

Personal Choice 65SM PPO

Medicare Advantage plan for employer groups

Personal Choice 65 PPO is a Medicare Advantage plan from Independence Blue Cross (IBX) that combines all of the benefits of Original Medicare plus value-added benefits in one convenient plan. Personal Choice 65 PPO offers members the freedom to receive services from any licensed doctor nationwide who accepts Medicare. However, members' out-of-pocket costs are lowest when they receive services from physicians and hospitals that participate in the BlueCard network nationwide.

Personal Choice 65 PPO also offers members:

- access to doctors, specialists, and hospitals nationwide
- no referrals
- 100 percent preventive care coverage for over 14 routine exams and screenings for early intervention
- annual out-of-pocket maximums for in- and out-of-network expenses
- prescription drug benefit options
- emergency and urgently needed care covered worldwide
- gym membership through a fitness program at no additional cost
- disease management and case management programs
- Healthy LifestylesSM Solutions reimbursement programs

Why choose Blue?

IBX offers an extensive portfolio of Medicare products for group customers, including Medicare Advantage HMO and PPO plans, prescription drug plans, and Medicare Supplement options.

Show your employees that you understand their unique health care needs as they become eligible for Medicare while protecting your bottom line and premium costs at the same time.

- **Choice** — comprehensive group Medicare plans
- **Affordability** — at a low cost
- **Quality** — plans that meet unique needs
- **Stability** — low impact to your bottom line
- **Sustainability** — for both you and your employees

Questions?

Contact your broker, or call Independence Blue Cross at **1-866-319-5777**.



Personal Choice 65 PPO members are free to seek care from doctors in and out of the network, and they never need a referral to see a specialist.

Independence 

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