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Blue Solutions® Renewal Guide

Affordable health care coverage for small employers

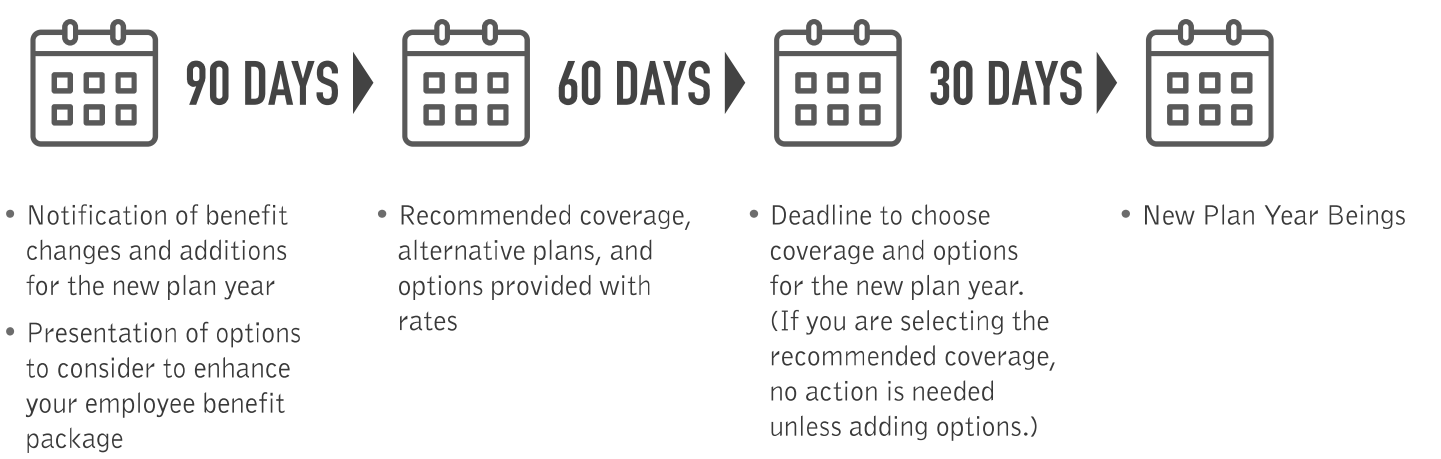
Independence 

Health | Well-being | Prescription Drug | Vision | Dental | Additional Benefits

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----- • **Renewal timeline** ----- •



Quick guide to your total benefits solution

Our ACA-compliant health plans help empower members to stay healthier and save money on their health care. Take a look at what's included in our Blue Solutions® portfolio.

Health plans

- 40 health plans with 2 new plans
- PPO, EPO, Direct POS, and HMO plan designs
- Copay, coinsurance/deductible, copay/deductible, and high deductible cost-sharing options
- Preventive Plus colonoscopy benefit included in all plans
- Site of service benefits for outpatient surgery, biotech/specialty & infusion, labs, PT/OT, and radiology included in certain plans
- Enhanced telemedicine benefit in most plans
- Tele-behavioral health visits with licensed professionals available at the same cost-share as in-office behavioral health visits

Spending accounts

- HSAs and HRA available with eligible plans

Prescription drug

- All health plans include prescription drug coverage
- Preferred Pharmacy network includes Walgreens retail pharmacies
- 90-day supply of maintenance medications available at Walgreens pharmacies at the same cost-share amount as the mail-order benefit

Adult and pediatric vision

- All health plans include pediatric and adult vision benefits

Pediatric dental

- All health plans include pediatric dental benefits for children up to age 19
- Pediatric dental benefits provide 100 percent coverage for in-network dental exams and cleanings once every six months

The College Tuition Benefit®

- Included at no cost in all health plans
- Subscribers can earn Tuition Rewards® to help pay for higher education for eligible family members

GlobalFit® Anywhere app

- Get discounts on fitness classes. Schedule workouts by location, budget, fitness goals, and activity preference.
- Pay as you go with no membership fees
- No class limits or cancellation fees



Additional benefits help lower the total cost of care

We offer you the option to purchase additional benefits to pair with our health plans for a holistic approach to managing your employees' health and wealth:

- Affordable standalone family and adult dental plans administered by United Concordia Companies, Inc.
- Guardian® life, disability, accident, critical illness, cancer, and hospital indemnity coverage
- Short- and long-term international health insurance from GeoBlue®

Tailored HEALTH PLAN SOLUTIONS

No one knows your business better than you do. That's why we work with you to design the most comprehensive benefits solutions to fit your unique business needs. In addition to medical coverage, you can choose to add a standalone family or adult dental plan. You can also offer even more protection for your employees and their families with supplemental insurance and international health insurance.



