Haverford College
Wellness and Benefits

November 16th, 2021
Your 2022 Medical Plan Options
PPO Plan

You’ll pay less when you choose doctors in the Personal Choice network.

In-Network Benefits

- **Deductible:** $300 individual/$900 family
- **PCP/Specialist copayment:** $20 no deductible/$40 no deductible
- **Inpatient hospital services:** $150/Day, max of 5 copays per admission no deductible
- **Outpatient surgery:** $150 no deductible
- **Emergency care:** $150 copayment, no deductible (waived if admitted)
- **Preventive care** covered at 100%
- **Urgent Care** $105 no deductible
- **Deductible applies to ambulance, lab/pathology and other services**
High Deductible PPO

With a High Deductible PPO, you are eligible for a Health Savings Account.

In-Network benefits

- **Deductible**: $1,500 individual / $3,000 family
- **Inpatient hospital services**: No charge after deductible
- **Outpatient surgery**: No charge after deductible
- **Emergency care**: No charge after deductible
- **Preventive care**: no deductible
HMO Plan

Your care will be coordinated by a primary care physician.

In-Network benefits

- PCP/Specialist copayment: $15/$25
- Inpatient hospital services: $500/Admission
- Outpatient surgery: $250
- Emergency care: $150 copayment (copay waived if admitted)
- Preventive care covered at 100%
- Urgent Care: $150
Virtual Care Solutions
Telemedicine

MDLIVE

• 24/7 access to a board-certified doctor by phone, secure video, or mobile app
• Ability to use this benefit on behalf of a child or covered dependent at any age with MDLIVE’s pediatric services
• Register via text message with Sophie, a virtual assistant who helps register you for telemedicine services
• Cost Share: HMO $40, PPO $20, HDHP No charge after deductible

Note: If your Independence Plan in-network primary care physician offers telemedicine (real-time video only) services, you are covered

Don’t wait until you’re sick — activate your account once you have your member ID card.

Text IBX to 635-483 to chat with Sophie, a virtual assistant who will help you sign up
Download the MDLIVE app on your smartphone
Visit mdlive.com/ibx
Call 1-877-764-6605
Telemedicine Services

Common Issues
- Acne
- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Fever
- Headache
- Infections
- Joint Aches & Pains

Pediatrics
- Cold & Flu
- Constipation
- Earache
- Fever
- Nausea & Vomiting
- Pink Eye
- Sore Throat
- Sunburn
- Urinary Tract Infection

Features
- 24/7 access to customer care, appointment scheduling and providers
- Robust provider selection
- Secure messaging
- E-Prescribing, when appropriate
- Multi-lingual, TTY and Language Line capabilities
Telebehavioral Health

Telebehavioral health through Magellan and MDLIVE

- Provides more access to care from therapists, psychologists, and psychiatrists who can help with anxiety, depression, bipolar, panic disorders, and more
- Services available through MDLIVE and Magellan (you will pay plan’s cost share)
- Services may also be available through your mental health provider at your plans cost-share

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<table>
<thead>
<tr>
<th>THERAPISTS &amp; PSYCHOLOGISTS</th>
<th>PSYCHIATRISTS</th>
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<tbody>
<tr>
<td><strong>SERVICES</strong></td>
<td><strong>SERVICES</strong></td>
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<tr>
<td>• Provide guidance and evidence based counseling through talk therapy</td>
<td>• Can prescribe many types of antidepressants and mood stabilizers, and more.</td>
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<tr>
<td>• Licensed to practice independently and are credentialed by MDLIVE</td>
<td>• Cannot prescribe controlled substances (narcotics, benzodiazepines, or stimulants).</td>
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<tr>
<td></td>
<td>• Diagnostic Assessment</td>
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<td></td>
<td>• ePrescribing</td>
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<td>• Ongoing Med Management</td>
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<td>• Care Coordination</td>
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<td></td>
<td>• Initial Assessment</td>
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<tr>
<td></td>
<td>• Ongoing Counseling</td>
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<td></td>
<td>• Care Coordination</td>
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Teledermatology through MDLIVE

• Provides increased access to dermatologists who can treat more than 3,000 skin, hair, and nail conditions online
• Largest national network of board-certified dermatologists through exclusive partnership with DermatologistOnCall
• Manages chronic, low-risk skin conditions, such as acne, rosacea and eczema
• Provides skin cancer “spot checks” for members concerned about suspicious spots or moles on their skin
• Easy and convenient way to access specialty skincare with an average turnaround time of 18 hours from request to diagnosis
Online Support for Emotional Well-being
On To Better Health
Online Tools:

Cognitive Behavioral Therapy (CBT) promotes continuity of care and is easily accessible online.

