A guide to savings for Medicare Beneficiaries

Programs and resources to help you get the care you need

Caring for our members like our friends and neighbors — because they are.
RESOURCES FOR PEACE OF MIND

If you’re living on a fixed income, you know that making ends meet can sometimes be a challenge. At Independence Blue Cross, we want you to know that we value your health and well-being.

As a Medicare beneficiary, you may be eligible for a variety of public benefits and other assistance programs to help you manage your health care expenses. These resources are a small way to help you feel more secure in your financial life.

This brochure can help you take full advantage of all the resources available to you. Learn about the different programs available and how to apply for any benefits you’re eligible for through these programs. You can also view this information online by visiting ibxmedicare.com/guidetosavings.

Look for the following icons throughout this booklet to identify programs for beneficiaries with:

- LOW INCOME
- CERTAIN MEDICAL CONDITIONS
- LOW INCOME & CERTAIN MEDICAL CONDITIONS
Table of Contents

MEDICAL & PRESCRIPTION ASSISTANCE .......................................................... 4
American Veterans Aid — Aid and Attendance Benefit .................. 6
Extra Help with Medicare Part D Prescription Drug Coverage .... 7
Medical Assistance Programs (Medicaid) ........................................ 7
Medicare Savings Programs ............................................................ 8
PACE, PACENET, and PACE Plus Programs .............................. 9
Pennsylvania Patient Assistance Program Clearinghouse (PA PAP) 10
Veterans Administration Benefits ............................................. 10

FOOD ........................................................................................................... 12
Coalition Against Hunger .................................................................... 14
Metropolitan Area Neighborhood Nutrition Alliance (MANNA) ...... 14
Philabundance ....................................................................................... 15
Senior Farmers’ Market Nutrition Program (SFMNP) ................... 15
Share Food Program ........................................................................... 16
Supplemental Nutrition Assistance Program (SNAP) .................... 16

HOUSING & ENERGY SERVICES ............................................................... 18
PECO’s Customer Assistance Program (CAP) ................................ 20
PECO’s Low-Income Usage Reduction Program (LIURP) ............. 20
Pennsylvania Low-Income Home Energy Assistance Program (LIHEAP) 21
Pennsylvania Weatherization Assistance Program ...................... 21
Project HOME ....................................................................................... 21

TRANSPORTATION .................................................................................. 22
County Transportation ....................................................................... 24
SEPTA Senior Free Ride Program ................................................. 25

OTHER ASSISTANCE PROGRAMS ............................................................ 26
Adult Protective Services ................................................................. 28
APPRISE Health Insurance Counseling Program ......................... 29
Pennsylvania Dental Association Senior Dental Care Program .... 30
Pennsylvania SeniorLAW Helpline ................................................... 30

CONTACT INFORMATION & RESOURCES ............................................... 32
Area Agencies on Aging ................................................................. 34
Center for Advocacy for the Rights and Interests of the Elderly (CARIE) 35
County Assistance Offices ............................................................ 35
Legal Aid of Southeastern Pennsylvania ......................................... 36
Mayor’s Commission on Aging (Philadelphia only) ....................... 36
Social Security Administration and Local Offices ....................... 37
Veterans Affairs (VA) Locations ..................................................... 38
2020 Poverty Guidelines ............................................................... 39
AMERICAN VETERANS AID — AID AND ATTENDANCE BENEFIT

What the program covers:
Wartime veterans and their surviving spouses, 65 years and older, may be entitled to a tax-free benefit called Aid and Attendance. The benefit provides financial assistance to help offset the cost of long-term care in an assisted-living facility or for in-home care.

What does it mean to you?
• With the benefit in hand, you may be able to afford the care you need.
• You never have to pay it back, and it is completely tax-free.
• Like Social Security, this pension is dependable and is paid directly to you by the U.S. Department of the Treasury.
• You can use this benefit for in-home care, board and care homes, residential care homes, and for assisted-living communities.

How American Veterans Aid will work with you:
• The organization provides a comprehensive long-term care consultation for a reasonable fee.
• A VA-accredited claims agent provides a Letter of Determination.
• Applicants receive a detailed instructions pack.
• The claims agent prepares and submits VA application forms to the VA at no charge to you.

