

The Winning Ticket



Independence 

QUICK TIPS

Benefits are not CMS approved.

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2022 Keystone 65 Basic Rx HMO positioning & selling tips

Broker Quick Tips

The Keystone 65 Basic Rx HMO plan was designed as an affordable option with a **\$0 premium**. Available in all five counties in our service area: Bucks, Chester, Delaware, Montgomery, and Philadelphia and backed by the security of Independence Blue Cross. Benefits include dental, vision, and hearing embedded into the plan, prescription drug coverage and the Vital Care Program, which helps members with certain chronic conditions improve their overall health and well-being.

- Vital Care is for Keystone 65 Basic members who live in our service area and have been diagnosed with BOTH diabetes and congestive heart failure.

Vital Care Program benefits for your clients

Your clients will pay a lower office copay when they visit a cardiologist, endocrinologist, or podiatrist including routine podiatry visits. They do not need a referral from their PCP to visit a specialist. Your clients are automatically enrolled in the Vital Care Program when they receive their chronic condition diagnosis. They don't need to do anything extra to receive the reduced copayments. They should continue to visit their doctors as scheduled. There is no need to report on activity or speak with a case manager. They will receive a new ID card.

Program benefits for you

Keystone 65 Basic has a 91% retention rate¹, meaning more time to develop relationships with new clients. Top-tier commissions for new business are paid weekly and renewals are paid in January in full for the year!

NEW for 2022! Transportation services up to 12 one-way trips per year to plan-approved medical facilities; **\$0 copayment** for members — must have both of the following conditions to be eligible to receive the transportation benefit. (Members do not need to be enrolled in the Vital Care Program to use this benefit.)

Prospects most likely to enroll in Keystone 65 Basic

- Counties ranked by total membership: Philadelphia, Montgomery, Bucks, Delco, and Chester.
- Women are more likely to purchase Keystone 65 Basic by almost 55% in every county.
- Top five interests for all counties/activities: purchasing through the mail, mailer order multiple buyers, high-tech owner; computers peripherals, and internet online subscriptions

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

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Do not distribute to Medicare Beneficiaries.

Keystone 65 Basic Rx HMO

Vital Care Programs

Specialist copay applies when enrolled in our Keystone 65 Basic Vital Care program

Benefit	Cost
Cardiology Specialist Visits	\$10
Endocrinology Specialist Visits	\$10
Podiatry Visits	\$5
Routine Podiatry Visits - up to 6 visits annually	\$5

Note: Cardiology, endocrinology, pulmonology, and podiatry visits apply toward the maximum out-of-pocket amount. Routine podiatry visits do not apply toward the maximum out-of-pocket amount.

Keystone 65 Basic benefit highlights

Benefit	Copay
PCP office visits	\$0 copay per visit
Specialists office visits	\$35 copay per visit
Over-the-counter (OTC)	\$60 quarterly allowance
Tier 1 Preferred Generics and mail-order fills	\$0 copay
Telemedicine visits (medical doctor & Behavioral Health)	\$0 copay per visit
In-network COVID-19 testing and treatment	\$0

Keystone 65 Basic network compared to our competitors

	In-network Hospitals ²	In-network PCPs ²	In-network Specialists ²
Keystone 65 Basic HMO	42	3,840	12,838
Aetna Medicare Advantra Philly Prime (HMO)	37*	667*	5,736*
HumanaChoice (PPO)	26	1,606	3,788
Cigna Alliance Medicare (HMO)	34	1,435	4,445

*Network does not cover all five counties.

1. Retention Rate 1/2020—1/2021.

2. Source: Zelis Provider Network Market Analysis.

IBX Care Card allowance is provided quarterly (every three months) and does not carry forward to the next quarter if it is not used. You must use your IBX Care Card to purchase OTC items at a participating retailer. OTC items purchased from non-participating retailers will not be covered.

2022 Keystone 65 Focus Rx HMO-POS positioning and selling tips

Sales Quick Tips

The Keystone 65 Focus Rx HMO-POS (Keystone 65 Focus) plan was designed as a value option plan backed by the security of Independence Blue Cross. Benefits include the Vital Care Plus Program, which helps members with certain chronic conditions improve their overall health and well-

NEW! 2022 Vital Care Plus is available for Keystone 65 Focus members in all five counties: Bucks, Chester, Delaware, Montgomery. Members *must have diabetes* to participate in the Vital Care Plus Program and it is only available on Focus HMO-POS plans.

