



Get to know your 2024 group health plan

Independence 
Independence Administrators

Learn about your benefits

An Independence Administrators group health plan gives you everything you need to take care of your health and well-being. To get the most out of your plan, it's important to know how your benefits work and where to find information.

Here are some good places to start:



Benefits and coverage information

Log in at myibxtpabenefits.com anytime and navigate to the Benefits section, where you'll find a variety of documents explaining your benefits and coverage. The overview documents highlight services covered under your health plan and out-of-pocket costs for each. Your Benefit Book offers more detailed information about how to use your health plan, as well as a complete schedule of benefits and exclusions.



Member ID card

Be sure to present your member ID card anytime you receive care. It contains valuable information about your health plan, including:

- Your unique member ID number
- What you'll pay for certain services
- Any deductibles or out-of-pocket maximums your plan has
- Phone numbers you can use to contact us

When you download the myIBXTPABenefits mobile app, you can also add your ID card to your phone's Wallet.



Explanation of benefits (EOB)

An EOB breaks down the exact costs every time you receive care. You'll see how much the provider charged, what your health plan covered, and how much (if anything) you'll pay out of pocket. Keep in mind that an EOB isn't a bill. If you owe anything, your provider will send you a bill.

Your costs explained

Deductible

This is the amount you pay each year before your health plan starts paying for certain services. Some services are not subject to the deductible and are covered right away.

Copay

A flat fee for a covered service. These costs are fixed and predictable. For example, every time you go to your in-network primary care doctor this year, you'll pay the same fee. Check your benefits summary to see how your copay applies.

Coinsurance

A percentage fee for a covered service. These costs are less predictable because they change depending on what the health care provider charges. The good news is your group health plan shares the costs, meaning we pay a percentage and you pay a percentage.

Out-of-pocket maximum

This is the most you will pay for covered in-network services in the plan year. Once you meet your annual out-of-pocket maximum, any in-network covered services are covered 100 percent. All in-network out-of-pocket costs (i.e., copays, coinsurance, and deductibles) count toward your out-of-pocket maximum, but your monthly premium does not.

Get the care you need, when you need it

Here are some key things to know about getting care and other health resources.



Primary care physician (PCP)

It's a smart idea to select a PCP, even though your health plan doesn't require you to. A PCP can help you stay healthy by providing regular checkups and coordinating your care.



Specialist

You do not need a referral to visit a specialist. Simply make an appointment.



Virtual care

Most health plans include convenient and affordable virtual care options so you can talk to a doctor by phone or video chat. Refer to your benefits summary to see your virtual care options.



Precertification

Precertification is an approval your doctor must receive from us before you get coverage for certain services, genetic tests, and specialty drugs. To view the services that require precertification, log in at myibxtpabenefits.com.



Preventive care benefit

Most of your preventive care, such as an annual exam, preventive lab work, and eligible immunizations, is covered at 100 percent when you use an in-network doctor.



Personal health record

Like a digital health diary, your personal health record automatically updates with your office visits, surgeries, and test results once your claims are processed. You can download or print it as needed.



Take the guesswork out of finding an in-network doctor

Our *Find a Doctor* tool makes it easy to find an in-network doctor, hospital, or other health care provider. Log in at myibxtpabenefits.com or using the myIBXTPABenefits app to review provider profiles, compare providers side-by-side, and view feedback from other members.



Reach your personal health goals

Everyone's health journey is different. We offer resources that make it easier and more fun to achieve your personal health goals, no matter where you're starting from.

Achieve Well-being is an online app that helps you stay motivated and reach your health goals, whether you want to get fit, improve nutrition, sleep better, or manage stress.

- ✓ Complete your Well-being Profile and create an action plan
- ✓ Earn tokens and badges to celebrate your achievements
- ✓ Get reminders specific to your health goals
- ✓ Sync up fitness apps and devices to track your progress, create challenges, and invite friends

Stay connected with us

Whether you're at home or on the go, you have 24/7 access to your secure member account. Get all the information and resources you need, when you need it, in one convenient location.