For more information:
• Visit americanveteransaid.com.
• Call 1-877-427-8065.
EXTRA HELP WITH MEDICARE PART D PRESCRIPTION DRUG COVERAGE

What the program covers:
Extra Help is a program for Medicare beneficiaries to assist in paying their monthly premiums, annual deductibles, and prescription copayments related to their Medicare Part D prescription drug coverage plan.

How to apply:
• Apply online at ssa.gov/prescriptionhelp.
• Call Social Security at 1-800-772-1213 (TTY/TDD: 1-800-325-0778) to apply or request an application.
• Apply at your local Social Security office (see page 37 for locations).

MEDICAL ASSISTANCE PROGRAMS (MEDICAID)

What the programs cover:
State medical assistance programs (Medicaid) are provided by the Department of Public Welfare. Medical Assistance programs help to cover the cost of health care services not covered by Medicare. Medical Assistance benefits can include prescription and over-the-counter drugs. Medical Assistance also covers copayments and deductibles.

How to apply:
File an application at your local County Assistance Office (see page 35 for a list of offices). To apply for benefits using COMPASS, Pennsylvania’s online resource for assistance programs:
• Visit compass.state.pa.us.
• Call 1-800-692-7462.
What the programs cover:
Depending on which program you qualify for, a Medicare Savings program will pay your Medicare premiums for Parts A and B, your Medicare deductibles, your Medicare copayments, or a combination of these expenses. The Department of Public Welfare offers the Medicare Savings programs, which are known in Pennsylvania as Healthy Horizons.

How to apply:
Call your local County Assistance Office (see page 35 for locations) or call COMPASS at 1-800-692-7462.

How to contact Medicare:
You can reach Medicare 24 hours a day, 7 days a week:

- Call 1-800-633-4227 (TTY/TDD: 1-877-486-2048).
- Visit medicare.gov.
What the programs cover:
The Pharmaceutical Assistance Contract for the Elderly (PACE), PACE Needs Enhancement Tier (PACENET), and PACE Plus programs offer coverage for generic and brand-name drugs, with minimal copayment for each covered prescription filled.

Note: If you are a PACENET member and do not have a Part D Plan in addition to the PACENET program, there may be an additional cost.

How to apply:
Applications for PACE, PACENET, and PACE Plus are available at Area Agencies on Aging (see page 34 for locations), pharmacies, and legislators’ offices.

You may obtain an application at pacecares.magellanhealth.com or by calling 1-800-225-7223. Hearing-impaired callers using a TDD (Telecommunication Device for the Deaf) should call 1-800-222-9004.
PENNSYLVANIA PATIENT ASSISTANCE PROGRAM CLEARINGHOUSE (PA PAP)

What the program covers:
This program can help you apply for prescription assistance through various programs. If you do not qualify for any state or federally funded prescription assistance programs, then this program may help you reduce the cost of your medications.

How to apply:
For more information about this program, call 1-800-955-0989.

VETERANS ADMINISTRATION BENEFITS

What the program covers:
The Veterans Health Administration (VHA) provides medical, surgical, and rehabilitative care to eligible veterans.

How to apply:
Complete and submit VA Form 10-10EZ. You can get the form in two ways:

- Online at va.gov/healthbenefits/apply.
- By phone at 1-877-222-VETS (8387), Monday through Friday, 8 a.m. to 8 p.m.

If you need help completing the form, call 1-877-222-VETS (8387), Monday through Friday, 8 a.m. to 8 p.m.
**COALITION AGAINST HUNGER**

What the program covers:
The Coalition Against Hunger is a nonprofit organization that connects people with food assistance programs and nutrition education.

The Coalition Against Hunger can help you:
- Connect with food pantries and soup kitchens in your neighborhood.
- Apply for SNAP (food stamps) and other public benefits.

For more information:
- Visit [hungercoalition.org](http://hungercoalition.org).
- Call **215-430-0556**.

**METROPOLITAN AREA NEIGHBORHOOD NUTRITION ALLIANCE (MANNA)**

What the program covers:
MANNA is a nonprofit organization that cooks and delivers three nutritious, medically appropriate meals seven days a week to those in need.

How to apply:
- A medical professional can complete a MANNA Referral Form and fax it to **215-496-9102**.
- You can refer yourself by calling **215-496-2662**, extension 5.