Vital Care Program benefits for your clients

Your clients will pay a lower office copay when they visit a cardiologist, endocrinologist, or podiatrist. They do not need a referral from their PCP to visit a specialist. Your clients are automatically enrolled in the Vital Care Plus programs when they receive their chronic condition diagnosis. They don't need to do anything extra to receive the reduced copayments. They should continue to visit their doctors as scheduled. There is no need to report on activity or speak with a case manager. They will receive a new ID card.

Program benefits for you

Keystone 65 Focus has a 90% retention rate¹, meaning more time to develop relationships with new clients.

NEW for 2022! Grocery Benefit – Members must have diabetes and depression to be eligible for the grocery benefit. Grocery boxes will be provided for a maximum of 4 weeks per year, per member.

Prospects most likely to enroll in Keystone 65 Focus

- Counties ranked by total membership: Philadelphia, Montgomery, Bucks, Delco, and Chester.
- Women are more likely to purchase KS65 Focus by almost 60% in every county.
- Top five interests for all counties/activities: purchasing through the mail, mailer order multiple buyers, high-tech owner; computers peripherals, and internet online subscriptions

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Keystone 65 Focus Rx HMO-POS

Vital Care Plus Program

Specialist copay applies when enrolled in our Keystone 65 Focus and Vital Care Plus program

Benefit	Cost
Cardiology Specialist Visits	\$10
Endocrinology Specialist Visits	\$10
Podiatry Visits	\$5
Pulmonology Specialist Visits	\$10
Routine Podiatry Visits - up to 6 visits annually	\$5
Over-the-counter (OTC) items	\$80 allowance per quarter

Note: Cardiology, endocrinology, pulmonology, and podiatry visits apply toward the maximum out-of-pocket amount. Routine podiatry visits do not apply toward the maximum out-of-pocket amount.

2022 Keystone 65 Focus benefit highlights

Benefit	Copay
PCP	\$0 copay per visit
Specialist	\$40 copay per visit
Tier 1 Preferred Generics and mail-order fills	\$0 copay
Telemedicine visits (medical doctor & Behavioral Health)	\$0 copay per visit
Routine eye & hearing exam (1 routine exam per year)	\$0 copay
Yearly allowance for eyewear purchased from Visionworks	\$250
Copay for Advanced Digital Hearing Aid, per aid	\$699
In-network Dental allowance	\$2,000
Radiation for Breast Cancer	\$0 copay

Keystone 65 Focus defined network compared to our competitors

	In-network Hospitals ²	In-network PCPs ²	In-network Specialists ²
Keystone 65 Focus HMO-POS	20	2,432	8,968
Aetna Medicare Advantra Philly Prime (HMO)	37*	667*	5,736*
HumanaChoice (PPO)	26	1,606	3,788
Cigna Alliance Medicare (HMO)	34	1,435	4,445

*Network does not cover all five counties.

1. Retention Rate 1/2020—1/2021.

2. Source: Zelis Provider Network Market Analysis.

IBX Care Card allowance is provided quarterly (every three months) and does not carry forward to the next quarter if it is not used. You must use your IBX Care Card to purchase OTC items at a participating retailer. OTC items purchased from non-participating retailers will not be covered.

2022 Personal Choice Prime Rx PPO positioning & selling tips

Sales Quick Tips

With a **\$0 monthly premium, \$0 PCP copay and \$0 deductible**, Personal Choice Prime Rx PPO (PC65 Prime) plan was designed for beneficiaries who are “snow birds” or like to travel and want an affordable plan.

PC65 Prime is available in all five counties in our service area — Bucks, Chester, Delaware, Montgomery, and Philadelphia — and backed by the security of Independence Blue Cross. Benefits include dental, vision and hearing embedded into the plan, prescription drug coverage and in- and out-of-network access to doctors and hospitals.

Program benefits for your clients

PC65 Prime members do not need a referral from their primary care physician to visit a specialist in- or out-of-network and have access to the same network as PC65 PPO.

Program benefits for you

Personal Choice 65 Prime Rx PPO has an 89% retention rate¹.