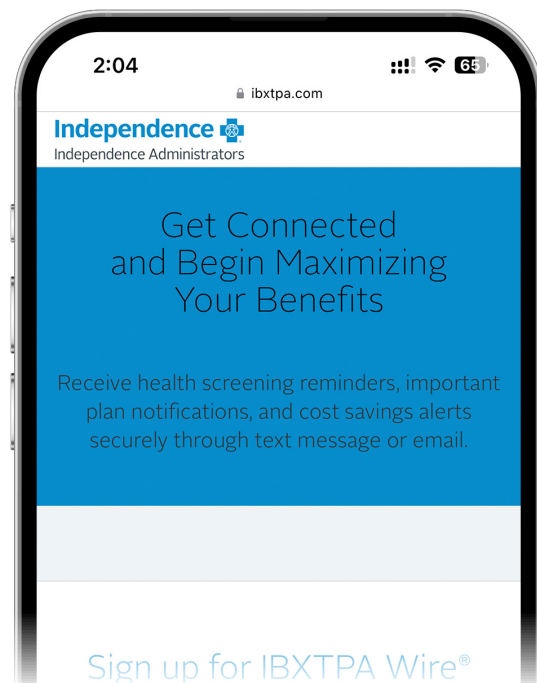
We make it easy to manage your health care and benefits in one convenient place. Log in at myibxtpabenefits.com or use our free myIBXTPABenefits mobile app to:

- **Access your Health Journeys** for a quick view of everything related to your care, such as your Personal Health Record, condition-specific information, and programs to help you with your personal health and wellness goals
- **Build a virtual Care Team** for quick access to your favorite providers
- **Estimate your out-of-pocket costs** based on your specific health plan
- **View Health Check reminders** for screenings, prescription refills, and other gaps in care (for example, a missed health screening)
- **View, print, or share your member ID card**
- **Connect to vendor sites**, such as spending accounts and other types of coverage

Connect with us!

Sign up to receive health screening reminders, important plan notifications, and money-saving alerts securely by text message or email.

ibxtpa.com/getconnected



Where to go for care

When it's not an emergency but your doctor's office is closed, you have in-network options that save you time and money.

Make sure you understand your best care options before you need care. Your group health plan may also include virtual care benefits for non-emergency care. Check your benefits summary to see if virtual care is available to you.



Retail clinic



Retail clinics are an alternative for non-emergency care when you can't get an appointment with your own doctor. Retail clinics use certified nurse practitioners, who can treat minor, uncomplicated illness or injury. Some retail health clinics may also offer flu shots and other vaccinations.

Best for

- Allergic reactions (minor)
- Bronchitis
- Burns (minor)
- Cold, cough, and flu
- Cuts and scrapes
- Digestive issues
- Ear pain
- Eye pain or irritation
- Fever
- Headache (minor)
- Insect bites
- Sinus pain
- Sore throat
- Urinary tract infection
- Vaccinations
- Vomiting



Urgent care



Urgent care is necessary treatment for a non-life-threatening, unexpected illness or accidental injury that requires prompt medical attention when your doctor is unavailable. Visit an urgent care center for a convenient, safe, and affordable treatment alternative to emergency room care or when you can't get an appointment with your own doctor.

Best for

- Allergic reactions (minor)
- Animal or insect bites
- Asthma attack (minor)
- Cold, cough, and flu
- Back pain
- Broken bones (minor)
- Burns (minor)
- Digestive issues
- Ear pain
- Eye pain or irritation
- Fever
- Headache (minor)
- Infections
- Sinus pain
- Skin conditions
- Sore throat
- Sprains and strains
- Stitches
- Urinary tract infection



Emergency room



A medical emergency is typically a medical or psychiatric condition in which symptoms are so severe that the absence of immediate medical attention could place one's health in serious jeopardy. Emergency rooms must prioritize patient needs, so the most seriously hurt or ill patients are treated first. If you are not in that category, you could wait a long time.

