

Visit us at www.ibx.com or call 1-800-ASK-BLUE (1-800-275-2583).

*According to a leading independent consumer magazine.
A plan for better health

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The right plan

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With Personal Choice, you’re covered wherever you live, work, or play. That’s because BlueCard PPO provides in-network coverage across the country. And if you are traveling outside the United States, you’re covered with BlueCard Worldwide.

- Freedom to go in and out of network
- No referrals needed
- More than 58,000 physicians and 100 hospitals locally
- More than 750,000 physicians and 5,000 hospitals nationwide
- Emergency care covered anytime, anywhere

*According to a leading independent consumer magazine

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Personal Choice

- Comprehensive benefits
- Reliable health information
- Valuable rewards and discounts

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Start your plan for better health
Traditional Indemnity Program

Have questions?
Visit us at www.ibx.com or call 1-800-ASK-BLUE (1-800-275-2583).

We're here for you every step of the way.

Independence Blue Cross and Highmark Blue Shield are independent licensees of the Blue Cross and Blue Shield Association.
A plan for better health

Whether you’re in perfect health or wish you were, we can help. We’ll cover your health care needs, from doctor visits to hospital stays. As a member, you’ll get tools to evaluate your health and free, value-added programs to lose weight, quit smoking, and manage stress. We’ll even give you motivation to get and stay healthy through valuable discounts. That’s why we’re more than just a health plan, we’re a plan for better health.

The right plan

Traditional Indemnity is a comprehensive, health care reform compliant benefits program that is easy to use, and offers you complete freedom in the selection of doctors and hospitals. When care is provided by one of the thousands of participating Blue Cross® and Blue Shield® providers, benefits are maximized and out-of-pocket expenses are reduced.

With Traditional Indemnity, you’re covered wherever you live, work, or play. That’s because BlueCard® provides comprehensive coverage across the country. And if you are traveling outside the United States, you’re covered with BlueCard Worldwide®.

Have questions?

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A plan for better health

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Valuable rewards and discounts

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Choose Blue today!
Learn about membership advantages
Review your benefits

Start your plan for better health
Comprehensive Major Medical

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The right plan

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With CompSelect, you’re covered wherever you live, work, or play. That’s because BlueCard® provides comprehensive coverage across the country. And if you are traveling outside the United States, you’re covered with BlueCard Worldwide®.

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Comprehensive Major Medical

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