

## **OUT OF NETWORK INFORMATION.**

Thousands of doctors and facilities participate In-Network with IBC Personal Choice PPO. In-Network simply means that this provider has a contract with IBC and has agreed to procedures being paid at a reduced amount versus a billed amount (also known as an allowable or eligible rate). It is in your best interest to remain In-Network. IBC has an online directory in order to find any In Network provider.

If you go to an “Out-of-Network” provider, YOU will be subject to pay:

1. An Annual Individual \$500.00 Deductible; or an Annual Family \$1,000 Deductible –AND
2. The difference between what the Provider bills and the Blue Cross payment which is 50% of the allowable amount, not the billed amount.

These costs can be considerably high and can be avoided by staying in network.

When you are visiting or living outside of the Independence service area (Philadelphia, Bucks County, Delaware County, Montgomery County, and Chester County) you can access your Personal Choice in-network benefits by using BlueCard PPO providers. Finding BlueCard PPO providers is easy! Simply call 1-800-ASK-BLUE or use the “Find A Provider” search feature on the [ibx.com](http://ibx.com) website. Don’t forget to remind your children who are going away to college to use BlueCard PPO providers if they need to access care. Otherwise, the service will be subject to the \$500 out-of-network deductible and 50% out-of-network coinsurance.

When you see a provider that participates In-Network with The BlueCard Plan, you reduce or remove any additional expenditures that you are required to pay. However, there will be times that there is no In-Network provider. This can happen especially when traveling internationally. If this occurs, contact LEHB and we will be able to send you an International Claim form and assist you in getting the bill paid.

If you need assistance finding an in network provider, please call LEHB at 215-763-8290