Visit [mannapa.org](http://mannapa.org) to learn more.
**PHILABUNDANCE**

What the program covers:
Philabundance delivers boxes of food to income-eligible seniors that contain 15-30 pounds of canned and boxed food, including vegetables, fruit, juice, pasta, milk, cereal, canned meat, and non-meat protein. These boxes of food are delivered to designated community and senior centers. You can find a local community or senior center that distributes these boxes of food online at [whyhunger.org](http://whyhunger.org) or call **212-629-8850**.

How to apply:
If you or someone you know is interested in finding food resources, call **1-800-548-6479** or visit [whyhunger.org](http://whyhunger.org) and click on *Find Food*.

You may also call Philabundance at **215-339-0900**.

**SENIOR FARMERS’ MARKET NUTRITION PROGRAM (SFMNP)**

What the program covers:
SFMNP provides vouchers to encourage seniors to eat more fresh fruits and vegetables. Income-eligible seniors can receive $20 in vouchers per year (four vouchers, each valued at $5) for fruits and vegetables at local farmers markets.

How to apply:
You can apply for the vouchers at the Philadelphia Corporation for Aging (PCA) at 642 North Broad Street, Philadelphia, PA 19130 or by calling **215-765-9040**.
SHARE FOOD PROGRAM

What the program covers:
The Share Food Program is a nonprofit organization serving a regional network of community organizations engaged in food distribution, education, and advocacy.

The Share Food Program will work with you through a variety of programs:

• Emergency Food Relief
• Share Package Programs
• Nice Roots Farm
• Commodity Supplemental Food Program (CSFP)

For more information:

• Visit sharefoodprogram.org.
• Call 215-223-2220.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

What the program covers:
SNAP is Pennsylvania’s food stamp program. This program helps eligible participants follow a more nutritious diet by increasing food purchasing power at grocery stores and supermarkets.

How to apply:

• File an application at your local County Assistance Office (see page 35 for locations).

• Download an application from the Web and return it to your local County Assistance Office. Visit dhs.pa.gov and click Services, Assistance, then Supplemental Nutrition Assistance Program.

• Apply for benefits online using COMPASS, Pennsylvania’s online resource for assistance programs, at compass.state.pa.us.
PECO’S CUSTOMER ASSISTANCE PROGRAM (CAP)

What the program covers:

• Reduced monthly payments: You’ll receive a discount on a portion of the energy used, depending on your household income level.

• Freezing past debt: When you enroll in CAP, past debt will be frozen. If your CAP payments are made on time and in full, PECO will not make collections on past due amounts and no fees will be applied against the debt.

• Forgiving past debt: If your CAP bill is paid on time and in full for six consecutive months, the entire outstanding debt will be forgiven.

How to apply:

Contact PECO to apply for CAP by calling 1-800-774-7040.

PECO’S LOW-INCOME USAGE REDUCTION PROGRAM (LIURP)

What the program covers:

• LIURP helps reduce household electric and gas use, resulting in lower bills

• Free home energy use reviews, education on how to reduce energy use, and installation of weatherization measures

How to apply:

Call 1-800-675-0222 to see if you are eligible. You can apply for LIURP services year-round.
PENNSYLVANIA LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

What the program covers:
LIHEAP is a federally funded program that helps low-income Pennsylvanians pay their heating bills by providing home heating energy assistance and crisis grants. LIHEAP is administered by the Pennsylvania Department of Public Welfare. You do not need to have unpaid bills to receive home heating energy assistance. There are two types of grants. Cash grants help pay heating bills. Crisis grants help households who have an emergency and are in immediate danger of being without heat.

How to apply:
• Apply online at compass.state.pa.us.
• Request an application by calling the statewide LIHEAP hotline at 1-866-857-7095 or TTY/TDD for the hearing-impaired at 711.
• Applications are also available at local County Assistance offices.

PENNSYLVANIA WEATHERIZATION ASSISTANCE PROGRAM

What the program covers:
This federally funded program provides weatherization services to reduce energy costs in your home. These services include installation of insulation, heating system repairs, and educational materials.