For you

- Medical plans at every price point
- Flexibility to add industry leading products to your medical plans
- Employee satisfaction and retention



For members

- Coverage options in and out of network
- Affordable cost-sharing
- More choices and control



Health plans to fit your needs and budget

No matter the size of your business, you can choose up to three health plans to fit your budget and ensure employees and their families are covered, even if they live outside of our five-county service area.

| | Personal Choice® PPO | Personal Choice EPO | Keystone Direct POS | Keystone HMO |
|---|----------------------|---------------------|---------------------|--------------|
| Access to more than 60,000 doctors | X | X | X | X |
| Out-of-network benefits | X | | X | |
| Select a PCP | | | X | X |
| No specialist referrals needed for the highest level of benefits | X | X | X ² | |
| In-network benefits nationwide through BlueCard® PPO | X | X | | |
| Away from Home Care® for members temporarily living outside the coverage area | | | X | X |
| Emergency and urgent care access worldwide | X | X | X | X |

NEW PLANS FOR 2020



Keystone HMO Gold Secure \$1,000/\$40/\$80/\$650

Competitively priced alternative to Gold Preferred plan

- Same copays as the popular Gold Preferred
- Includes a deductible on major services



Keystone HMO Silver Proactive Value¹

Most affordable Proactive plan

- Leverages the same tiered network as our other Proactive products
- Includes a deductible on all tiers

You can learn more about Proactive plans on page 7.

1. Employees must reside in either the Pennsylvania 5-county area or a contiguous county to be eligible to enroll in a Keystone HMO Proactive plan.

2. Members with a Direct POS plan need a referral from their PCP for certain services: Routine X-rays, spinal manipulations, physical/occupational therapy, and acupuncture. For lab work, members should use the designated site selected by their PCP for the lowest out-of-pocket costs.

Site of Service benefits empower members to save

All Blue Solutions plans feature Site of Service (SoS) benefits that give members choices when accessing certain services. Members save money on out-of-pocket costs – in some cases hundreds of dollars – based on where care is received.

Choosing the most cost-effective location to receive care

Members have the choice to lower out-of-pocket costs based on the location where they receive care for the following services:



Biotech/specialty injectables and infusion

- Lower cost-sharing when a drug is administered in the home or doctor's office
- Higher cost-sharing in an outpatient setting
- Benefit included in many non-HSA qualified and non-HRA plans



Outpatient labs

- For members with non-HSA and non-HRA PPO plans, cost-sharing for covered services is \$0 at freestanding in-network labs.
- Members with HMO and Direct POS plans have 100 percent coverage for in-network lab services when using their PCP's designated lab.



Outpatient surgery¹

- Lower cost-sharing for services at in-network ambulatory surgical centers (ASCs)
- Benefit included in most non-HSA qualified plans



Preventive colonoscopy²

- \$0 preventive colonoscopy when performed by non-hospital-based Preventive Plus providers and GI professionals
- Benefit included in all plans



Physical/occupational therapy & routine/complex radiology

- Lower cost-sharing at office-based providers or freestanding sites
- Higher cost-sharing at hospital-based sites
- Benefit included in non-HSA qualified PPO plans

1. Common outpatient surgical procedures performed at ambulatory surgical centers (ASCs) include tonsil removal, hernia repairs, and cataract surgeries.

2. Out-of-pocket costs can be up to \$750 by choosing non-Preventive Plus providers and professionals. Age and frequency guidelines apply to preventive care, such as colonoscopies. The Preventive Plus benefit does not apply to members who reside or travel outside our service area and access care through the BlueCard® Program or the Away From Home Care® Guest Membership Program. For these members, a preventive colonoscopy to screen for colorectal cancer will be covered at no cost when they use an in-network provider. If they choose to visit an out-of-network provider, cost-sharing for their plan's out-of-network benefit applies, and their out-of-pocket costs may be significantly higher. Diagnostic colonoscopies are subject to the cost-sharing provision of the member's outpatient surgery benefit.