Best for

- High fever with headache or stiff neck
- Loss of consciousness
- Major injury
- Overdose
- Poisoning
- Seizure
- Severe allergic reaction
- Signs of heart attack or stroke
- Spine injury
- Sudden severe headache
- Suicidal thoughts
- Trouble breathing

Get the support you need

You're never alone with Independence Administrators. Support is available when you need it, whether you have general health questions or you're managing more complex health challenges.

Extra support from a Registered Nurse

If you are diagnosed with a complex, catastrophic, or chronic illness or injury, a Registered Nurse Health Coach can help support you and your health care providers by locating, coordinating, and evaluating services across various levels and places of care.*† To learn more or see if you're eligible for case management, email casemanagement@ibxtpa.com or call Customer Service at the number on the back of your member ID card.

Free maternity program

Baby Beginnings® is a maternity management program specifically designed to help expecting mothers successfully manage their health before, during, and after baby is born. To get started, call **1-833-242-1777** or email babybeginnings@ahatpa.com. A nurse will reach out to you within two business days.

NICU care management

Support is available if your newborn needs treatment in a Neonatal Intensive Care Unit (NICU), including telephone and in-person support from the day the baby is admitted through discharge planning and the transition home.

Behavioral health resources and support

We want to be sure you can easily access personalized support and resources for your mental health. Your benefits include:

- **One-on-one support.** Call the Mental Health/Substance Abuse number on the back of your member ID card to talk to a Customer Care Advocate for help with questions or finding in-network care, or to be connected to a licensed clinician for in-the-moment support.
- **Digital self-service tools and resources.** Log in at myibxtpabenefits.com for mental health resources, including personalized, evidence-based digital programs for stress, depression, chronic pain, substance use, and more from myStrength® Plus.‡
- **Substance use disorder support.** Members have access to Shatterproof Treatment Atlas, a free online tool that connects you or your loved ones with trustworthy, in-network addiction treatment. treatmentatlas.org

To learn more about everything your benefits offer, log in at myibxtpabenefits.com and select *Mental Health & Substance Use Disorder* from the Benefits menu at the top.

* This is a free and confidential service.

† Coverage is subject to the terms and conditions of the group benefit plan.

‡ MyStrength Plus is available to members ages 18 and older.

Save with exclusive discounts

As a member, you can take advantage of savings and discount programs for local, regional, and national businesses and attractions.



Discounts on entertainment and events

Blue InsiderSM offers great deals on family-themed activities, like movie and theater tickets, sporting events, museums and zoos, and travel. You can also save on online shopping and gift certificates.



Exclusive deals

Save on health-related products and services through our Blue365TM program. You'll enjoy exclusive discounts and offers from leading national companies and weekly featured deals for products like meal delivery services, fitness apparel, weight loss programs, and laser vision correction.

Support for your financial well-being

We offer programs to help you and your family members reduce financial stress.

AblePay

When you sign up for AblePay and use an AblePay provider, you can save up to 13% on your out-of-pocket medical costs, including deductibles, copays, and coinsurance.