Prospects most likely to enroll in PC65 Prime

- Counties ranked by total membership: Montgomery, Philadelphia, Bucks, Delco, and Chester.
- Women are more likely to purchase PC65 Prime by almost 56% in every county.
- Top five interests for all counties/activities: purchasing through the mail, mailer order multiple buyers, high-tech owner; computers peripherals, and internet online subscriptions

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

Personal Choice 65 Prime Rx PPO

Personal Choice 65 Prime Rx PPO benefit highlights

Benefit	Copay
Primary care physician office visits	\$0 copay per visit
Specialist office visits	\$35 copay per visit
Over-the-counter (OTC) items	\$60 quarterly allowance
In-network COVID-19 testing and treatment	\$0 copay
Tier 1 Preferred Generics and mail order fills	\$0 copay
Telemedicine visits (medical doctor & Behavioral Health)	\$0 copay per visit

Personal Choice 65 Prime Rx PPO dental, hearing, and vision benefits

Benefit	
Combined in- and out-of-network dental allowance every plan year	\$2,000
Dental exam/cleaning (one oral exam and cleaning every six months)	\$0 copay
Routine eye exam (one routine eye exam every year)	\$0 copay
Yearly allowance for eyewear (glasses and lenses) purchased from Visionworks	\$250
Routine hearing exam (one routine hearing exam every year)	\$0 copay
Advanced digital hearing aid, per aid	\$699 copay
Hearing aid fitting and evaluations every year	Unlimited

Personal Choice 65 Prime Rx PPO network compared to our competitors

	In-network Hospitals ²	In-network PCPs ²	In-network Specialists ²
Personal Choice 65 Prime Rx PPO	42	3,556	12,061
Aetna Value PPO	39	2,453	7,536
Cigna True Choice Medicare (PPO)	34	1,623	3,383
HumanaChoice (PPO)	26	1,606	3,788
AARP Medicare Advantage Choice Plan 2 (PPO)	26*	3,105*	8,859*

*Network does not cover all five counties.

1. Retention Rate 1/2020—1/2021.

2. Source: Zelis Provider Network Market Analysis.

IBX Care Card allowance is provided quarterly (every three months) and does not carry forward to the next quarter if it is not used. You must use your IBX Care Card to purchase OTC items at a participating retailer. OTC items purchased from non-participating retailers will not be covered.

2022 Personal Choice 65SM Saver Rx PPO positioning and selling tips

Sales Quick Tips

Personal Choice 65 Saver Rx PPO (PC65 Saver) members will receive a **\$50 Part B Premium Reduction** just for enrolling in the plan.

PPO plans are growing in popularity, and the \$0 premium Saver plan is a great option for the cost-conscious, low utilizers looking for savings opportunities. They have the freedom to access participating in-network providers across the Blue network with local and national coverage.

The premium giveback feature provides a \$50 credit toward your Part B premium on your Social Security check. It's a plan that pays you to enroll!

Program benefits for your clients

PC65 Saver members do not need a referral from their primary care physician to visit a specialist in- or out-of-network and have access to our PPO network. The plan also features \$0 medical and drug deductibles, and PC65 Saver members can use their benefits starting day one.

Program benefits for you

Ability to offer a \$0 premium PPO plan with a \$50 Part B Premium Reduction that travels with your clients. Independence Blue Cross PPO plans have an average retention rate of 89%¹ so you can sell this year and retain next year.

About our members

- Counties ranked by total membership: Philadelphia, Montgomery, Bucks, Delaware, and Chester.
- Top five interests for all counties/activities: purchasing through the mail, mailer order multiple buyers, hi-tech owner; computers peripherals, and internet online subscriptions

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Personal Choice 65 Saver Rx PPO

Benefit highlights

Benefit	Copay
Primary care physician office visits	\$10 copay per visit
Specialist office visits	\$50 copay per visit
Over-the-counter (OTC) items. Balance does not roll over.	\$30 quarterly allowance
In-network COVID-19 testing and inpatient stay	\$0 copay
Therapeutic radiology for breast cancer	\$0 copay
Annual in-network out-of-pocket maximum	\$7,550

Dental, vision and hearing benefits

In-network Benefit	Copay
Routine dental exam/cleaning (one exam every 6 months)	\$0 copay
Combined INN/OON dental yearly allowance	\$1,500
Routine eye exam (one exam every year)	\$0 copay
Yearly allowance for eyewear purchased from Visionworks	\$250
Routine hearing exam (one routine hearing exam every year)	\$0 copay
Digital hearing aids through TruHearing	\$699 copay for advanced or \$999 copay for premium
Hearing aid fitting & evaluations through TruHearing	Unlimited

Routine and non-Medicare covered comprehensive dental services, routine vision services (exam and eyewear) and routine hearing services do not count toward the annual MOOP.