More affordable telemedicine visits

Most Blue Solutions plans have an enhanced telemedicine benefit, offering members a convenient, cost-effective option for care when their own doctor isn't available. New this year, a telemedicine visit is \$0 for members with Platinum plans and \$20 for members in other plans.¹

Avoiding costly ER visits when it's not an emergency

MDLIVE®, a leading telemedicine vendor, offers secure, 24/7 access to board-certified physicians via secure video chat, over the telephone, or through the mobile app. They can treat non-emergency medical conditions such as:

- Colds and flu
- Allergies and asthma
- Ear and sinus infections
- Pink eye
- Rashes
- Joint aches and pains

Simple sign up with Sophie

Members can text IBX to 635-483 and Sophie, a virtual assistant, will guide them through the steps to activate their MDLIVE account using their smartphone.



Telemedicine can help lower the overall cost of care

Members may experience lower medical costs, reduced ER and urgent care utilization for non-emergencies, and decreased absenteeism when they take advantage of the telemedicine benefit.

97% PATIENT SATISFACTION

96% OF PATIENTS

did not receive additional treatment for that same condition

82% OF CASES

did not require any further action within the next 7 days



1. The enhanced telemedicine benefit does not apply to HSA-qualified or HRA plans.

Keystone HMO Proactive tiered network plans

Our suite of Keystone HMO Proactive plans — expanded to include the new Silver Proactive Value plan — gives members access to the full Keystone HMO network at a lower premium. These plans offer members more choice and control over their health care dollars, which can add up to big savings for your business.

High-quality care, lower out-of-pocket costs

Members with Keystone HMO Proactive plans must choose a primary care physician to coordinate their care and refer them to specialists. Providers are grouped into three tiers based on cost and quality measures. Members are free to choose providers in any tier but save the most by using **Tier 1 — Preferred** providers.

Tier 1 – Preferred



Tier 2 – Enhanced



Tier 3 – Standard



These services have the same cost-sharing across all tiers:

- ✓ Preventive care
- ✓ Emergency room
- ✓ Urgent care
- ✓ Outpatient labs
- ✓ Prescription drugs
- ✓ Pediatric dental and vision
- ✓ Mental health services
- ✓ Physical and occupational therapy
- ✓ Routine radiology
- ✓ Spinal manipulations

50% OF DOCTORS AND HOSPITALS ARE IN TIER 1 – PREFERRED



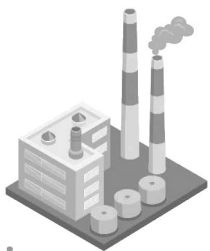
Keystone HMO Proactive hospital tier placements