How to apply:
You can apply in one of four ways:
1. In person at your local County Assistance Office
2. Online at compass.state.pa.us
3. Online at dced.pa.gov/programs/weatherization-assistance-program-wx
4. By calling COMPASS at 1-800-692-7462

PROJECT HOME

What the program covers:
Project Home is a nonprofit organization empowering individuals to break the cycle of poverty and homelessness through affordable housing, employment, health care, and education.

For more information:
• Visit projecthome.org.
• Call 215-232-7272.
Transportation

COUNTY TRANSPORTATION

Counties in the region provide transportation services for older citizens to and from senior centers, medical facilities, human service agencies, libraries, and stores for shopping. Programs may have specific times for service, and reservations may be needed. For more information, call your Area Agency on Aging or:

**Bucks County**
Bucks County Transport (BCT)
1-888-795-0740 (reservations)
215-794-5554 (general information)
bctransport.org

**Chester County**
Rover Community Transportation
484-696-3854 (reservations and general information)
1-877-873-8415 (toll-free)
krapfscoaches.com/rover

**Delaware County**
Community Transit of Delaware County, Inc.
610-490-3960 (reservations)
ctdelco.org

Medical Assistance Transportation Program: 610-490-3975
TDD for the hearing-impaired: 610-490-3990

**Montgomery County**
TRANSNET
(Suburban Transit Network, Inc.)
215-542-7433
suburbantransit.org

Montgomery County Transportation Management Association
215-997-9100
1-866-507-4857 (toll-free)
ptma-mc.org/programs/senior-mobility

**Philadelphia County**
Customized Community Transportation Department (CCTD)
215-580-7145
septa.org/service/cct
SEPTA SENIOR FREE RIDE PROGRAM

What the program covers:
Senior citizens ride free at all times on all Pennsylvania SEPTA Transit Routes (bus, trolley, subway, and Regional Rail). Travelers must have a SEPTA Key Senior Photo ID Card to ride for free. Tap the key card at the farebox and turnstile and present it to the conductor or driver.

How to apply:
Seniors can apply for a SEPTA Key Senior ID Card, with a valid form of ID, at:

SEPTA Headquarters (Lower Lobby)
1234 Market St.
Philadelphia, PA 19107
Monday – Friday: 8 a.m. – 6 p.m.

Or

SEPTA Accessible Travel Center
Room 109 Suburban Station
Monday – Friday: 8 a.m. – 4 p.m.

Or

Local participating elected officials’ offices in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.
ADULT PROTECTIVE SERVICES

Protective Services staff members intervene in cases of abuse, neglect, exploitation, and abandonment for those at risk over age 60. To report a suspected case of elder abuse, call the elder abuse hotline at 1-800-490-8505 or call your Area Agency on Aging, Protective Services phone line:

- Bucks County: 1-800-243-3767
- Chester County: 1-800-564-7000
- Delaware County: 610-490-1300, or after hours: 610-622-9284
- Montgomery County: 1-800-734-2020
- Philadelphia County: 215-765-9040
APPRISE HEALTH INSURANCE COUNSELING PROGRAM

The APPRISE program is a service of the Pennsylvania Department of Aging and your local county Area Agency on Aging. APPRISE offers free and impartial information and assistance with Medicare benefits, Medicare Advantage plans, Medigap policies, Medicare prescription benefits, long-term care insurance, and programs that can save you money on health care expenses.

Counselors are specially trained volunteers who can answer your questions.

The toll-free APPRISE Helpline is 1-800-783-7067; all services are free and confidential. You may also contact your county’s APPRISE office:

- Bucks County: 267-880-5700
- Chester County: 610-344-6350
- Delaware County: 484-494-3769
- Montgomery County: 610-834-1040
- Philadelphia County: 215-765-9040
PENNSYLVANIA DENTAL ASSOCIATION SENIOR DENTAL CARE PROGRAM

More than 1,000 dentists have participated in the Pennsylvania Dental Association Senior Dental Care program, which offers dental care at a reduced cost to low- or fixed-income senior citizens. Learn more at padental.org.

For a complete list of all participating dental offices, visit padental.org or contact:

Pennsylvania Dental Association
3501 North Front Street
P.O. Box 3341
Harrisburg, PA 17105
717-234-5941

PENNSYLVANIA SENIORLAW HELPLINE

The Pennsylvania SeniorLAW Helpline is a free and confidential telephone service staffed by attorneys to provide legal information, advice, and referrals to senior citizens (60 years and older) throughout the state.

