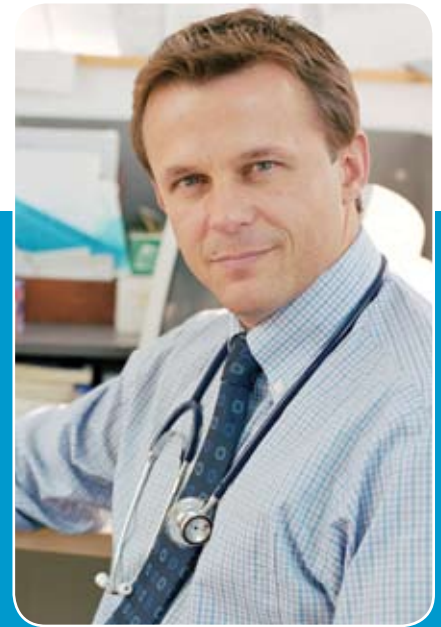


Take Advantage of:

- Financial Rewards
- Decision Support Tools
- Personal Health Coach



Independence
Blue Cross



Healthy LifestylesSM — programs for every stage of your health.

Choose Blue.SM

Enjoy Financial Rewards and Incentives

Our unique Healthy LifestylesSM programs offer cash rewards, discounts, information, and reminders designed to help you and your family lead a healthier life. These programs are easy to join and include:

Cash Rewards

- Up to **\$150** reimbursement on fitness center fees*
- Up to **\$200** reimbursement for successfully completing a smoking cessation program*
- Up to **\$200** back for the cost of a weight management program*
- Up to **\$25** back for each bike helmet you purchase for yourself or a family member
- Up to **\$25** back for successfully completing an authorized CPR or first aid course
- Up to **\$50** back for a childbirth class, **\$50** back on the purchase of a breast pump, and **\$100** back for a lactation consultant

* These programs require enrollment



Discounts

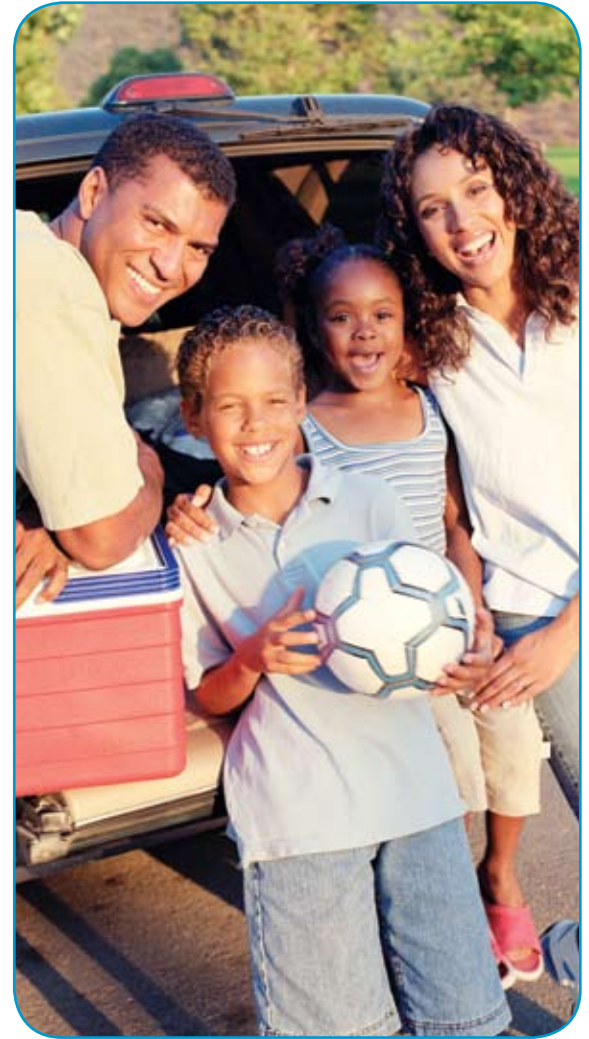
- Up to **30%** off alternative health services such as massage therapy, acupuncture, and nutritional counseling
- Up to **40%** off the purchase of more than 2,400 health and wellness products, plus free shipping
- Exclusive discounts on CorCell®, a program that preserves your child's umbilical cord blood – a vital resource that can help combat a variety of life-threatening diseases

Information

- Personal Health Profile provides you with a detailed report on your possible health risks
- Informational kits on stress management, child safety, better sleep, and more
- Baby BluePrints® maternity program provides a risk assessment, maternity nurse support, and information on what to expect during your pregnancy
- Adoption education services provide essential information and resources including books and specialty items

Reminders

- Educational reminders for members to schedule important preventive health screenings such as mammograms, Pap tests, and colorectal screenings
- Special reminders and resource mailings to keep the whole family up to date on immunizations and vaccinations



Independence Blue Cross has a minority ownership interest in CorCell®, Inc.'s parent company.

Make Informed Decisions

When it comes to making decisions regarding your health care, you aren't alone. We provide a comprehensive support system to help you with significant treatment decisions or everyday health concerns.