Personal Choice 65 PPO network compared to our competitors

	In-network Hospitals ²	In-Network PCPs ²	In-Network Specialists ²
Personal Choice 65 Saver Rx PPO	42	3,556	12,061
Aetna Value PPO	39	2,453	7,536
Cigna True Choice Medicare (PPO)	34	1,623	3,383
HumanaChoice (PPO)	26	1,606	3,788
AARP Medicare Advantage Choice Plan 2 (PPO)	26*	3,105*	8,859*

*Network does not cover all five counties.

1. Retention Rate 1/2020—1/2021.

2. Source: Zelis Provider Network Market Analysis.

IBX Care Card allowance is provided quarterly (every three months) and does not carry forward to the next quarter if it is not used. You must use your IBX Care Card to purchase OTC items at a participating retailer. OTC items purchased from non-participating retailers will not be covered.

2022 Personal Choice 65SM Elite Rx PPO positioning and selling tips

Sales Quick Tips

The Personal Choice 65 Elite Rx PPO (PC65 Elite) plan expands our PPO offering to include a new mid-tier premium plan with rich benefit design and enhanced supplemental benefits. This plan is designed to complement our PPO network plans, which have both in-network and out-of-network coverage. With the \$50 premium, it could appeal to new retirees or existing members who maybe looking for a richer PPO experience.

PC65 Elite is available in all five counties in our service area — Bucks, Chester, Delaware, Montgomery, and Philadelphia — and backed by the security of Independence Blue Cross.

Program benefits for *your clients*

Members do not need a referral from their primary care physician to visit a specialist in- or out-of-network and have access to our PPO network. The plan features \$0 medical and drug deductibles, and PC65 Elite members can use their benefits starting day one.

Our **Grocery Benefit** is available to PC65 Elite members who have both diabetes and depression. Eligible members can receive four weeks of groceries per year, per member with no copayment.

Program benefits for *you*

Ability to offer a mid-tier PPO plan with a low monthly premium that travels with your clients. Independence Blue Cross PPO plans have an average retention rate of 89%¹ so you can sell this year and retain next year.

About our members

- Counties ranked by total membership: Philadelphia, Montgomery, Bucks, Delaware, and Chester
- Top five interests for all counties/activities: purchasing through the mail, mailer order multiple buyers, hi-tech owner; computers peripherals, and internet online subscriptions

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Personal Choice 65 Elite Rx PPO

Benefit highlights

Benefit	Copay
Inpatient hospital care	\$525 copay per stay
Primary care physician office visits	\$0 copay per visit
Specialist office visits	\$35 copay per visit
Over-the-counter (OTC) items. (Unused balance does not carry over.)	\$100 quarterly allowance
In-network COVID-19 testing and inpatient stay	\$0 copay
Therapeutic radiology for breast cancer	\$0 copay
Annual in-network out-of-pocket maximum	\$6,500
Out-of-network maximum out-of-pocket	\$10,000

Dental, vision & hearing benefits

In-network Benefit	Copay
Routine dental exam/cleaning (one exam every 6 months)	\$0 copay
Combined INN/OON dental yearly allowance	\$2,000
Routine eye exam (one exam every year)	\$0 copay
Yearly allowance for eyewear purchased from Visionworks	\$250
Routine hearing exam (one routine hearing exam every year)	\$0 copay
Digital hearing aids through TruHearing	\$399 copay for advanced or \$699 copay for premium
Hearing aid fitting & evaluations	Unlimited

Routine and non-Medicare covered comprehensive dental services, routine vision services (exam and eyewear) and routine hearing services do not count toward the annual MOOP.

Personal Choice 65 PPO network compared to our competitors

	In-network Hospitals ²	In-Network PCPs ²	In-Network Specialists ²
Personal Choice 65 Elite Rx PPO	42	3,556	12,061
Aetna Value PPO	39	2,453	7,536
Cigna True Choice Medicare (PPO)	34	1,623	3,383
HumanaChoice (PPO)	26	1,606	3,788
AARP Medicare Advantage Choice Plan 2 (PPO)	26*	3,105*	8,859*

*Network does not cover all five counties.

