### Gold health plans

<table>
<thead>
<tr>
<th>Benefits per calendar year&lt;sup&gt;1&lt;/sup&gt;</th>
<th>You pay in-network</th>
<th>You pay out-of-network&lt;sup&gt;4&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible, individual/family</td>
<td>$0/$0</td>
<td>$4,000/$8,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20% unless otherwise noted</td>
<td>50%</td>
</tr>
<tr>
<td>Out-of-pocket maximum, individual/family includes:&lt;sup&gt;2&lt;/sup&gt;</td>
<td>$5,500/$11,000 copay and coinsurance</td>
<td>$8,000/$16,000 deductible and coinsurance</td>
</tr>
</tbody>
</table>

### Preventive services<sup>5</sup>

- Preventive care for adults and children
- Preventive colonoscopy for colorectal cancer screening — Preventive Plus providers
- Preventive colonoscopy for colorectal cancer screening — hospital-based

### Physician services

- Primary care office visit/retail clinic<sup>14</sup>
- Specialist office visit
- Telemedicine
- Urgent care
- Spinal manipulations (20 visits per year)<sup>14</sup>
- Physical/occupational therapy (30 visits per year)<sup>9</sup>

### Hospital/other medical services

- Inpatient hospital services (includes maternity)
- Inpatient professional services (includes maternity)
- Emergency room (not waived if admitted)<sup>1</sup>
- Routine radiology/diagnostic
- MRI/MRA, CT/CTA scan, PET scan
- Biotech/specialty injectables
- Durable medical equipment/prosthetics
- Mental health, serious mental illness & substance abuse — outpatient
- Mental health, serious mental illness & substance abuse — inpatient

### Outpatient surgery

- Ambulatory surgical facility
- Hospital-based

### Outpatient lab/pathology

- Freestanding
- Hospital-based

### Prescription drugs<sup>15,16,17</sup>

- Rx deductible (individual/family)
- Retail generic<sup>15</sup>
- Retail preferred brand
- Retail non-preferred drug
- Retail specialty

### Additional benefits

- Vision<sup>11,12</sup>
- Pediatric exam (1 visit per calendar year) & pediatric eyewear<sup>11,14</sup>
- Dental<sup>26,27</sup>
- Pediatric dental deductible (per individual)
- Pediatric exams and cleanings<sup>26</sup>
- Pediatric basic, major, and orthodontia services<sup>26</sup>

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<sup>1</sup> You pay in-network: You pay out-of-network: 50% after deductible

<sup>2</sup> None

<sup>3</sup> None

<sup>4</sup> None

<sup>5</sup> None

<sup>6</sup> None

<sup>7</sup> None

<sup>8</sup> None

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<sup>100</sup> None
Footnotes

Medical

1 Certain plan benefits may be enhanced to comply with health care reform law/regulations. Eligible dependent children are covered to age 26.
2 Family deductible and out-of-pocket maximum apply when more than one person is covered under a plan. A covered family member only needs to satisfy his or her individual deductible before receiving plan benefits. Once the family deductible is met, then all covered family members will receive plan benefits. A covered family member only needs to satisfy his or her out-of-pocket maximum before that individual’s benefits are covered in full. Once the family out-of-pocket is met, then all covered family members’ benefits will be covered in full.
3 There are no out-of-network services available except for emergency services.
4 Non-participating preferred providers may bill you for differences between the plan allowance, which is the amount paid by Independence Blue Cross, and the actual charge of the provider. This amount may be significant. Claims payments for non-preferred professional providers (physicians) are based on the lesser of the Medicare professional allowable payment or the actual charge of the provider. For covered services that are not recognized or reimbursed by Medicare, payment is based on the lesser of the Independence Blue Cross applicable proprietary fee schedule or the actual charge of the provider. For covered services not recognized or reimbursed by Medicare or the Independence Blue Cross fee schedule, the payment is based on 50% of the actual charge of the provider. It is important to note that all percentages for out-of-network services are percentage of the Plan allowance, not the actual charge of the provider.
5 Age and frequency schedules may apply. In order to get a preventive colonoscopy without having to pay any out-of-pocket costs, you must choose Preventive Plus providers and GI professionals (gastroenterologists or a colon and rectal surgeons) that are not hospital-based to perform the preventive colonoscopy. To find a Preventive Plus provider, visit ibx4you.com/providerfinder.
6 For PPO plans, visit limits are combined in- and out-of-network.
7 Amount shown reflects the copay per day. There is a maximum of 5 copays per admission.
8 For PPO Silver, inpatient maternity hospital services are subject to 30% coinsurance after deductible.
9 For PPO Bronze, inpatient maternity hospital services are subject to 50% coinsurance after deductible.
10 Personal Choice® Bronze Basic is only available for purchase through the Federal Health Insurance Marketplace at healthcare.gov.