Call 1-877-727-7529.
Helpline hours are Monday through Thursday, 10 a.m. to 12 p.m.
Contact Information & Resources

This section contains contact information for local organizations that provide additional resources and information for seniors and low-income individuals.

AREA AGENCIES ON AGING

Bucks County
Bucks County Area Agency on Aging
55 E. Court St., 3rd Floor,
Doylestown, PA 18901
267-880-5700

Chester County
Chester County Dept. of Aging Services Government Services Center
601 Westtown Road, Suite 130
West Chester, PA 19382
610-344-6350

Delaware County
Delaware County Office of Services for the Aging (COSA)
206 Eddystone Avenue, 2nd Floor
Eddystone, PA 19022
610-490-1300

Montgomery County
Montgomery County Office of Aging and Adult Services
Human Services Center
1430 DeKalb Street, P.O. Box 311
Norristown, PA 19404
610-278-3601

Philadelphia County
Philadelphia Corporation for Aging (PCA)
642 North Broad Street
Philadelphia, PA 19130
215-765-9040
CENTER FOR ADVOCACY FOR THE RIGHTS AND INTERESTS OF THE ELDERLY (CARIE)
1500 JFK Boulevard, Suite 1500
Philadelphia, PA 19102
215-545-5728 or 1-800-356-3606
carie.org

COUNTY ASSISTANCE OFFICES

Bucks County
1214 Veterans Highway
Bristol, PA 19007
1-800-362-1291 or
215-781-3300

Chester County
100 James Buchanan Drive
Thorndale, PA 19372
1-888-814-4698 or
610-466-1000

Delaware County
Crosby District
701 Crosby Street, Suite A
Chester, PA 19013
610-447-5500
Darby District
845 Main Street
Darby, PA 19023
610-461-3800

Montgomery County
Norristown District
1931 New Hope Street
Norristown, PA 19401
1-877-398-5571 or
610-270-3500
Pottstown District
24 Robinson Street
Pottstown, PA 19464
1-800-641-3940 or
610-327-4280

Philadelphia County
Headquarters
801 Market Street
Philadelphia, PA 19107
215-560-7226
LEGAL AID OF SOUTHEASTERN PENNSYLVANIA

Bucks County
Bristol Office
1290 Veterans Highway,
Box 809
Bristol, PA 19007
215-781-1111

Doylestown Office
50 North Main Street,
2nd Floor
Doylestown, PA 18901
215-340-1818

Chester County
222 North Walnut Street,
2nd Floor
West Chester, PA 19380
610-436-4510

Delaware County
419 Avenue of the States,
Suite 605
Chester, PA 19013
610-874-8421

334 West Front Street
Media, PA 19063
610-422-7053

Montgomery County
625 Swede Street
Norristown, PA 19401
610-275-5400

933 N. Charlotte Street,
Suite 2-A
Pottstown, PA 19464
610-326-8280

MAYOR’S COMMISSION ON AGING (PHILADELPHIA ONLY)

100 South Broad Street, 4th Floor
Philadelphia, PA 19107
215-686-8450
phila.gov/aging
SOCIAL SECURITY ADMINISTRATION
Information Hotline:
1-800-772-1213
(TTY/TDD: 1-800-325-0778)
ssa.gov

LOCAL SOCIAL SECURITY OFFICES

Bucks County
444 Lincoln Highway
Fairless Hills, PA 19030

Chester County
1101 West Chester Pike
West Chester, PA 19382

Delaware County
807 Crosby Street
Chester, PA 19013
8645 West Chester Pike
Upper Darby, PA 19082

Montgomery County
39 West Ridge Pike
Royersford, PA 19468
1700 Markley Street, Suite 120
Norristown, PA 19401

Philadelphia County
2 Penn Center
Suite 2000A
1500 JFK Boulevard
20th Floor
Philadelphia, PA 19102
3400 Aramingo Avenue
Philadelphia, PA 19134
4240 Market Street
Philadelphia, PA 19104
2929 North Broad Street
Philadelphia, PA 19132
701 East Chelten Avenue
Philadelphia, PA 19144
3336 South Broad Street
Philadelphia, PA 19145
9300 Ashton Road, Unit 4
Philadelphia, PA 19114
VETERANS AFFAIRS (VA) LOCATIONS