1. Retention Rate 1/2020—1/2021.

2. Source: Zelis Provider Network Market Analysis.

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MedigapFreedom Plans & Commission Schedule

Quick Tips

To sell **Individual Medicare Supplement (Medigap)** plans through Independence Blue Cross:

- You need to contract with Commercial GAs (Full service or Individual-only).
- Full-service GAs include Emerson Reid, Flexible Benefit Plans, Kistler Tiffany, Savoy Associates, and Benefit Mall/Centerstone.
- Individual/Commercial GAs include Delaware Valley Brokerage Services, Custom Benefit Plans and Brokerage Concepts.

If you align to one of the Commercial GAs listed above, you will be paid through the Commercial GA for any **new** Medigap .

If you do not align to one of the Commercial GAs listed above, you will be paid directly. Any 2019 Medigap effective date will be paid through your FMO.

Initial year certification includes contract signing and product training. After your initial year, you will be paid renewals through the schedule noted below, as long as your insurance license remains active with the Pennsylvania Insurance Department.

Commissions Schedule



For Pennsylvania MedigapFreedom enrollments in plans B, G, High Deductible G, and N, the commission rates are:

25% of the original issue premium in the initial year

50% of the initial commission in renewal years 2-6

2.5% of the initial commission in renewal years 7 and beyond

Plans F and High Deductible F will be paid at the renewal rates. Independence does not currently offer commissions on the sale of MedigapFreedom Plan A, or any MedigapSecurity plan.

Guaranteed Issue



Commissions will not be paid for plans sold under the Guaranteed Issue For Eligible Persons Under the Balanced Budget Act of 1997. This law requires insurance companies, including Independence Blue Cross, to offer certain Medicare supplemental plans on a guaranteed issue basis; that is, they cannot refuse to cover beneficiaries, when they are ending their enrollment in another plan under specific circumstances.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association. MedigapFreedom benefits underwritten by QCC Insurance Company, a subsidiary of Independence Blue Cross— independent licensees of the Blue Cross and Blue Shield Association.

2022 Over-the-Counter (OTC) Benefit Quick Tips

OTC benefit allowance on ALL of our 2022 Medicare Advantage Plans. New members will receive their IBX Care Card in the mail to use online or in retail stores.



Keystone 65 Basic Rx HMO Keystone 65 Focus Rx HMO-POS Personal Choice 65 Prime PPO	\$60 Quarterly allowance
Keystone 65 Select Rx HMO Personal Choice 65 PPO Personal Choice 65 Saver PPO	\$30 Quarterly allowance
Personal Choice 65 Elite PPO	\$100 Quarterly allowance

Note: Balance does not carry over to the next quarter.



Benefit Card — New members will receive their IBX Care Card that they need to activate by phone or online. Starting Jan. 1, 2022, once their card is activated, they can make purchases with available funds for qualifying OTC items. Existing members will retain their current IBX Care Card for 2022. New cards will not be provided to existing members or to members who make plan changes to another Independence Medicare Advantage plan.



Retail Locations — Members can now use their Benefit Card to purchase eligible OTC medications, health and wellness related items, first-aid supplies, and other qualifying items through participating retail locations like CVS, Walgreens, Walmart, Rite Aid, Dollar General, Family Dollar, and more. Stay tuned — additional retailers may be available in 2022!

Members can also order online at NationsOTC.com/IBX, or on the phone with a NationsOTC Member Experience Advisor.



Benefits at Their Fingertips! Members can track their balance and find eligible items & discounts, all from their smartphone by the downloading the OTC Network[®] Mobile App.

Go to ibxmedicare.com/carecard for more information.

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.



Save up to a total of **\$400** per year on OTC items, depending on plan!

Good toward purchases of OTC items including but not limited to:

- Cold & Allergy Medications
- Digestive Health
- Ear & Eye Care
- First Aid
- Foot Care
- Pain Relief
- Vitamins & Supplements
- Compression & Brace Support

If you have any questions, please contact the Independence Broker Medicare Resource Center by phone at 1-888-234-3313 Monday through Friday 8:30 a.m. to 5:00 p.m. or email us at IBXmedicarebroker@ibx.com.