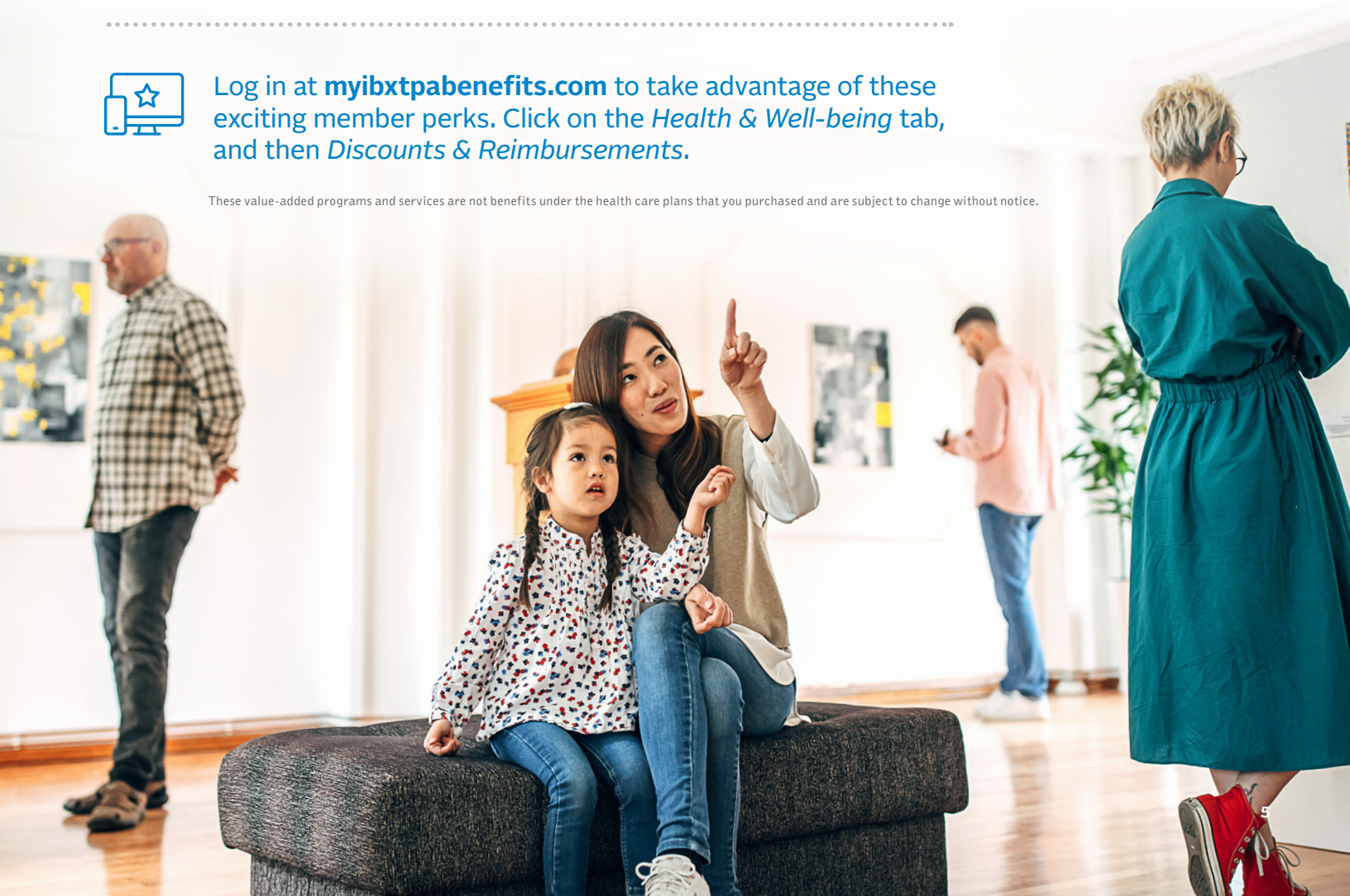
GradFin

GradFin provides personalized student loan advice to help you navigate to the perfect savings plan for federal and private student loans, potentially saving you thousands of dollars.



Log in at myibxtpabenefits.com to take advantage of these exciting member perks. Click on the *Health & Well-being* tab, and then *Discounts & Reimbursements*.

These value-added programs and services are not benefits under the health care plans that you purchased and are subject to change without notice.



Questions?

Call Customer Service at the number on the back of your member ID card.

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Independence Administrators is an independent licensee of the Blue Cross and Blue Shield Association.

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