| Tier 1 – Preferred \$ | | |
|--|--|--|
| Pennsylvania | | New Jersey |
| 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 | 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 | Burlington Deborah Heart & Lung Center Virtua Willingboro Hospital |
| Chester Chester County Hospital Tower Health — Brandywine Hospital Tower Health — Jenessville Regional Hospital Tower Health — Phoenixville Hospital | 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 | Camden Cooper Hospital University Medical Center |
| Delaware Crozer-Chester Medical Center Delaware County Memorial Hospital Springfield Hospital Taylor Hospital | | Mercer Robert Wood Johnson University Hospital at Hamilton St. Francis Medical Center |
| Lehigh St. Luke’s Health Network — Allentown Campus St. Luke’s Health Network — Bethlehem Campus | | Salem Memorial Hospital of Salem County |
| | | Warren Hackettstown Community Hospital |
| Tier 2 – Enhanced \$\$ | | |
| Pennsylvania | | New Jersey |
| Philadelphia Children’s Hospital of Philadelphia Fox Chase Cancer Center St. Christopher’s Hospital for Children Shriners’s Hospital for Children | Camden Virtua Our Lady of Lourdes Hospital | Delaware |
| | Gloucester Inspira Medical Center — Woodbury | New Castle A.I. DuPont Hospital for Children |
| Tier 3 – Standard \$\$\$ | | |
| Pennsylvania | | New Jersey |
| Berks St. Joseph Medical Center Tower Health — Reading Hospital and Medical Center | Montgomery Main Line Health — Bryn Mawr Hospital Main Line Health — Lankenau Medical Center | Burlington Virtua Marlton Hospital Virtua Memorial Hospital |
| Bucks St. Mary Medical Center | Philadelphia Hospital of the University of Pennsylvania Mercy Fitzgerald Hospital Mercy Philadelphia Hospital Methodist Hospital Nazareth Hospital Penn Presbyterian Medical Center Pennsylvania Hospital Temple — Northeast Campus Temple University Hospital Thomas Jefferson University Hospital | Camden Kennedy University Hospitals — Cherry Hill Division Kennedy University Hospitals — Stratford Division Kennedy University Hospitals — Washington Township Division Virtua Voorhees Hospital |
| Chester Main Line Health — Paoli Hospital | | Hunterdon Hunterdon Medical Center |
| Delaware Main Line Health — Riddle Hospital | | Mercer Capital Health System — Fuld Campus Capital Health System — Hopewell Campus |
| Lancaster Ephrata Community Hospital Lancaster General Hospital | | |
| Lehigh Lehigh Valley Hospital Lehigh Valley Hospital — Muhlenberg Sacred Heart 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.

Spending accounts offer tax advantages and more control over health care spending

With tax advantages for both employers and employees, spending accounts are a smart addition to your health plans. You can choose to offer an HSA with one of our HSA-qualified health plans or add an HRA to our HRA-eligible health plan.



The value of a BlueSaver® HSA or HRA



Encourage your employees to take more control over planning and paying for eligible health care expenses and help them get the most out of their health care dollars.

For employers

- Flexibility to choose plans that fit your budget
- Tax advantages and no administrative fees*
- Convenient funding methods
- Seamless account management, reporting tools, and spending account resources at ibx.com

For employees

- Tax advantages and no monthly account fee*
- Easy access through ibx.com
- Integration of spending accounts and health claims
- Streamlined payments including debit card

Choose the tax-advantaged health spending account that works best for you

| | HSA | HRA |
|------------------------------------|--|---|
| Why employers offer | Allows employers to choose lower premium plans with higher deductibles while giving employees a way to save for qualified medical expenses as well as future health care expenses. | Another way to help employees offset health care expenses. The employer only pays for HRA-covered expenses, owns the accounts, and can define what's covered. |
| Compatible with | HSA-qualified high-deductible health plans | Eligible HRA plan |
| Who owns the account | Employee | Employer |
| Who funds the account ¹ | Employer and/or employee | Employer |
| Who establishes contribution rules | IRS | Employer and Independence |
| Helps pay for ² | Qualified medical expenses | Qualified medical expenses as determined by employer |
| Funds carry over | Yes | No |
| Portable | Yes | No |

* Some banking fees may apply.

1. Refer to page 16 for information about spending account funding requirements.

2. Refer to IRS Publication 502 for a complete list of qualified medical and dental expenses. If account funds are used for non-qualified medical expenses, they are subject to the current tax rate and may be subject to a 20 percent penalty.

Independence does not provide legal or tax advice. Consult your legal and/or tax advisor for rules regarding the tax advantages of spending accounts.

The College Tuition Benefit[®] helps ease the financial burden of college

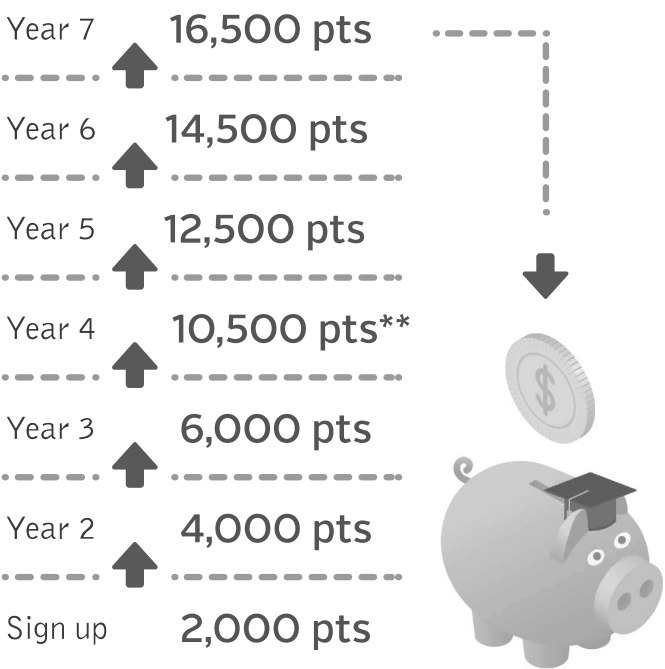
Included in all Blue Solutions plans at no additional cost, The College Tuition Benefit helps you attract and retain talent and makes it easier for your employees and their families to pay for higher education.