IBX Care Card allowance is provided quarterly (every three months) and does not carry forward to the next quarter if it is not used. You must use your IBX Care Card to purchase OTC items at a participating retailer. OTC items purchased from non-participating retailers will not be covered. Dual-purpose items are medicines and products that can be used for either a medical condition or for general health and well-being. In order to purchase these items under your plan, your personal physician must recommend them to you for a specific diagnosed condition. Please speak to your physician before ordering these items. Items include, but are not limited to, vitamins and minerals, home monitoring and testing, and weight loss items. Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company— independent licensees of the Blue Cross and Blue Shield Association. NationsOTC® is provided by InComm®, an independent company.

Vital Care Programs

Quick Tips

Vital Care Programs are designed to help members who often need to see several specialists more than once a year to improve their overall health and well-being. The Vital Care Programs can help make these visits more affordable and encourage members to see their physicians regularly.



Vital Care: Keystone 65 Basic Rx HMO, Keystone Preferred HMO Medical-Only, Keystone Preferred Rx HMO, Keystone 65 Select Medical-Only, and Keystone 65 Select Rx HMO members in **all counties**. Members *must have both diabetes and congestive heart failure to participate*. Benefits include:

- \$10 copayment for cardiology specialist visits
- \$10 copayment for endocrinology specialist visits
- \$5 copayment for Medicare-covered podiatry visits
- \$5 copayment for routine podiatry visits, up to six visits per year
- Cardiology, endocrinology, and podiatry visits apply toward your maximum out-of-pocket amount.
- Routine podiatry visits do not apply toward your maximum out-of-pocket amount.



Vital Care Plus: Only available with the Keystone 65 Focus Rx HMO-POS plan. Available in **all counties**. Members *must have diabetes to participate*. Benefits include:

- \$10 copayment for cardiology specialist visits
- \$10 copayment for endocrinology specialist visits
- \$10 copayment for pulmonary specialist visits
- \$5 copayment for Medicare-covered podiatry visits
- \$5 copayment for routine podiatry visits, up to six visits per year
- \$80 quarterly allowance for over-the-counter (OTC) benefits
- Cardiology, endocrinology, pulmonary, and podiatry visits apply toward your maximum out-of-pocket amount.
- Routine podiatry visits do not apply toward your maximum out-of-pocket amount.

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.

MDLIVE Telemedicine

Quick Tips

Who is MDLIVE?

MDLIVE is a leading virtual care solution that provides members with anytime access to talk with board-certified doctors from home or when they are traveling.

MDLIVE has a network of experienced and licensed doctors, with an average of 15 years of practice. Doctors specializing in primary care, emergency medicine, and family medicine are available in the same state as the member.



- **\$0 copay** for medical doctor telemedicine visits
- **\$0 copay** for Behavioral Health tel-

How does it work?

Registered members can receive virtual consultations via a toll-free number, secured video, or the MDLIVE mobile app. Members can access quality care 24/7/365, including holidays. MDLIVE physicians can have prescriptions sent to the member's pharmacy, and consultation reports may be shared with the PCP the member has on file.

When should MDLIVE be used?

MDLIVE can be used as a source of care for non-emergency conditions when members are unable to access their PCP due to:

- Non-urgent illness occurring outside of normal office hours or when traveling (evening, weekends/holidays, etc.)
- Non-urgent illness that may limit mobility (seasonal allergies, flu, insect bites, etc.)

MDLIVE is NOT intended to replace PCP visits but provides additional access to care.

Benefits underwritten by Keystone Health Plan East, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.

To get started:

Registration is free, easy, and takes just a few minutes.

- Members can register and activate an account over the phone using the toll-free number, online using a personal computer or mobile device, or by downloading the MDLIVE mobile app from the app store on an Android or Apple device.
- Members should complete their personal Health Profile:
 - Answer questions related to their health history, lifestyle, and family medical history
 - Enter their pharmacy of choice in the My Pharmacy section
 - Enter their PCP information in the My Providers section
 - Add billing information to cover copays/fees
- Available doctors, complete with a profile picture, background description and schedule availability, are now accessible to members.

It's a good idea for members to activate the account before they need to use MDLIVE services.

What medical conditions can MDLIVE treat?

The following are a list of some of the 50 routine, non-emergency conditions that may be treated by MDLIVE doctors:

- Allergies
- Cold/flu
- Headache
- Fever
- Constipation
- Diarrhea
- Urinary tract infections
- Vomiting
- Sore throats
- Pink eye
- Rash
- Insect bites
- Respiratory problems

If you have any questions, call the Independence Broker Medicare Resource Center at 1-888-234-3313 or email us at IBXmedicarebroker@ibx.com.

