



OASD 2020
Open Enrollment



Independence Administrators Responds to COVID-19

Even though our buildings are closed, **Independence Administrators is open for business**

Independence Administrators is “open for business” with associates working remotely and all key business functions operational. We are conducting business as usual by continuing to process claims, handle member and broker calls, provide support from nurses and health coaches, maintain our systems, and provide all of our members and partners with information and support they need.

Your Health Benefit Plan Options

A male doctor with a beard and mustache, wearing a white lab coat and a stethoscope, is looking at a tablet computer. A patient's hand is pointing at the screen. The background is a blurred clinical setting.

Traditional Medical Plan

In-Network Benefits

- Deductible: **\$250** individual/ **\$750** family
- PCP/Specialist copayment: **20%** after deductible
- Inpatient hospital services: **No Charge**
- Outpatient surgery: **20%** after deductible, No Charge for facility services
- Emergency care: **No Charge**
- Urgent Care: **20%** after deductible
- Preventive care covered at **No Charge**
- RX copays: **\$5 generic/ \$5 brand non-preferred/ \$5 brand preferred**



Keystone Medical Plan

In-Network Benefits

- Deductible: **\$0** individual/ **\$0** family
- PCP/Specialist copayment: **\$5 / \$5**
- Inpatient hospital services: **No Charge**
- Outpatient surgery: **No Charge**
- Emergency care: **\$35**
- Urgent Care: **\$24**
- Preventive care covered at **No Charge**
- Vision is available thru Davis Vision
- RX copays: **\$5 generic/ \$5 brand non-preferred/
\$5 brand preferred**



*New for 2020 PC Plan

In-Network Benefits

- Deductible: **\$0** individual/ **\$0** family
- PCP/Specialist copayment: **\$10 / \$20**
- Inpatient hospital services: **No Charge**
- Outpatient surgery: **No Charge**
- Emergency care: **\$100**
- Urgent Care: **\$50**
- Preventive care covered at **No Charge**
- RX copays: **\$5 generic/ \$5 brand non-preferred/
\$5 brand preferred**



What is different?

Potential Network, Service, or Benefit Restrictions

Benefit Type	Coverage Restriction
Vision	Not available thru Traditional plan or PC plan
Out of Pocket	Out of Pockets amounts vary per plan. Please refer to SBC to confirm what the total amount you will pay in a year for covered services.

Additional information is available in your **Summary of Benefits Coverage**.
Electronic documents are available 24/7 at myibxtpabenefits.com



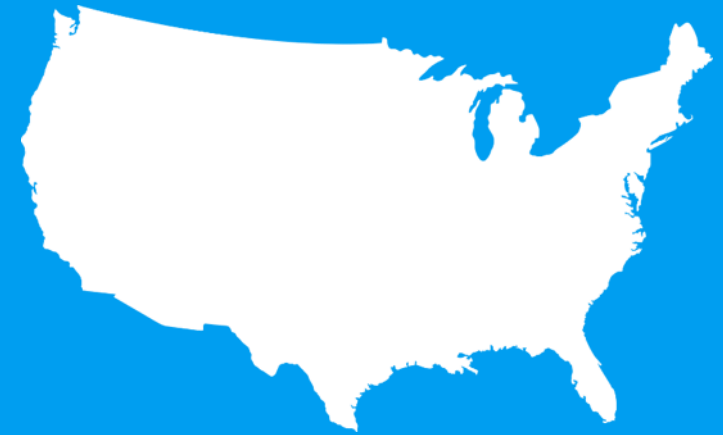
BlueCard Program

Take your healthcare benefits with you when you travel. With the BlueCard program, you have access to doctors and hospitals around the country.

Advantages

- In-network benefits coast to coast through BlueCard PPO providers
- Reduced out-of-pocket costs
- No claim forms
- No billing hassles
- **Access to Services**
 - Providers in the BCBS Plan area where you receive services
 - Provider identifies BlueCard PPO
 - Providers file claims directly for you when you access a BlueCard PPO Provider

National access to



95%
of all physicians



96%
of all hospitals

Pharmacy

2020 Prescription Plan Overview



Prior Authorization Program

By getting prior authorization, your doctor can prescribe the most appropriate – and most cost-effective – drug for your condition

- Certain medications require approval, a process your doctor and FutureScripts[®] use to identify potentially dangerous side effects or drug combinations
- Determination is based on medical necessity, FDA guidelines, clinical data, information from your prescribing doctor, and drug therapy history
- You will receive a 96-hour temporary supply on most medications



Mail-Order Service

Save Time and Money

The **benefits** of using Mail-Order for your long-term prescription needs:

- Spend less money since 90-day supply generally costs less than retail pharmacy
- Minimize trips to the pharmacy
- Manage prescription refills online
- Order refills, check order status, and pay your bill online



Call the number on the
back of your ID card or
visit
myibxtpabenefits.com
to learn more.

