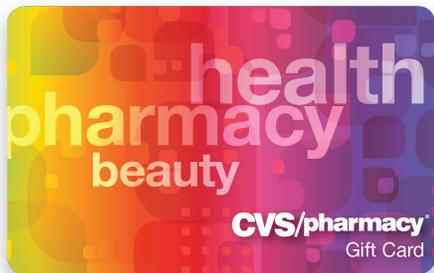


Paying your premium just got easier!

Save time and money when you pay your monthly health insurance premium with e-Bill. You'll never miss a payment or have to worry about stamps. With e-Bill, you can:

- View your invoice online and search your payment history
- Choose the date you want payments to come out of your bank account
- Receive emails when a new invoice is available and when a payment is deducted from your bank account

Not yet using e-Bill? Sign up for automatic recurring payments now and we'll send you a \$10 CVS/pharmacy® gift card.* You can use it for anything in the store, including prescription copays.



Sign up for e-Bill today!

Log in to ibxpress.com
or call 1-844-BLUE-4ME.

Set up recurring e-Bill payments in five easy steps

Before you get started, you'll want to have your bank account number and bank routing number ready — these numbers are printed on your personal check.

1. Visit ibxpress.com and log in to your account. If you haven't set one up, it takes just a minute to do so.
2. On the ibxpress homepage, click *Pay My Bill* in the center of your screen. Click *Payments*, and choose *Payment Method List*.
3. Click the *Add* button to open the *Add Bank Account* window.
4. Select *Type of Account*, complete the required fields, choose *OK*, and click *Verify*.
5. Choose *Recurring Payment List* and click the *Add* button to open the *Create Recurring Payment Arrangement* window. Complete the required fields, and click *Confirm*. You can schedule a payment up to ten days before the payment due date.

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*Your gift card will be delivered by U.S. mail approximately 4 to 6 weeks after you sign up for automatic recurring e-Bill payments. If you do not receive the gift card, please send an email to consumer.marketing@ibx.com. Gift card offer applies to new e-Bill registrations only.

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

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