How The College Tuition Benefit works

The College Tuition Benefit works like a scholarship program, allowing Independence subscribers to earn SAGE Scholars Tuition Rewards[®] to help offset the cost of a four-year undergraduate education at participating colleges and universities nationwide.

- Subscribers can sponsor students who are part of their immediate or extended family — children, grandchildren, nieces, nephews, stepchildren, and godchildren.*
- One Tuition Rewards point is equal to a \$1 guaranteed minimum discount off of the full price of tuition.
- When subscribers register for the program they earn 2,000 points, and students receive 500 Student Tuition Rewards points upon enrollment. Upon renewal each year, subscribers will receive an additional 2,000 points. Subscribers also receive an additional 2,500 points in year four.

The College Tuition Benefit is a great retention tool, because the longer employees stay with your company and keep their Independence coverage, the more points they can accrue.



ibx.collegetuitionbenefit.com

View the full list of participating colleges and universities.



* Subject to certain restrictions.
** Includes additional 2,500 points received in year four.

Power of one: Medical and pharmacy together

All Blue Solutions medical plans include pharmacy benefits, which gives us a holistic view of members' health and utilization. It allows us to more effectively coordinate all aspects of members' health care, which leads to improved outcomes and better control of overall costs.

Driving cost savings for employers and members

Our prescription drug benefits are powered by FutureScripts®, a national, top-three Pharmacy Benefit Manager. Members have access to more than 68,000 retail and independent pharmacies nationwide. As drug prices continue to rise, we are working with FutureScripts to provide members safe and affordable access to their covered medications through:

- **PreCheck MyScript.** This digital tool allows prescribing physicians to determine the most affordable, covered medication options for members.
- **Rebates at point-of-sale.** Applicable drug rebates are provided directly to members with deductibles or coinsurance plans to help reduce out-of-pocket costs.
- **Online and mobile tools.** In addition to a pharmacy lookup tool, members can access a drug pricing tool at ibx.com and the IBX mobile app. Members can compare prices between pharmacies to help find lower-cost alternatives. Our tools also provide messaging about medication adherence and generic drug availability.

- **Mail order.** Free home delivery is available for medications members take regularly. Members may also be able to get a 90-day supply of certain medications for the cost of a 60-day supply.

NEW FOR 2020!

90-day maintenance medications available at Walgreens

Walgreens is participating in the Preferred Pharmacy network,¹ giving members with Blue Solutions plans that use the Preferred Pharmacy network more choice for filling prescriptions. Additionally, members in all Blue Solutions plans can get a 90-day supply of maintenance medications at Walgreens retail pharmacies for the same cost-share as mail order.

••••• Promising results in combating the opioid crisis •••••

Independence has improved opioid prescribing habits by adding five-day supply limits, introducing enhanced pre-authorization policies, and setting up system alerts to call attention to possible misuse.

We've created programs that give those suffering from addiction access to effective community-based opioid treatment and prevention. We are also building better integration with behavioral health services and offering alternative pain management therapies, like acupuncture, in our plan benefits.

We have seen a major reduction in the number of members using opioids, claims processed, and opioid dosages prescribed.²

46% DECREASE
in opioid prescriptions

40% REDUCTION
in opioid users

1. Some plans use the Preferred Pharmacy network, which includes more than 59,000 pharmacies. For these plans, filling a prescription at a non-participating pharmacy such as Rite Aid is considered out of network, and members must pay the total cost up front. They may be able to get reimbursed for part of this cost, but they will need to submit a claim and reimbursement will be at a lower rate.

