

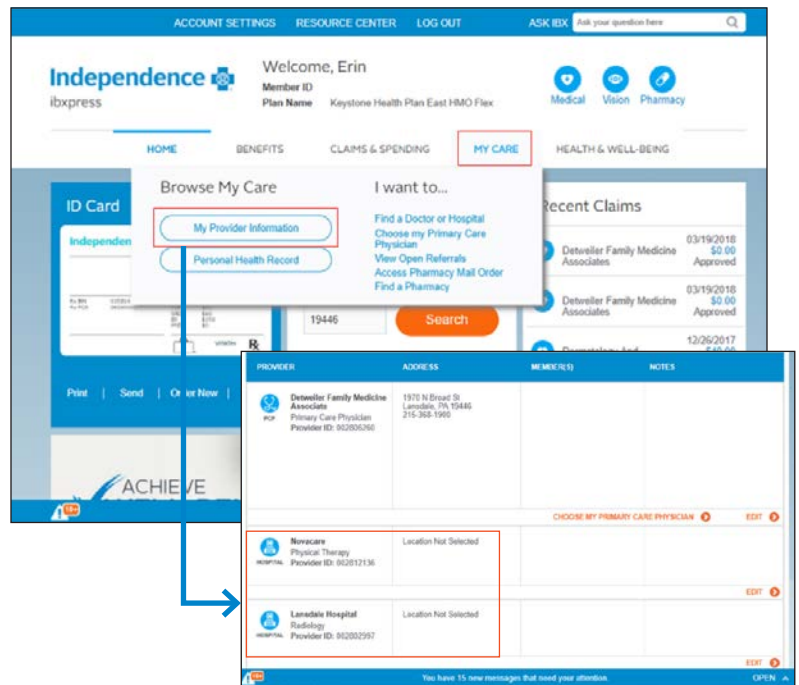
Maximize your benefits by using designated providers

If you have an HMO or POS plan, your primary care physician (PCP) will coordinate your care within the region's largest network of hospitals and doctors. Your PCP has chosen specific providers, known as designated providers, for certain specialty care services, such as lab work, radiology, and physical and occupational therapy.

How to find designated providers:

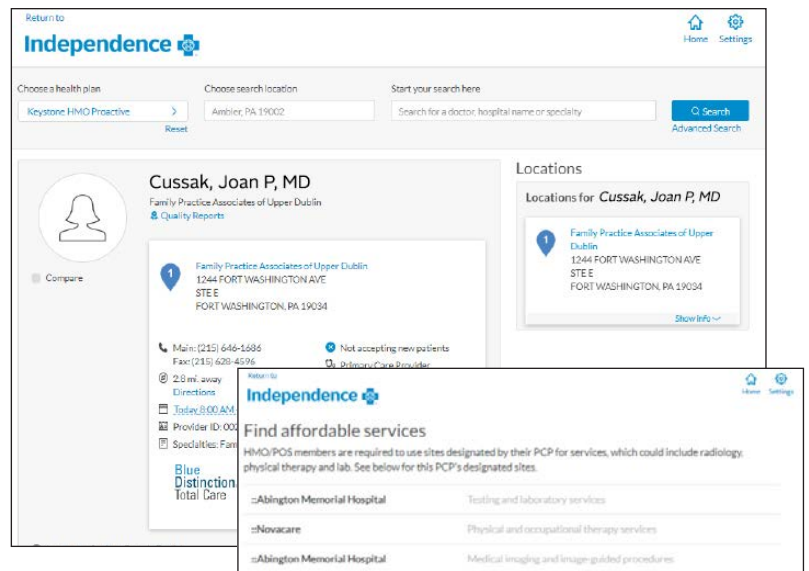
With ibxpress.com

1. Log in to ibxpress.com.
2. Select the *My Care* tab.
3. Select *My Provider Information*.
4. Scroll down to view designated sites for lab work, PT/OT, radiology.



With the Find a Doctor tool

1. Visit ibx.com/providerfinder.
2. Choose your health plan from the drop-down menu and enter your location and the name of your PCP.
3. Select your PCP.
4. Scroll down to view designated sites for lab work, PT/OT, radiology.



Frequently asked questions:

What is a designated provider?

Designated providers, also called designated sites, are providers your PCP has chosen to perform certain health services.

When do I need to use a designated provider?

Visit designated providers for radiology (such as X-rays), labs, and physical and occupational therapy. When you need any of these services, you are required to use your PCP's designated site. You may also need to ask your PCP for a referral or prescription.

How do I find my PCP's designated providers?

The easiest way is to ask your PCP. You can also use the Find a Doctor tool on ibxpress.com. Your designated lab for blood work is indicated on your Independence Blue Cross ID card.* Still not sure? Call the Customer Service number on the back of your ID card.

Do I have to use designated providers?

If you do not use designated providers, your health service may be considered out-of-network or not covered at all, depending on your plan. For the highest level of benefits, have your PCP refer you to their designated providers.

What if I don't like my PCP's designated providers?

You may choose a new PCP if you don't want to use your PCP's designated providers. Before you make your selection, use the Find a Doctor tool on ibxpress.com to search for PCPs in your area and to preview that PCP's designated sites.

Our Keystone Point-of-Service (KPOS) plan, for example, lets you maintain freedom of choice by allowing you to select your own doctors and hospitals. You maximize your coverage by having care provided or referred by your PCP. Of course, with KPOS, you have the freedom to self-refer your care either to a Keystone participating provider or to providers who do not participate in our network; however, higher out-of-pocket costs apply. This program may not cover all your health care services.

Know your designated providers

You'll save money and get the highest level of benefits. Ask your PCP today!

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.

*On July 1, 2014, Independence Blue Cross ended its contract with Quest Diagnostics®. This change may have had an impact on your PCP's designated provider for lab services. Most, but not all, PCPs use LabCorp as their designated site. Please verify with your PCP or call the Customer Service number on the back of your ID card with questions.