Programs to Address the Opioid Epidemic

Independence actively promotes the safe and appropriate use of prescribed medications

- Your physician will **discuss pain management options** with you
 - Consider non-opioid therapies for medical necessity
 - Explore benefits and risks before prescribing high daily doses of opioids
- Your physician will **use consistent clinical guidelines** when prescribing
 - Prior Authorization is required for all long-acting opioids
 - Supplies for short-acting opioids will be limited to 5 days
- Your plan will **discourage the use** of potentially addictive forms of opioids
 - Prescriptions for Narcan will be fully covered (\$0)
 - Xtampza XR, an extended-release abuse-deterrent form of oxycodone, will be prescribed where appropriate



Tools & Resources

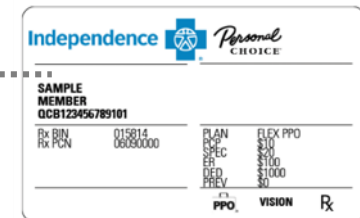


You're in Control

With myibxtpabenefits.com and the IBXTPA mobile app, you can access your benefits information online easily, quickly, and securely.

Access plan information

Log in anytime to view your ID card, claims, spending, and benefits information.



Find care near you

As a member, you have access to the largest network of doctors and hospitals, and our [Find a Doctor](#) tool will help you choose the right one.




Get IBXTPA to go!

Download our free IBXTPA app for your iPhone or Android device.



Achieve Well-being

Our personalized online tools and resources help you achieve what's important to you in a way that's simple, easy, and fun.


 Complete the Well-being Profile

 Sync your devices to track your progress

 Start a program

 Stay motivated with tokens and badges for achievements

 Develop your action plan

 Look for text message reminders

Log in to
myibxtpabenefits.com
to start your journey!



Wire Messages

Fast, easy way to stay up to date, save money, and maximize your benefits

Secure text messages help you use your health plan to the fullest:

- myibxtpabenefits.com resources and how-to's
- Money-saving discounts
- Important personal health reminders
- Healthy-living tips



