



# Get to know your 2026 group health plan

# 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:



### Coverage and benefits information

Log in at [myibxtpabenefits.com](http://myibxtpabenefits.com) and select *My Benefits* from the Coverage & Benefits menu on the left side of your Dashboard. You'll find an overview of your benefits, an option to search for a particular service, and more detailed Plan Documents. One is your Benefits Booklet, which explains how to use your health plan and has a complete schedule of benefits and exclusions.



### Explanation of benefits (EOB)

An EOB is like an itemized receipt for care you receive. It shows 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.



### Member ID card

Be sure to present your member ID card anytime you receive care. You can also add your ID card to your phone's wallet using the IBX mobile app. Your ID card contains valuable information, 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

### Log in today

If you haven't already, you can sign up for the member portal at [myibxtpabenefits.com](http://myibxtpabenefits.com) or using this QR code.



You can also download the free IBX mobile app for your iPhone or Android.

To log in, use the same username and password as you do when you log in at [myibxtpabenefits.com](http://myibxtpabenefits.com).



## Your costs explained

### 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 physician this year, you'll pay the same fee. Check your Plan Documents to see how your copay applies.

### Coinsurance

You pay a percentage for some covered services. For example, if your coinsurance is 20 percent, we pay 80 percent of the cost of the covered service and you pay the remaining 20 percent. Coinsurance is less predictable because it is based on what the provider charges.

### 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.

### 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 at 100 percent. All in-network out-of-pocket costs (i.e., copays, coinsurance, and deductibles) count toward your out-of-pocket maximum.

# 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](http://myibxtpabenefits.com).



## 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](http://myibxtpabenefits.com) or using the IBX mobile app to review provider profiles, compare providers side-by-side, and view feedback from other members.



## 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.



# We're here for you

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

Registered Nurse Health Coaches are available 24/7 for questions about your health and treatment options. And if you're managing a chronic or complex health condition, condition-specific support is also available.\*† Our Registered Nurse Health Coaches understand your benefits and can offer guidance to help you manage your treatment plan and care.

If you're ready for support, call the number on the back of your member ID card and say "Health Coach" when prompted.

## Free maternity program

Baby Beginnings® is a maternity program designed to help pregnant members successfully manage their health before, during, and after their baby is born. To enroll in the program, call **1-800-598-BABY (2229)** or email [babybeginnings@ahatpa.com](mailto: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 make it easier to take care of your mental health. That's why we make sure our members have a variety of support and care options.



### Finding care

Call the Mental Health number on the back of your member ID card to reach our Behavioral Health Care Navigation team, who can help you find an in-network behavioral health provider and can even schedule an appointment for you — usually for within a week.

During tough times, we can connect you with our Care Management team for in-the-moment support.

For members who need substance use disorder support, Shatterproof Treatment Atlas is a free online tool that can help you find in-network addiction treatment. Visit [treatmentatlas.org](http://treatmentatlas.org) for more information.



### Virtual care and digital resources

Many in-network providers offer virtual services. Or schedule a virtual appointment with a licensed psychiatrist, psychologist, or therapist from the Teladoc Health (Teladoc) network. Go to [teladochealth.com](http://teladochealth.com) to get started.

To learn more about everything your benefits offer, log in at [myibxtpabenefits.com](http://myibxtpabenefits.com), select *Coverage & Benefits* from the menu on the left side of your Dashboard, and then select *Additional Benefits and Programs*.

\* This is a free and confidential service.

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

# Where to get care

When you need care, you should see your doctor first. For times when your doctor is not available and you need care quickly, you have in-network options that save you time and money.



## Telemedicine

Get fast, affordable care from home for common, non-emergent medical issues.

COST	TIME	SEVERITY
\$	●	●

Best for:

- Allergic reactions (minor)
- Bronchitis
- Cold, cough, and flu
- Digestive issues
- Eye pain or irritation
- Fever
- Headache (minor)
- Sinus pain
- Skin conditions
- Sore throat
- Urinary tract infection
- Vomiting



## Retail clinic

Get quick, convenient care for illnesses and vaccines.

COST	TIME	SEVERITY
\$\$	●	●

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 center

Use this faster, less expensive choice if you get sick or hurt.

COST	TIME	SEVERITY
\$\$\$	●●	●●

Best for:

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



## Emergency room (ER)

Go to the ER in case of a life-threatening or severe sickness or injury.