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Preferred and Standard Pharmacies

Sales Quick Tips

Pharmacies in the Independence Blue Cross network are classified as either Preferred or Standard. Members will enjoy reduced copays on Tiers 1 and 2 drugs when they use a Preferred pharmacy. They'll get a **90-day supply** at the cost of a **60-day copay**. Their copayment could be as low as **\$0!**

Preferred Pharmacies:

- CVS Pharmacy
- Giant Food Stores
- Rite Aid Pharmacy
- Sam's Clubs
- ShopRite
- Wegmans Food Markets
- Many independent pharmacies

Standard Pharmacies:

- Acme Markets
- Costco Wholesale
- Walmart
- Walgreens

RITE AID PHARMACY 01366 Preferred Pharmacy Compare	215 SOUTH BROAD STREET PHILADELPHIA, PA 19107 (215) 735-3593	<ul style="list-style-type: none"> • Prescription compounding • Durable Medical Equipment • Delivery Services • CHIP Network • Extended Days Supply 	0.26 miles
CVS PHARMACY #02553 Preferred Pharmacy Compare	1117 WALNUT ST PHILADELPHIA, PA 19107 (866) 813-3899	<ul style="list-style-type: none"> • Prescription compounding • Durable Medical Equipment • CHIP Network • Extended Days Supply 	0.26 miles
COMMUNITY, WALGREENS PHARMACY #15316 Standard Pharmacy Compare	1227 LOCUST ST PHILADELPHIA, PA 19107 (215) 772-2772	<ul style="list-style-type: none"> • Durable Medical Equipment • CHIP Network • Extended Days Supply 	0.3 miles
RITE AID PHARMACY 03770 Preferred Pharmacy Compare	1000 1008 MARKET STREET PHILADELPHIA, PA 19107 (215) 351-5314	<ul style="list-style-type: none"> • Prescription compounding • Durable Medical Equipment • Delivery Services • CHIP Network • Extended Days Supply 	0.3 miles

As a reminder, the *Find a Provider* search tool is a great resource to help you and your clients determine if a pharmacy is a Preferred or Standard location.

Note: This is only a sample of pharmacies in the Preferred and Standard networks.

If you have any additional questions, please call the Independence Broker Medicare Resource Center at 1-888-234-3313 or email us at IBXMedicareBroker@ibxmedicare.com.

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.

Enhance Online Enrollment Tool

Quick Tips



Available for use on any device — including your laptop or tablet. Once you're ready to sell, you will receive access through Independence Blue Cross (Independence). After logging in, you will be able to quote and enroll through your own personalized PURL and MyQuote so you get credit for the sale in addition to submitting a compliant scope of appointment.

Log-In Credentials

Each certified agent will receive a personalized link to the Enhance Online Enrollment Tool, a username, and a password. Most agents will receive this in their initial welcome email from Independence. If you do not have this information, please contact the Independence Broker Medicare Resource Center (BMRC) at 1-888-243-3313 or ibxmedicarebroker@ibx.com.

View Available Plans and Enrollment Options

To view available plans, enter the beneficiary's zip code and coverage effective date and click submit. Click *View Detail* to review the applicable medical and prescription drug benefit data for the plan of choice. Click *Enroll* to begin an enrollment form and enter the beneficiary's first and last name, Medicare ID, and date of birth; then click *Search*.

Change Form: The tool will default to a plan change form for beneficiaries with an existing record in our database.

Continue to Enrollment: A link to *Continue to Enrollment* will be available if a partial saved enrollment assigned to you is found in the database.

Complete a New Enrollment

To successfully complete an enrollment application:

- Answer all required fields.
- Review the application for spelling and accuracy.
- The beneficiary must read the legal language and only the beneficiary can check the box agreeing to the terms and click *Submit*.

Once the beneficiary agrees, a confirmation page will show the confirmation number. This confirmation page can be saved as a PDF, used to complete an application receipt, or printed, if a printer is available.

New Enrollment: beneficiaries new to our database will enable you to continue with the new enrollment questionnaire.

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MyQuote Enrollment Tool

Broker Quick Tips



Did you know you could send a [MyQuote link](#) to your client at anytime during the enrollment process?

Make sure you get credit for *your* sale by generating a [MyQuote link](#).