2. Statistics from claims data over a five-year period.

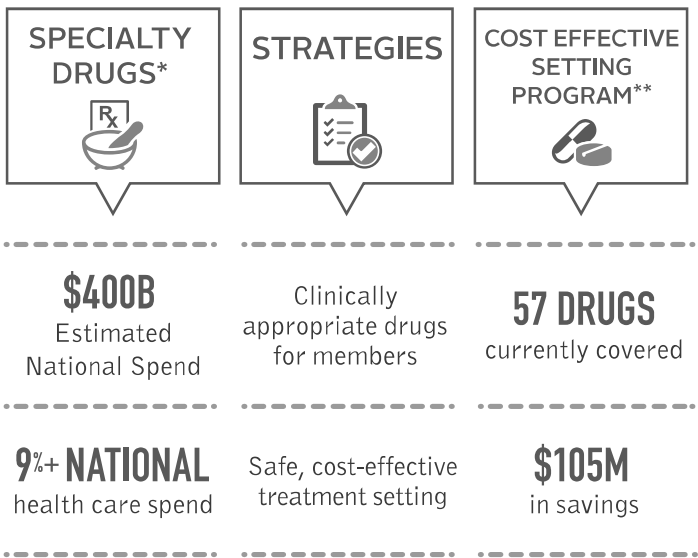
Savings on specialty drugs

Specialty drug spending continues to outpace other health care costs. Our specialty pharmacy program goes beyond just helping members manage their medications.

Our therapy management programs and experienced pharmacy and nurse clinical management teams deliver whole-person care to improve member health outcomes, which in turn helps lower the total cost of care.

Most Cost Effective Setting program

For members with rare and serious conditions requiring newer specialty medications and emerging technologies, our Most Cost Effective Setting program helps them receive the appropriate medication in their home, provider’s office, or infusion center. In these settings, medications cost three to four times less than if they received them in a hospital.



Personal support for the best health outcomes

With the help of our specialty drug programs managed by FutureScripts, members receive expert, personalized, 24/7 support from pharmacists and nurses experienced in treating rare, complex, and chronic diseases.

- **Video consultations.** Real-time, face-to-face video consultations with an expert clinician or patient care coordinator from a secure online patient portal.
- **Side effect management.** Free therapy support kits help members manage their condition and any treatment side effects.
- **Condition, clinical, and lifestyle support.** Members receive emails with tailored videos based on their condition that provide encouragement and support throughout treatment.

* Nationally by 2020
** Based on internal analytics

Health plans include vision and dental benefits

Every Blue Solutions plan includes adult and pediatric vision benefits in addition to pediatric dental benefits for children up to age 19. Providing this coverage encourages prevention, early diagnosis, and treatment to help detect more serious, costly conditions.

The benefits of vision coverage are clear

Vision benefits are administered by Davis Vision® and give members a choice of more than 84,000 points of access nationwide. Pediatric members are covered in-full for exams and glasses, while adults are covered in full for exams and have two allowance options for eyewear.¹

Members can also take advantage of discounted hearing services from Davis Vision, including a free hearing exam, access to a large national network of audiologists and ENTs, and up to 40 percent off national average selling prices on brand name hearing aids from Your Hearing Network.

Adult eyewear allowance

Up to \$130 frame or contact lens allowance, plus 20 percent off any frame overage at participating Davis Vision providers

OR

Up to \$180 frame allowance, plus 20% off any overage, at Visionworks locations

Additional vision benefits



Frames and lenses

- Low to no copay on Davis Vision Exclusive Collection frames
- Fixed lens pricing on all cosmetic options, including anti-reflective lens coatings that block harmful blue light
- One-year frame and lens warranty from Davis Vision providers



Contacts

- Low prices and same-day shipping² for replacement contacts and solution from davisvisioncontacts.com



Vision correction discounts

- 40 – 50 percent off of the national average price of traditional LASIK laser vision correction
- Exclusive pricing and financing options for LASIK services

Pediatric dental benefits: Keeping young smiles healthy

All Blue Solutions medical plans include in-network dental benefits³ administered by United Concordia Companies, Inc. for enrolled members up to age 19 to help kids develop good oral health.

| Personal Choice® PPO | Keystone Health Plan East DHMO |
|---|--|
| <ul style="list-style-type: none">• Included in PPO medical plans• 100 percent coverage for in-network dental exams and cleanings once every six months• Choose any provider in the Concordia Advantage network• No referrals required | <ul style="list-style-type: none">• Included in HMO and DPOS medical plans• 100 percent coverage for in-network dental exams and cleanings once every six months• Must choose a Primary Dental Office (PDO) from the Keystone DHMO network• Referrals required from PDO for specialist services |

See footnotes for vision and dental benefits on page 16.