Access to a Health Coach 24/7

Your own personal Health Coach is available anytime to answer your questions and to help you make knowledgeable, confident decisions regarding your health care. Your Health Coach is here to provide:

- Information on everyday health concerns such as headaches and joint pain
- Help if you are facing a significant medical decision such as treatment options for back pain, breast or prostate cancer, or surgery
- Personalized calls about your chronic condition or other health concerns
- Information to help you know the right questions to ask your doctor

Blue Distinction CentersSM

The Blue Distinction Centers for specialty care identify quality providers of **weight loss (bariatric) surgery, cardiac care and transplant services** nationwide. Designated centers have extensive experience, meet rigorous quality standards and consistently demonstrate positive results.



Online tools through ibxpress.com

Our convenient and secure Web site gives you access to pricing tools and health information including:

- **Provider Finder** – Access quality ratings, patient safety data, and hospital cost information for participating doctors and hospitals
- **Treatment Cost Estimator** – Estimate the cost of services related to a specific condition or procedure, including doctor's visits, medications, and tests, before you receive care
- **Health Plan Selector** – Evaluate the right plan for your health care needs based on your health profile and the average cost of each service
- **Prescription Drug Tools*** – Compare costs of prescription drugs, locate participating pharmacies, request mail order prescription refills and check drug-to-drug interactions

Other tools and resources

Our full range of decision support tools also includes:

- **Health Encyclopedia** – Access to a well-organized encyclopedia of health topics—on the Web or through the mail
- **Audio Library** – More than 470 health care topics from arthritis and anxiety, to pneumonia and immunizations
- **Decision Support Videos** – A wide variety of free informational videos/DVDs on topics such as weight loss surgery, coping with depression, chronic low back pain, and breast cancer that help you decide about important treatment options

* Available only with Independence Blue Cross Prescription Drug coverage.

Visit ibx.com, or call **800-275-2583** (outside Philadelphia) or **215-241-3367** (within Philadelphia)

Get Personal Support



From developing a care plan for treating your chronic disease to teaching you how to best control asthma, our ConnectionsSM Health Management Programs offer support to help you make the choices that are right for you.

Our Health Coaches will work side by side with you to help you understand your condition, provide coping strategies, and monitor your performance.

With Connections, you'll:

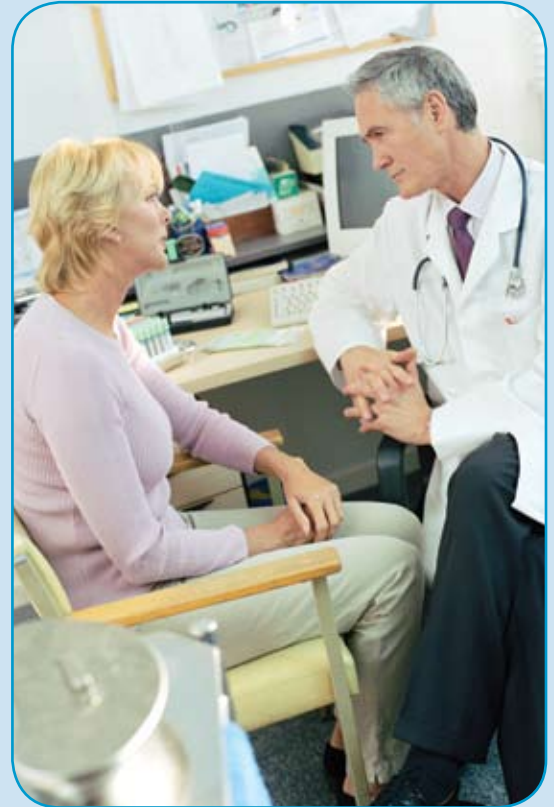
- Benefit from a comprehensive support network that teaches you and your family how to better manage your condition with your doctors
- Learn to recognize the early warning signs of a condition and take steps to avoid long-term complications
- Receive personalized calls and reminder letters to keep you motivated and up to date on your care
- Gain a better understanding of your health condition and the treatment options available to you
- Learn to communicate more effectively with your doctor regarding your health concerns

ConnectionsSM provides support for the following chronic conditions:

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Congestive Heart Failure (CHF)
- Coronary Artery Disease (CAD)
- Diabetes

ConnectionsSM also provides resources and support for the following complex conditions:

- Amyotrophic Lateral Sclerosis (ALS)
- Chronic Inflammatory Demyelinating Polyradiculoneuropathy (CIDP)
- Cystic Fibrosis
- Dermatomyositis
- End Stage Renal Disease
- Gaucher Disease
- Hemophilia
- Multiple Sclerosis
- Myasthenia Gravis
- Parkinson's Disease
- Polymyositis
- Rheumatoid Arthritis
- Scleroderma
- Seizure Disorders
- Sickle Cell Disease
- Systemic Lupus Erythematosus (SLE)



*For questions and eligibility requirements,
visit us at **ibx.com**, or call the Health
Resource Center at **1-800-ASK-BLUE** or
1-215-241-3367, TDD **1-888-857-4816**,
Monday through Friday, 8 a.m. to 6 p.m.*



Choose Blue.SM



**Independence
Blue Cross**

1901 Market Street
Philadelphia, PA 19101-9131

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

Please note: Independent vendors, who are neither affiliated with Independence Blue Cross nor participate in its network, provide many of the Healthy LifestylesSM programs. Please call us if you would like additional information on these independent vendors.