

# 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.

### Tier 1 – Preferred



### Tier 2 – Enhanced



### Tier 3 – Standard



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

For details, visit [ibx.com/bluesolutions](http://ibx.com/bluesolutions)

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

**Independence**   
Blue Solutions®

# Keystone HMO Proactive hospital tier placements

Tier 1 – Preferred \$		
Pennsylvania		New Jersey
<b>Bucks</b> Aria Health — Bucks County Campus Doylestown Hospital Grand View Hospital Lower Bucks Hospital Rothman Orthopaedic Specialty Hospital St. Luke’s Health Network — Quakertown Campus	<b>Montgomery</b> 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	<b>Burlington</b> Deborah Heart & Lung Center Virtua Willingboro Hospital
<b>Chester</b> Chester County Hospital Tower Health — Brandywine Hospital Tower Health — Jennersville Regional Hospital Tower Health — Phoenixville Hospital	<b>Philadelphia</b> 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	<b>Camden</b> Cooper Hospital University Medical Center
<b>Delaware</b> Crozer-Chester Medical Center Delaware County Memorial Hospital Springfield Hospital Taylor Hospital		<b>Mercer</b> Robert Wood Johnson University Hospital at Hamilton St. Francis Medical Center
<b>Lehigh</b> St. Luke’s Health Network — Allentown Campus St. Luke’s Health Network — Bethlehem Campus		<b>Salem</b> Memorial Hospital of Salem County
		<b>Warren</b> Hackettstown Community Hospital
Tier 2 – Enhanced \$\$		
Pennsylvania		New Jersey
<b>Philadelphia</b> Children’s Hospital of Philadelphia Fox Chase Cancer Center St. Christopher’s Hospital for Children Shriner’s Hospital for Children	<b>Camden</b> Virtua Our Lady of Lourdes Hospital	<b>Delaware</b>
	<b>Gloucester</b> Inspira Medical Center — Woodbury	<b>New Castle</b> A.I. DuPont Hospital for Children
Tier 3 – Standard \$\$\$		
Pennsylvania		New Jersey
<b>Berks</b> St. Joseph Medical Center Tower Health — Reading Hospital and Medical Center	<b>Montgomery</b> Main Line Health — Bryn Mawr Hospital Main Line Health — Lankenau Medical Center	<b>Burlington</b> Virtua Marlton Hospital Virtua Memorial Hospital
<b>Bucks</b> St. Mary Medical Center	<b>Philadelphia</b> 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	<b>Camden</b> Kennedy University Hospitals — Cherry Hill Division Kennedy University Hospitals — Stratford Division Kennedy University Hospitals — Washington Township Division Virtua Voorhees Hospital
<b>Chester</b> Main Line Health — Paoli Hospital		<b>Hunterdon</b> Hunterdon Medical Center
<b>Delaware</b> Main Line Health — Riddle Hospital		<b>Mercer</b> Capital Health System — Fuld Campus Capital Health System — Hopewell Campus
<b>Lancaster</b> Ephrata Community Hospital Lancaster General Hospital		
<b>Lehigh</b> Lehigh Valley Hospital Lehigh Valley Hospital — Muhlenberg Sacred Heart 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.