**Get Connected
Now!**

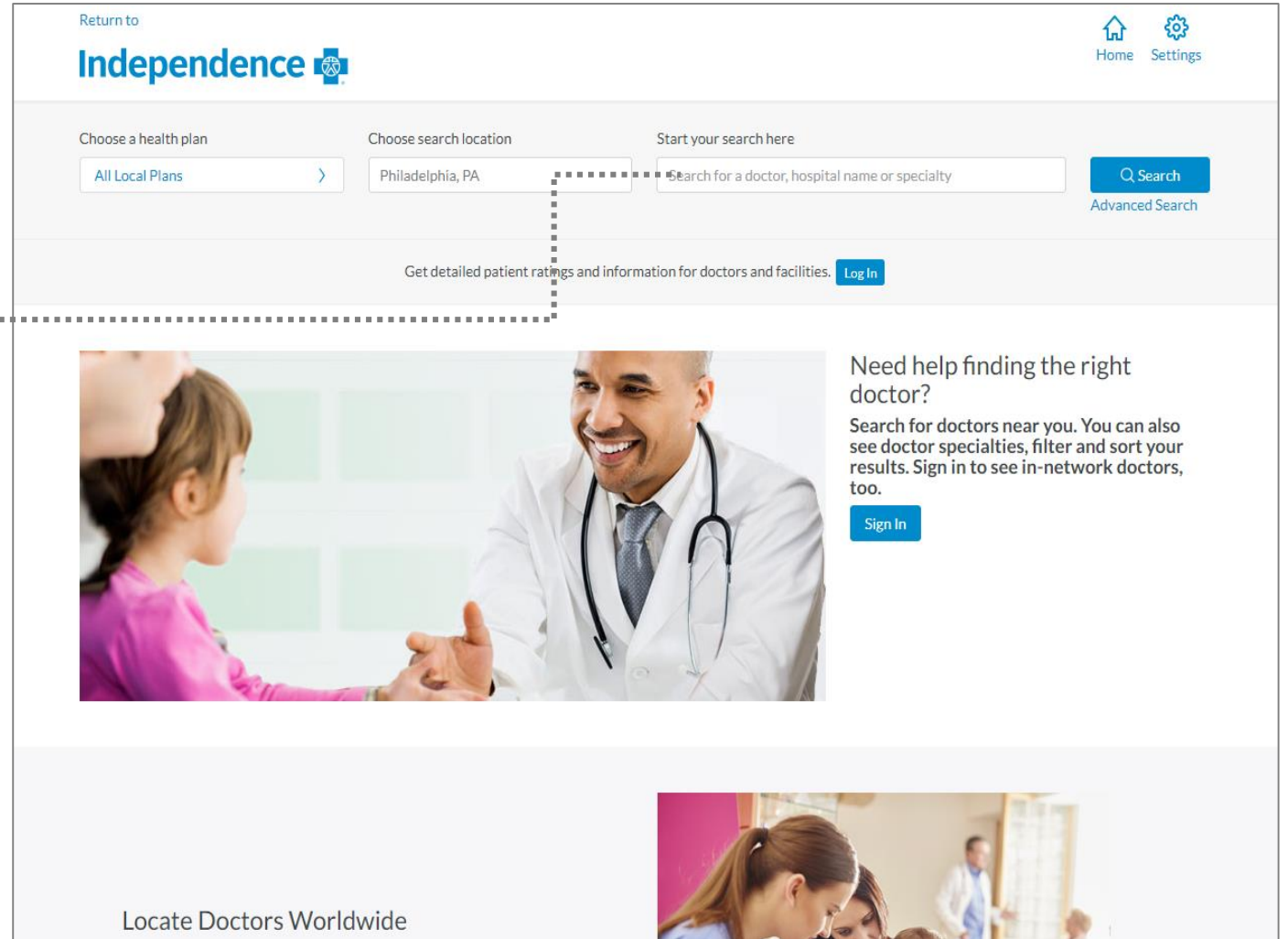
Text IBXTPA to 73529

Find a Doctor

Search for medical providers within one screen, eliminating the need for multiple tabs/windows

Search by:

- Provider Name
- Hospital Name
- Provider Specialty
- Keywords



The screenshot shows the 'Find a Doctor' search interface on the Independence website. At the top left, there is a 'Return to Independence' logo. On the top right, there are 'Home' and 'Settings' icons. The main search area is divided into three sections: 'Choose a health plan' with a dropdown menu showing 'All Local Plans', 'Choose search location' with a dropdown menu showing 'Philadelphia, PA', and 'Start your search here' with a search input field containing the placeholder text 'Search for a doctor, hospital name or specialty'. To the right of the search input is a blue 'Search' button and a link for 'Advanced Search'. Below the search area, there is a 'Log In' button and a link to 'Get detailed patient ratings and information for doctors and facilities.' The main content area features a large image of a smiling male doctor in a white coat with a stethoscope, shaking hands with a young girl in a pink shirt. To the right of the image is a text block that reads: 'Need help finding the right doctor? Search for doctors near you. You can also see doctor specialties, filter and sort your results. Sign in to see in-network doctors, too.' Below this text is a blue 'Sign In' button. At the bottom of the page, there is a banner with the text 'Locate Doctors Worldwide' and a smaller image of a woman looking at a screen.

Find a Doctor

Members can:

- Create a directory
- Compare up to 3 providers
- Access Practice information (e.g. weekend hours, accepting new patients)
- View patient ratings
- View quality measures

Return to **Independence**

Home Settings

Redo search when map moved

Save & Print

Sort: Best Match

Showing 1 - 10 of 3,673 results

Vengoechea, Fabian, MD 5 Plans Accepted at this location
West Cayuga Medicine PC
Internal Medicine
1 257 West Cayuga St
Philadelphia, PA 19140
0.4 miles [Get directions](#)
[More locations \(2\)](#)
(267) 368-6953
[Today 8:00 AM - 5:00 PM](#)

West Cayuga Medicine PC 5 Plans Accepted at this location
Internal Medicine
2 257 West Cayuga St
Philadelphia, PA 19140
0.4 miles [Get directions](#)
(267) 368-6953
[Today 8:00 AM - 5:00 PM](#)

Bamford, Laura P, MD 5 Plans Accepted at this location
Drexel Partnership Clinic
Internal Medicine
3 3601 A STREET
ST CHRISTOPHERS
PHILADELPHIA, PA 19134
0.5 miles [Get directions](#)
[More locations \(7\)](#)

Why are markers missing?

Select a plan to see whether providers are PCP-eligible.