ADDRESS COMMON EMOTIONAL HEALTH ISSUES
- Sleep
- Depression
- Anxiety
- Fear
- Substance Abuse
- Chronic Pain

DIVERSE TOOLS AND RESOURCES
- SmartScreener
- Digital Cognitive Behavioral Therapy (CBT)
- Resource Library
- Provider Search

Completely confidential services provided at no additional cost for members with benefits through Magellan
Pharmacy
2022 Prescription Plan Overview
## Plan Comparison

<table>
<thead>
<tr>
<th>Benefits</th>
<th>HMO Rx</th>
<th>PPO Rx</th>
<th>HDHP Rx</th>
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<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>In Network</td>
<td>In Network</td>
</tr>
<tr>
<td><strong>Deductible (Individual/Family)</strong></td>
<td>$0/$0</td>
<td>$0/$0</td>
<td>Medical Deductible Applies ($1,500/$3,000)</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Limit</strong></td>
<td>Combined with Medical</td>
<td>Combined with Medical</td>
<td>Combined with Medical</td>
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<tr>
<td><strong>Retail Pharmacy (30 day supply max)</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Tier 1 Generics Drugs</strong></td>
<td>$20</td>
<td>$20 no deductible</td>
<td>$5 after deductible</td>
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<tr>
<td><strong>Tier 2 Preferred Brand</strong></td>
<td>$40</td>
<td>$40 no deductible</td>
<td>$20 after deductible</td>
</tr>
<tr>
<td><strong>Tier 3 Non-Preferred Drugs</strong></td>
<td>$80</td>
<td>$80 no deductible</td>
<td>$45 after deductible</td>
</tr>
<tr>
<td><strong>Mail Order Pharmacy (90 day supply max)</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tier 1 Generics Drugs</strong></td>
<td>$40</td>
<td>$40 no deductible</td>
<td>$10 after deductible</td>
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<td>$80</td>
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<td>$40 after deductible</td>
</tr>
<tr>
<td><strong>Tier 3 Non-Preferred Drugs</strong></td>
<td>$160</td>
<td>$160 no deductible</td>
<td>$90 after deductible</td>
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Vision
## Plan Comparison Chart

### Benefits

<table>
<thead>
<tr>
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<th>Voluntary Vision Plan (Benefit is every 12 months)</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
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<tr>
<td><strong>Deductible</strong></td>
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<tr>
<td>(Individual/Family)</td>
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<tr>
<td><strong>Annual Out-of-Pocket Limit</strong></td>
<td>$0/$0</td>
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<tr>
<td>(Individual/Family)</td>
<td></td>
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<tr>
<td><strong>Routine Eye Exam</strong></td>
<td>$10</td>
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<tr>
<td><strong>Single Vision Lenses</strong></td>
<td>$20</td>
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<tr>
<td><strong>Bifocal Lenses</strong></td>
<td>$20</td>
</tr>
<tr>
<td><strong>Davis Collection Frames</strong></td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Non-Davis Frame</strong></td>
<td>Up to $270 allowance (plus a 20% discount on any overage)</td>
</tr>
<tr>
<td><strong>Visionworks Frames</strong></td>
<td>Up to $270 allowance (plus a 20% discount on any overage)</td>
</tr>
<tr>
<td><strong>Davis Collection Contacts</strong></td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Non-Davis Contacts</strong></td>
<td>Up to $250 allowance; Evaluation: up to $60 Allowance; (plus a 15% discount on any overage)</td>
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</tbody>
</table>
Achieve Better Health
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 to:
  - Look for reminders, encouraging emails, and text messages.

Log in to ibx.com to start your journey!
Services & Reimbursements
Discounts & Reimbursements

Discounts on entertainment & events
Blue Insider℠ offers great deals on family-themed activities like movie and theater tickets, sporting events, museums and zoos, and travel.

Exclusive deals
Save on health-related products and services with exclusive value-added discounts and offers from Fitbit®, Reebok®, Nutrisystem®, Jenny Craig® and others with Blue365 found here.

Coupons for healthy ingredients
Getgoodliving.com and the IBX Good Living app offer valuable coupons for popular food and household items plus delicious, new recipes to try.

Healthy Lifestyles
Free nutrition counseling! Schedule up to six visits a year with a participating registered dietitian, your doctor, or another network provider — at no cost to you. Healthy Lifestyle Solutions offers $150 reimbursement for the cost of programs such as tobacco cessation, gym reimbursement and weight management.

Philly-area fun
Take advantage of a members-only offer on Indego, Philly’s bike-share program, free skating admission at the Blue Cross RiverRink, and FREE activities at Independence LIVE.

Check out all of the exciting member perks at www.ibx.com/individuals/member_resources.
Member Tools & Resources
Get Connected

Looking for a simple way to get the most from your Independence health plan? Connect with us by signing up for email or test alerts to get:

- **Personalized reminders about your health** when it’s time for an annual visit or screening.

- **Notification to help you access important plan information** like changes to the prescription drug formulary and where to go for care based on your health plan.

- **Alters on how to get the most out of your health plan** with information about available benefits you may not be using or how you can save money when you need health care.

Register today

And be notified when ID card mails.

Call 1-888-700-1078 or text IBX WIRE to 77576 today!

ibx.com/getconnected
Find a Doctor

The Find a Doctor tool at ibx.com helps you make confident decisions about your health care.

Easy-to-use search
Simple navigation helps you get faster, more accurate results when looking for doctors, hospitals, or other facilities.

Doctor and hospital profiles
Informative doctor and hospital profiles and nationally recognized quality measurements help you find the doctor that is right for you. Our provider profiles offer more than just location and phone number. Once you search for a list of doctors, you can click on the provider’s name and then view information such as:

Compare doctors and facilities
Easily compare up to five doctors and hospitals at once. You can compare specialties, education, board certifications, quality reviews, and more.

Rate and review your experience
See what other members thought about a doctor or hospital, and share your own experiences. Anyone can read ratings and reviews, but you must log in at ibx.com to submit a review.

Questions?
Call Customer Service at the number on the back of your member ID card.
Thank you for choosing Independence Blue Cross