Purchase dental coverage for the whole family

Providing employees and their families with comprehensive dental coverage in addition to medical benefits helps protect your workforce and your bottom line. We offer affordable standalone family plans and adult dental plans administered by United Concordia that encourage preventive care to help improve members’ overall well-being and lower the total cost of care.

The value of Family PPO dental plans: Richer benefits, greater savings

The pediatric dental benefits included in all Blue Solutions health plans cover in-network cleanings and exams for children up to age 19. These benefits don’t cover services like fillings and oral surgery or cosmetic orthodontia,¹ which many children may need.

Our standalone Family PPO dental plans feature richer pediatric benefits, plus dental benefits and savings for adults — all in one plan.

Compare pediatric-only and family dental coverage



Health plans with pediatric dental Benefits for children up to age 19 only

- Cover in-network pediatric dental benefits only
- Some health plans have dental deductibles that must be satisfied before non-preventive dental benefits kick in
- Cover in-network preventive exams and cleanings at 100 percent
- All other preventive, basic, and major dental services have coinsurances, and if the health plan has a dental deductible, it must be satisfied
- Cosmetic pediatric orthodontia is not covered²
- HMO plans require members to select a Primary Dental Office before benefits can be used as well as referrals for specialists in the Keystone DHMO network



Standalone Family dental plans Children and adult benefits

- Covers in and out-of-network pediatric dental benefits and provides benefits for all family members on the plan
- Members save more by choosing providers in the extensive United Concordia Advantage network
- Cover preventive care at 100 percent, including exams, cleanings, and X-rays
- Cover all basic and major dental services for children and adults, with no waiting periods
- Deluxe PPO Family plan offers a level of cosmetic pediatric orthodontia coverage to help members save on out-of-pocket expenses²
- No referrals are required
- Members with HDHPs can access benefits for covered family members for pediatric basic, major, and orthodontia services right away, without waiting to reach their medical deductible first



Preventive incentive maximizes members’ dental dollars

Our Adult Premier PPO and Premier and Deluxe Family PPO plans include a preventive incentive to help members get the most from their annual maximum. The amount these plans pay for in-network preventive care³ doesn’t count toward the \$1,000 annual maximum. It allows members to apply the full \$1,000 toward more costly covered dental services, like fillings and crowns.

See footnotes for vision and dental benefits on page 16.

Add industry leading products to your medical benefits

We offer a comprehensive suite of ancillary products that complement your medical benefits by providing a holistic approach to managing your employees' health and wealth while reducing the total costs of care.

Guardian supplemental insurance

Guardian products provide your employees and their families with a sense of financial security in case of an unexpected illness or injury:

- **Life insurance.** Provides money to an employee's family in the event of his/her death and is guaranteed, regardless of health history.
- **Short- and long-term disability insurance.** Features an enhanced rehabilitation benefit, including dependent care reimbursement.
- **Accident, critical illness, and cancer insurance.** Provides a lump sum payment, with the option to increase accident insurance benefits for a child injured while playing organized sports.
- **Hospital indemnity insurance.** Coverage helps offset high out-of-pocket costs associated with hospitalization and pays benefits directly to an employee.

International health insurance through GeoBlue®

GeoBlue offers short- or long-term coverage (less than 180 days or more than 6 months) for employees traveling or working internationally. Most plans cost just a few dollars per travel day and feature:

- **Comprehensive coverage.** Includes hospitalizations, doctor visits, and prescription drugs
- **Best-in-class providers.** Access to English-speaking, Western-trained physicians in over 190 countries
- **Emergency coverage.** Medical evacuation and other emergency services are covered
- **Stress-free payment.** Cashless and paperless billing
- **24/7 support.** Concierge-level assistance plus an app that helps members find care anywhere, anytime

LET'S TALK MORE.