1. Begin the enrollment process on the Enhance Enrollment Tool.
2. You will need the beneficiaries **First Name, Last Name, Medicare ID, Birthdate**, then click the “search button” and the system will generate “continue to enrollment” button.
3. Scroll to down to the **Personal Information** section and enter the required fields **First Name, Last Name, Date of Birth, Gender, Phone Number (indicate home or mobile), and their email address**. Then click “next”.

You will be able to send your MyQuote link to the beneficiary at anytime after this point by clicking on the “Send My Quote” tab at the top of the page *OR* simplify the process by populating the form before emailing it to the beneficiary so they only need to review & sign!

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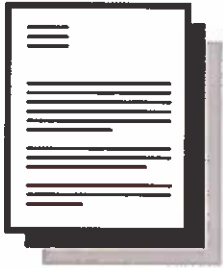


Use the Enhance Enrollment Tool: www.resourcehub.ahenhance.com

- Send quotes electronically
- Converse electronically
- Remain compliant with permission to contact forms and Scopes of Appointments



SAVE TIME: By using The Enhance Enrollment tool feeds directly into systems and meets CMS timeliness for enrollment requirements.



Populate the enrollment form through [MyQuote](#) before emailing it to the beneficiary. They just have to review & sign!



Still have questions or need help accessing the [MyQuote tool](#)? Log onto the [Resource Hub](#), go to the Litmos Dashboard, click Course Library to find “How to Create a MyQuote” Broker enrollment tool.

Or contact the Independence Broker Medicare Resource Center by phone at 1-888-234-3313 Monday through Friday 8:30 a.m. to 5:00 p.m. or email us at IBXmedicarebroker@ibx.com.

Broker eStore

Quick Tips



Visit this site to order customizable print-on-demand Independence Blue Cross Medicare marketing materials, such as postcards, flyers, giveaways, and enrollment kits. You need a username and password to log in.

www.medicarebrokerstore.com

Within 5 days of completing your certification, you will receive an email from account_creation@epmonline.com containing your username and password. If you do not receive your login information, please contact the Broker Medicare Resource Center.

Available materials

Once you log in, you can browse available materials, including:

Medicare Advantage Marketing: Flyers, ads, and postcards. Materials are available for various audiences

Sales Kits and Provider Flyers: Enrollment kits, formularies, plan information brochures, and the Online Find a Provider Flyer

Sales Presentations and Events: Electronic and hard copies of the sales presentation and sales event information

Branded IBX Business Cards: Customizable for you, the agent

Promotional Giveaway Items: Pens, magnets, eyeglass cleaners, and Ask Me About Medicare button

Translated Smart Solutions Plan Brochures: Cambodian, Chinese, Polish, Russian, Spanish and Vietnamese (available for download only)



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2022 Independence Blue Cross Broker Medicare Resource Center Broker Quick Tips

The Independence Blue Cross (Independence) Broker Medicare Resource Center (BMRC) provides brokers with personalized service and support in many diverse areas. We make it easy to do more Blue business because our job is to help you grow yours.

Services we provide include:

Broker Assistance

- Offer support and guidance through the training and certification process
- Provide enrollment status
- Support with enrollment fallout so you maintain credit for the sale
- Provide coaching on rules and regulations
- Troubleshoot technical issues regarding IBX tools
- Execute upline and broker of record switch requests
- Educate on Special Enrollment Period opportunities



Broker and Client Support

- Clarify plan details and benefits
- Perform provider and drug lookups to help advise clients
- Execute telephonic scope of appointments
- Beneficiary enrollment information through MARx

Sales and Marketing Support

- Provide marketing tips and best practices
- Help navigate the following:
 - Broker eStore
 - AgentFocus
 - Litmos
 - Enhance Enrollment Tool
- Advise on upcoming activities and events

Hours of Operation

Through September 30
Monday through Friday 8:30 a.m. to
5:00 p.m.

AEP

October 1—December 31
Monday through Thursday: 8:30 a.m. to
8:00 p.m.
Friday: 8:30 a.m. to 6:00 p.m.
Saturday: 10:00 a.m. to 2:00 p.m.

The Independence Broker Medicare Resource Center is here to help! If you have any additional questions, please call 1-888-234-3313 or email us at IBXmedicarebroker@ibx.com.

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For agent use only.

Do not distribute to Medicare Beneficiaries.

06/2021