Keystone HMO Proactive

11 For Keystone HMO Silver Proactive and Silver Proactive Value plans, deductible is combined for Tiers 2 and 3.
12 For all Keystone HMO Proactive plans, the out-of-pocket maximum for Tiers 1, 2 and 3 are combined.
13 For Keystone HMO Proactive plans, if you are admitted to an in-network hospital from the emergency room, the out-of-pocket costs for inpatient hospital will apply based on the tier of the in-network hospital. If admitted to an out-of-network hospital following an emergency room admission, the Tier 3 in-network level of benefits will apply. Non-Participating Providers for Emergency Services will be covered at the Tier 3 level of benefits.
14 For Keystone HMO Proactive plans, all in-network retail clinics are assigned to Tier 1, with the exception of Walgreens Healthcare Clinic, which is assigned Tier 3.

Prescription Drugs

15 Prescription drug benefits are administered by FutureScripts, a Catamaran company, an independent company providing pharmacy benefit management services.
16 No cost-sharing is required at participating retail and mail order pharmacies for certain preventive drugs (prescription and over-the-counter drugs with a doctor’s prescription).
17 Out-of-network benefits apply to prescriptions filled at non-participating pharmacies and the member must pay the full retail price for their prescription then file a paper claim for reimbursement. The member should refer to their benefit booklet to determine the out-of-network coverage for their plan.
18 This plan utilizes the FutureScripts Preferred Pharmacy Network — a subset of the national retail pharmacy network. It includes over 50,000 pharmacies, including most major chains and local pharmacies except Walgreens and Rite Aid.
19 When a prescription drug is not available in a generic form, benefits will be provided for the brand drug and the member will be responsible for the cost-sharing forlera brand drug. When a prescription drug is available in a generic form, benefits will be provided for that drug at the generic drug level only. If the member chooses to purchase a brand drug, the member will be responsible for paying the dispensing pharmacy the difference between the negotiated discount price for the generic drug and the brand drug plus the appropriate cost-sharing for a brand drug.
20 Certain designated generic drugs available at participating retail and mail order pharmacies for a reduced member cost sharing ($4 retail / $8 mail order), after any applicable deductible.

Additional Benefits

21 Independence Vision plans are administered by Davis Vision, an independent company.
22 Pediatric vision benefits expire at the end of the month in which the child turns 19.
23 One eye exam per calendar year period.
24 Pediatric spectacle lenses covered at no extra cost include: single vision, lined bifocal, lined trifocal, or lenticular lenses. For frames to be covered in full, choose from Davis Vision’s Pediatric Frame Selection (available at most independent participating providers). Davis Vision Contact Lenses Collection is covered in full at participating independent providers.
25 There is a $100 allowance for frames or contact lenses at all other Davis Vision providers.
26 Independence dental plans are administered by United Concordia, an independent company.
27 Pediatric dental benefits are covered until the end of the calendar year in which the child turns 19.
28 One exam and one cleaning every six months per calendar year.
29 Only medically necessary orthodontia is covered. There is a 12-month waiting period for all orthodontia.