Coatesville VA Medical Center
1400 Blackhorse Hill Road
Coatesville, PA 19320
1-800-290-6172
or 610-384-7711

Philadelphia Regional Office and Insurance Center
5000 Wissahickon Avenue
Philadelphia, PA 19144
1-800-827-1000

Philadelphia VA Medical Center
3900 Woodland Avenue
Philadelphia, PA 19104
1-800-949-1001
or 215-823-5800

Philadelphia Veterans Center
801 Arch Street, Suite 502
Philadelphia, PA 19107
1-877-927-8387
or 215-627-0238

Philadelphia Veterans Center NE
101 East Olney Avenue
Suite C-7
Philadelphia, PA 19120
1-877-927-8387
or 215-924-4670
va.gov

Telecommunications Device for Hearing-Impaired
TDD: 1-800-829-4833
2020 POVERTY GUIDELINES

The poverty guidelines continue to be derived from the Census Bureau’s current official poverty thresholds. They are not derived from the Census Bureau’s Supplemental Poverty Measure (SPM).

Applicable Date: These guidelines are subject to change and were last updated January 15, 2020.

The following guideline figures represent annual income.

2020 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

<table>
<thead>
<tr>
<th>Persons in family/household</th>
<th>Poverty guideline</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$12,760</td>
</tr>
<tr>
<td>2</td>
<td>17,240</td>
</tr>
<tr>
<td>3</td>
<td>21,720</td>
</tr>
<tr>
<td>4</td>
<td>26,200</td>
</tr>
<tr>
<td>5</td>
<td>30,680</td>
</tr>
<tr>
<td>6</td>
<td>35,160</td>
</tr>
<tr>
<td>7</td>
<td>39,640</td>
</tr>
<tr>
<td>8</td>
<td>44,120</td>
</tr>
</tbody>
</table>


For families/households with more than 8 persons, add $5,600 for each additional person.
DISCRIMINATION IS AGAINST THE LAW

This Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

This Plan provides:

• Free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters, and written information in other formats (large print, audio, accessible electronic formats, other formats).

• Free language services to people whose primary language is not English, such as: qualified interpreters and information written in other languages.

If you need these services, contact our Civil Rights Coordinator. If you believe that this Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance in the following ways:

In person or by mail: ATTN: Civil Rights Coordinator, 1901 Market Street, Philadelphia, PA, 19103,
By phone: 1-888-377-3933 (TTY/TDD: 711),
By fax: 215-761-0245,
By email: civilrightscoordinator@1901market.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/smartscreen/main.jsf or by mail or phone at:

If you need help filing a grievance, our Civil Rights Coordinator is available to help you.
Language Assistance Services


Chinese: 注意：如果您讲中文，您可以得到免费的语言协助服务。致电 1-800-275-2583。


Portuguese: ATENÇÃO: se você fala português, encontram-se disponíveis serviços gratuitos de assistência ao idioma. Ligue para 1-800-275-2583.

Gujarati: સૂચના: જો તમે ગુજરાતી બોલતા હો, તો નિશ્ચાન્ત ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. 1-800-275-2583 ફોન કરો.


Russian: ВНИМАНИЕ: Если вы говорите по-русски, то можете бесплатно воспользоваться услугами перевода. Тел.: 1-800-275-2583.

Polish UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-275-2583.

Italian: ATTENZIONE: Se lei parla italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-275-2583.

Arabic: ملاحظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية متاحة لك بمجانية. اتصل برقم 250-800-1-800.

Health and wellness or prevention information

For updated information regarding plan providers, visit our website at ibxmedicare.com, or call our Member Help Team. Keystone 65 HMO members call 1-800-645-3965 and Personal Choice 65℠ PPO members call 1-888-718-3333. The TTY/TDD number is 711. Representatives can be reached seven days a week, 8 a.m. to 8 p.m. Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.

If you are not yet a member and have questions, please call 1-877-393-6733, (TTY/TDD: 711), seven days a week, 8 a.m. to 8 p.m.

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

ibxmedicare.com