COST	TIME	SEVERITY
\$\$\$\$	●●●	●●●

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

# Manage your health and benefits

Your health journey is unique. That's why our member website and mobile app are centered around you.

Easily access your health plan information, find resources, and get the support you need, anytime you need it. Log in at [myibxtpabenefits.com](http://myibxtpabenefits.com) or use the IBX mobile app to:

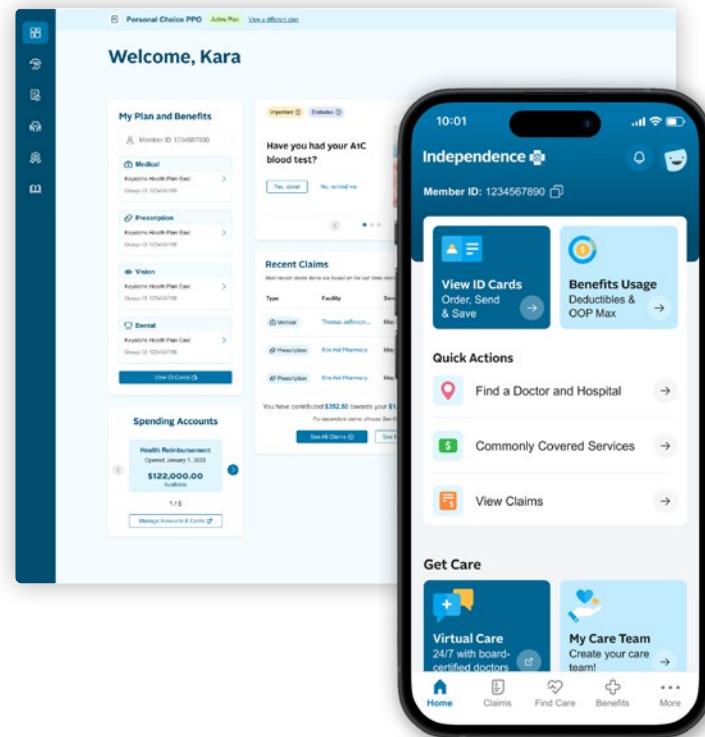
- **Access Health Journeys** for a quick view of everything related to your care, including your personal health record, condition-specific information, and resources available to you
- **Create a custom directory** of your care team for quick access to your favorite providers
- **Get alerts and reminders** for screenings, prescription refills, and other gaps in care (for example, a missed health screening)
- **Reach a Registered Nurse Health Coach** when you have health-related questions
- **Estimate out-of-pocket costs** based on your specific health plan
- **View, print, or share** your member ID card
- **Access your coverage, benefits, and claims** anytime

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## Connect with us!

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

[ibxtpa.com/getconnected](http://ibxtpa.com/getconnected)



## Reach your personal health goals

Achieve Well-being is a digital program that makes it easy and fun to stay motivated. You can complete a health assessment and create an action plan that is customized to your health goals, whether you're looking to eat better, move more, improve sleep, or reduce stress. Then sync up with fitness apps and devices to track your progress, create challenges, and invite friends to join you.

Log in at [myibxtpabenefits.com](http://myibxtpabenefits.com) to get started.

# Save with member-exclusive discounts

Take advantage of savings and discount programs that are available to you as a member at no additional cost.



## Save on medical costs

AblePay makes it easier to pay for out-of-pocket medical expenses. When you sign up for AblePay and use an AblePay provider, you can save up to 13% on out-of-pocket medical costs, including deductibles, copays, and coinsurance. AblePay also offers flexible payment plans for up to 12 months, all with 0% interest. There is no cost to sign up.



## Discounts on entertainment and events

Blue Insider<sup>SM</sup> 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 Blue365<sup>®</sup> program, including products like meal delivery services, fitness apparel, weight loss programs, and laser vision correction.

Log in at [myibxtpabenefits.com](http://myibxtpabenefits.com) to start using these exciting member perks. Select *Rewards & Incentives* from the menu on the left of your Dashboard, and then select *Savings & 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.

## Log into your member account today

If you haven't already, register for your member account at [myibxtpabenefits.com](http://myibxtpabenefits.com) or using this QR code.



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To log in, use the same username and password as you do when you log in at [myibxtpabenefits.com](http://myibxtpabenefits.com).



# Questions?

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

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