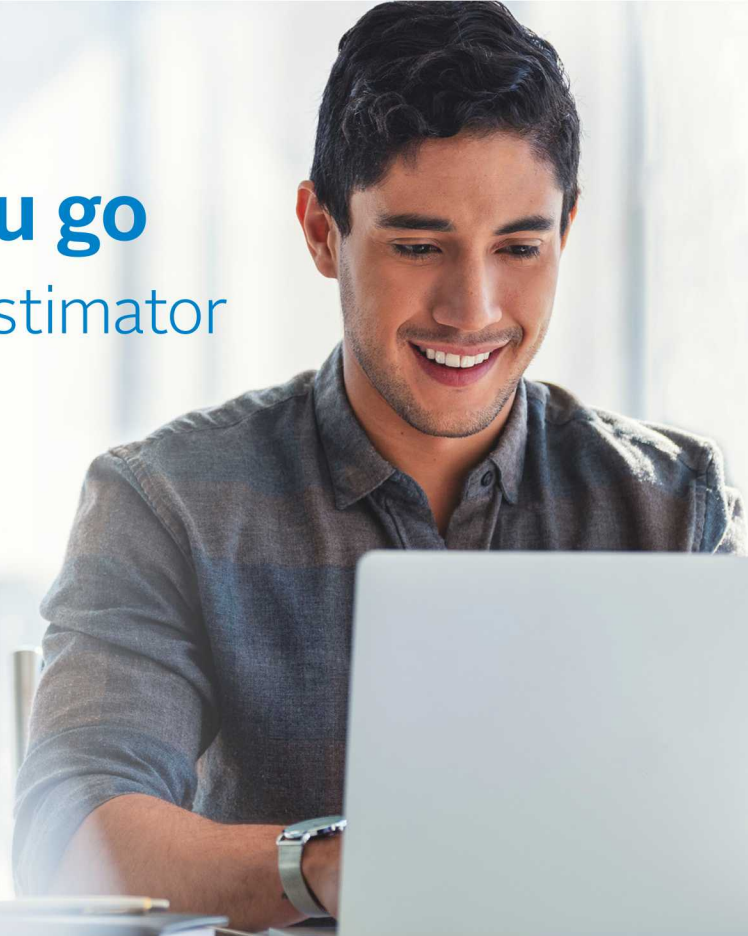


Know before you go

with the Care Cost Estimator



Our Care Cost Estimator tool helps you save money and avoid unplanned expenses, just like you'd want to for any important purchase.

Now you can compare providers side-by-side and estimate out-of-pocket costs — all based on your specific health plan.

Avoid surprises and save

Make informed decisions about how to spend your health care dollars.

Did you know that higher cost doesn't always mean better care? Certain factors like where you receive care can affect the cost of procedures, such as common surgeries, X-rays, and MRIs.

For example, a simple X-ray can cost twice as much at a hospital than at a local imaging center. And the more your covered services cost, the more you could be responsible for paying out of your own pocket.

Log in at **ibx.com** or through the **IBX mobile app** to estimate your out-of-pocket costs before your next appointment.

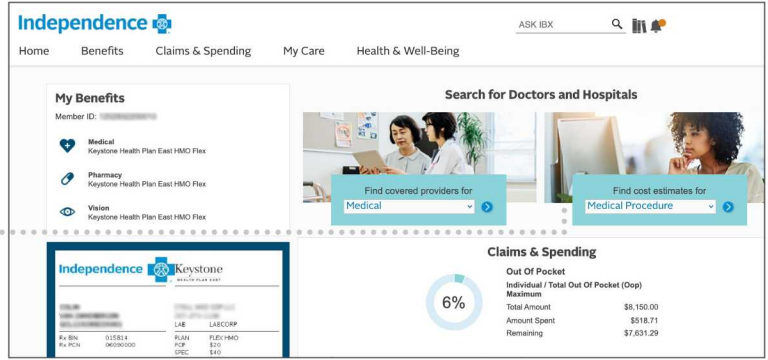
Before you schedule your next visit or procedure, use the Care Cost Estimator to search and compare providers by estimated price based on your health plan.

The tool will display:

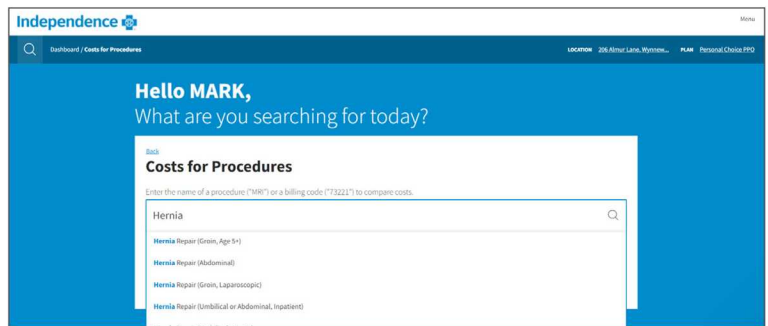
- Provider details
- Quality information, such as reviews
- Your estimated out-of-pocket costs for a wide range of common procedures and office visits

Get started with the Care Cost Estimator

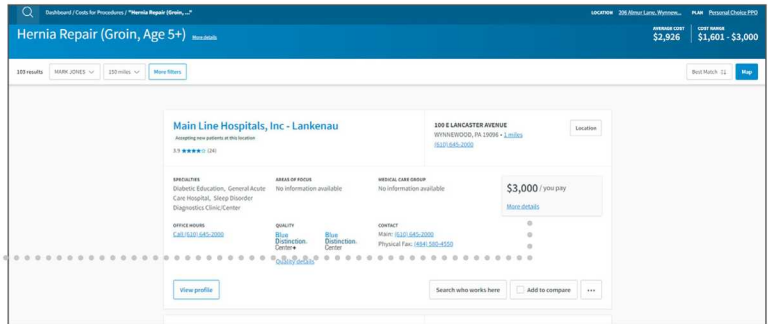
1 Log in to your member account at ibx.com. Select *Find Cost Estimates for a Medical Procedure*.



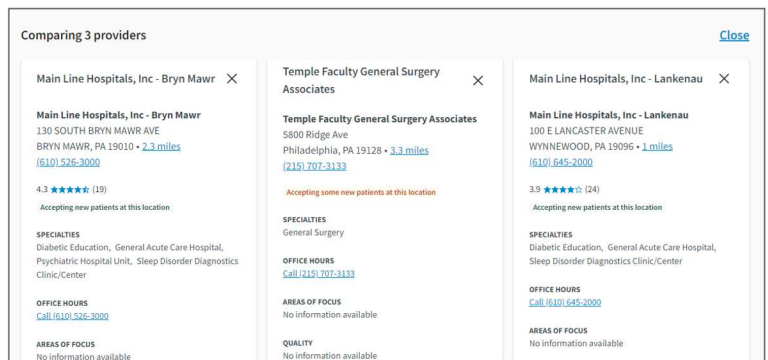
2 Begin to type the name of the procedure. As you type, a list of related procedures will display. Select the procedure description to find estimated out-of-pocket costs.



3 Search results display your out-of-pocket costs. To view additional cost information, click on the *More Details* link in each search result. You can even compare providers and locations side-by-side based on their cost and quality scores. Click the *Add to compare* box for the providers you'd like to compare.



4 You'll see a side-by-side comparison of the providers you selected. Use this information to decide the best one for you and your budget.



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