Ask your broker, consultant, or Independence account executive how these products can help you create the most complete benefits package.



Spending account funding requirements

When a Blue Solution plan includes an HSA or HRA, the required employer contribution to the HSA or HRA is listed as a percentage of the deductible to the right of the plan name (i.e., 50 or 25 percent). To comply with federal requirements, the employer HSA and/or HRA contribution must match this percentage. Contributions should not be less than or more than this percentage. Examples:

| | Personal Choice PPO Platinum HSA – 50 \$1,800/100% | Personal Choice PPO Gold HRA – 25 \$3,400/100% |
|--|---|---|
| Contribution requirement | 50% of deductible | 25% of deductible |
| Plan deductible (Individual/family) | \$1,800/\$3,600 | \$3,400/\$6,800 |
| Employer contribution amount | \$900/\$1,800 | \$850/\$1,700 |

Footnotes from page 13

1. Adult and pediatric vision benefits are not subject to a deductible.
2. Shipping is available in the United States, including Hawaii and Alaska. Shipping outside the United States, including Puerto Rico, is currently not available.
3. Pediatric dental benefits are in-network only and include basic and major services, in addition to medically necessary orthodontia. All coinsurance, deductibles, and copayments for pediatric dental services contribute to the plan's out-of-pocket maximum.

Footnotes from page 14

1. In-network pediatric basic, major, and medically necessary orthodontia services covered under the health plan are subject to copays and deductibles and are not covered in full.
2. The Deluxe Family PPO plan provides 50 percent cosmetic orthodontia coverage, up to \$1,000 lifetime maximum, for dependents up to age 19.
3. With preventive incentive, only in-network preventive care is covered at 100 percent. If members receive preventive care out of network, they will be balanced billed.

The Tuition Rewards program is provided by College Tuition Benefit, an independent company. This is a value-added program and not a benefit under an Independence health plan and is, therefore, subject to change without notice. Neither College Tuition Benefit nor Sage Scholars, Inc. provide Blue Cross products or services.

Tuition Rewards® Points represent a "guaranteed minimum scholarship," redeemable for discounts on undergraduate tuition at participating four-year private colleges and universities, starting with the freshman year. Points must be submitted at time of application. Participating colleges reserve the right to include Tuition Rewards® as part of the financial aid package. Tuition Rewards® are limited to a maximum per student of up to one year's tuition, spread evenly over 4 years, or as contractually agreed. Tuition Rewards® are remitted solely as a reduction to the participating college's full tuition bill. Tuition Rewards® are NOT awarded in cash.

FutureScripts is an independent company providing pharmacy benefits management services for Independence Blue Cross.

Independence vision benefits are administered by Davis Vision, an independent company.

An affiliate of Independence has a financial interest in Visionworks.

Independence Blue Cross dental benefits are administered by United Concordia Companies, Inc., an independent company.

Guardian Group Accident Insurance, Cancer Insurance, Critical Illness Insurance, Hospital Indemnity Insurance, Life Insurance, and Disability Insurance are underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. These products provide limited benefits. Plan documents are the final arbiter of coverage. Accident Insurance Policy Form #GP-1-AC-IC-12 Cancer Insurance Policy Form #GP-1-CAN-IC-12 Critical Illness Policy Form #GC-CI-11 Hospital Indemnity Policy Form #GP-1-HI-15 Term Life Insurance Policy Form #GC-Life-15-1.0 AD&D Policy Form #GCADD- 15-1.0 Voluntary Term Life Policy Form #GP-1-R-ADCL1-00 Short Term Disability Form et al.; #GP-1-STD-15-1.0 Long Term Disability Form #GP-1-LTD-15-1.0 et al. 2017-42586 (exp.6/19).

International health insurance is provided by Blue Cross Global, a brand owned by the Blue Cross Blue Shield Association, a national federation of 36 independent, community-based and locally-operated Blue Cross and Blue Shield Companies. GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of Blue Cross Blue Shield Association and is made available in cooperation with Blue Cross and Blue Shield Companies in select service areas.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.