Refine your results
Miles from starting point
1 5 25 50 100 150

Languages Spoken by Provider

- Afrikaans (1)
- Amharic (1)
- Arabic (27)
- Armenian (8)
- Assamese (1)

[Show more](#)

Discounts & Deals



Blue InsiderSM

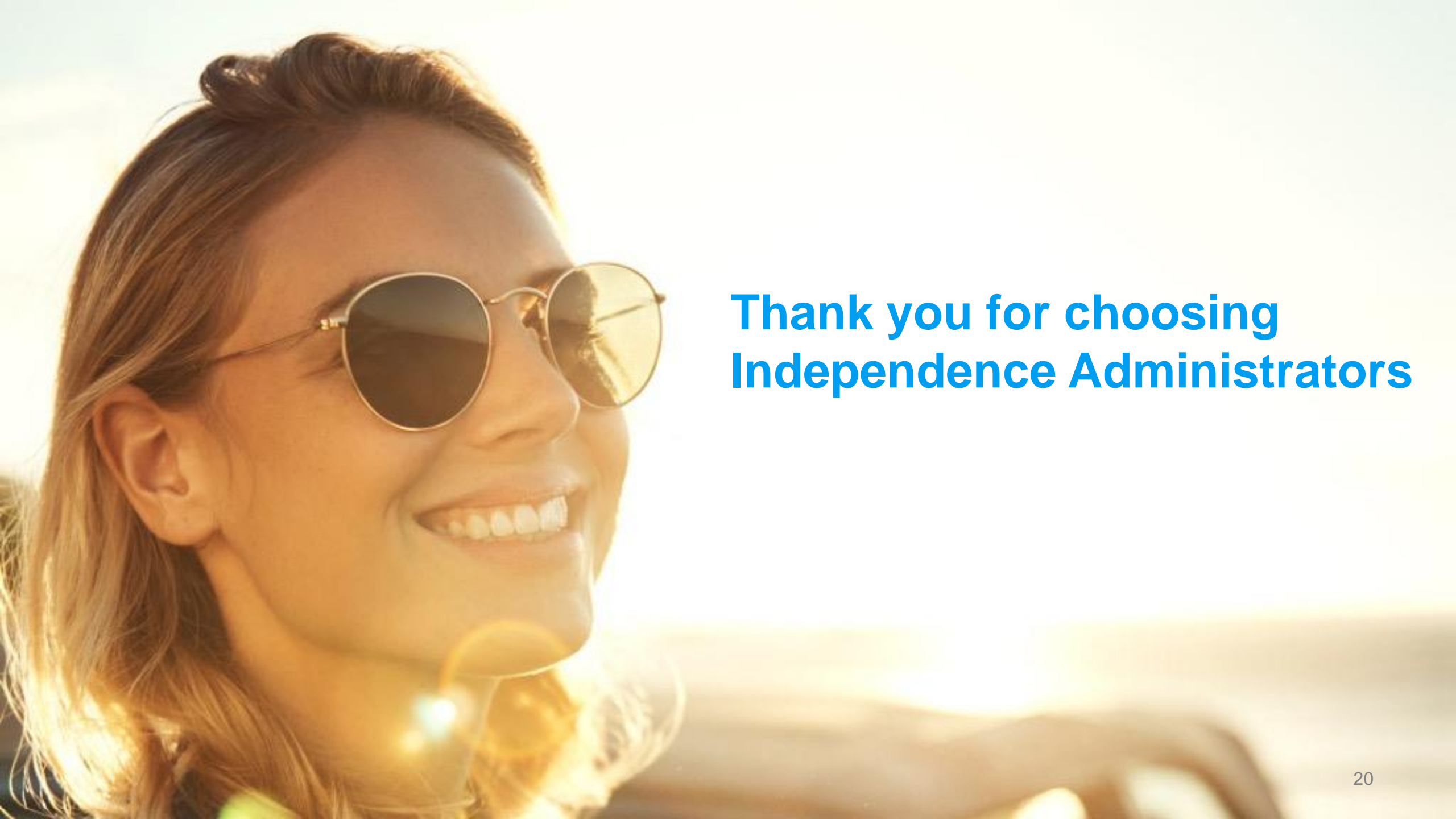
Offers great deals on family-themed activities like movie and theater tickets, sporting events, museums and zoos, and travel.



Blue365[®]

Save on health-related products and services with exclusive value-added discounts and offers from Fitbit[®], Reebok[®], Nutrisystem[®], and others.

Check out all of the exciting member perks at myibxtpabenefits.com and selecting the **Health & Well-being tab**



**Thank you for choosing
Independence Administrators**