



Pay by telephone

If you are enrolled in medical, adult dental, or adult vision coverage, you can make a payment by phone using our automated system, at **1-888-879-4891 (TTY: 711)**. For your initial premium payment, we accept Automated Clearing House (ACH), prepaid debit, and credit card (Visa/MasterCard/Amex/Discover). For ongoing payments, we accept ACH only. You will need to have the following information available when you call:

- Member ID number (printed on your member ID card)
- Billing account number (printed on your invoice)
- Bank account number and bank routing number (printed on your personal check)



Pay by personal check or money order

Your printed invoice includes a detachable payment slip with your current billing account number and current payment address. Write the amount you are enclosing on the slip and mail it with your personal check or money order to the payment address printed on the invoice.

The image shows a payment slip form with three numbered callouts:

- 1** Points to the top section of the form containing the member's name, address, and company information.
- 2** Points to the bottom section of the form containing the return address for the payment.
- 3** Points to a field labeled "Amount Enclosed" where the payment amount should be written.

- 1 Payment slip** – To ensure that your payment is properly applied to your account, detach and return this slip with your payment.
- 2 Return address** – Be sure this address appears in the window of the return envelope when mailing in your payment. If you lose your envelope, write the return address on the envelope you use to mail your payment.
- 3 Amount enclosed** – Write the amount that you are enclosing with the invoice in this space.



Pay with MoneyGram®



Pay with MoneyGram at CVS/pharmacy, Walmart, and many other locations. To make a payment, bring cash, the MoneyGram fee, and your account number. You will also need to provide a code to ensure that the payment is applied correctly: please use Receive Code 13438. To find a location near you, visit moneygram.com/locations or call 1-800-926-9400.

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Pay in person at Independence LIVE

Visit Independence LIVE to make a payment. Independence Blue Cross representatives are also available to answer questions about your coverage. Bring the following information:

- Member ID number (printed on your member ID card)
- Billing account number (printed on your invoice)
- Bank account number and bank routing number (printed on your personal check)

Independence LIVE

1919 Market Street, 2nd Floor
Philadelphia, PA 19103
Hours: 8 a.m. – 5 p.m., Monday through Friday



Your payment options

A quick guide to paying your health insurance invoice

Independence

Questions about your payment?

Call our Customer Billing Center at 1-888-879-4891 (TTY: 711) from 8 a.m. – 6 p.m., Monday through Friday.

Questions about your coverage?

Call our Customer Service Center at 1-844-BLUE-4ME (1-844-258-3463) (TTY:711) from 8 a.m. – 6 p.m., Monday through Friday.

Independence

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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How to make a payment

We offer you several convenient ways to pay your health, adult dental, and adult vision coverage invoices. This guide helps you understand the available payment options and provides instructions to help you submit your premium payments.



Paying your first invoice

Before your coverage effective date, you must choose from one of the following options to pay your first invoice:

- Access e-Bill at ibxpress.com (up to 15 days before your coverage effective date)
- Pay with the IBX app
- Pay online through your bank
- Pay by telephone
- Mail a personal check or money order
- Pay with MoneyGram®
- Visit Independence LIVE

Please note that credit cards are only accepted for the first month's premium.



Register at ibxpress.com to pay through e-Bill

Beginning 15 days before your coverage effective date, you can register at ibxpress.com, our secure member website, to begin making payments through e-Bill.

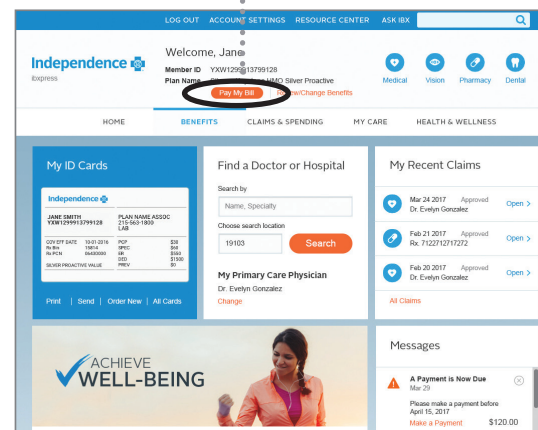
Advantages of e-Bill

- View your invoice online and search your payment history
- Make one-time payments and schedule recurring payments
- Choose the date you want payments to be withdrawn from your account
- Set notification preferences to get an email when:
 - A new invoice is available
 - Your payment amount changes
 - A payment is deducted from your bank account
 - A payment is returned

How to set up a one-time payment in e-Bill

Before you begin setting up payments in e-Bill, have your bank account number and bank routing number ready.

1. On the [ibxpress](http://ibxpress.com) homepage, click *Pay My Bill* at the top of your screen. Click *Payments*, and choose *Payment Method List*.



2. Click the *Add* button to open the *Add Bank Account* window.
3. Select *Type of Account* (Checking or Savings), complete the required fields, click *OK*, and click *Verify*.

How to set up a recurring payment in e-Bill

The e-Bill system can make a recurring payment automatically when a new invoice is available. Please note that the first time you use e-Bill, you must make a one-time payment and then set up your recurring payment.

To set up a recurring payment:

1. Enter your bank account information by following the instructions for making a one-time payment.
2. From the *Payments* tab, choose *Recurring Payment List* and click the *Add* button to open the *Create Recurring Payment Arrangement* window.
3. 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.

Invoice Number	Contact Name	Type	Statement Date	Invoice Amount	Download
14501000544910		REG	4/8/2014	\$105.38	PDF
14501000544910		REG	3/18/2014	\$105.38	PDF
14501000544910		REG	2/18/2014	\$105.38	PDF
14501000544910		Under95	3/13/2014	\$105.38	PDF
13111002008187		Under95	11/3/2013	\$105.38	PDF

Important: You must pay your invoice before the due date or you will not be able to make a payment through e-Bill. You can view a past-due invoice in your invoice history, but you won't be able to take action on it. You will need to choose one of the other payment options in order to pay a past-due invoice.

Be sure to make separate payments for each coverage type you have. If you have health, adult dental, and adult vision coverage, you will need to make three payments.



Pay with the IBX app

The free IBX mobile app lets you pay your premium on the go with your Apple or Android smartphone. Each month, you can view your amount due, enter your bank account or prepaid debit card information, and submit your payment. Simply tap *Member Services* and select *Pay My Bill*. Be sure that you have the latest version of the IBX app.

Don't have the IBX app? Download it for free at the App Store or Google Play.



Pay online through your bank

You can use your bank's online bill pay service to make electronic payments from your bank account to set up a one-time or recurring payment. You will need the following information:

- **Billing account number** — Your 13-digit billing account number is printed on your invoice payment slip. It is different from your member ID number, which is printed on your member ID card.
- **Payment address** — This address is printed at the bottom of your invoice and on the detachable payment slip.

Important: Update your bill account information if you make a plan change

If you currently use your bank's online bill pay service for Independence Blue Cross payments and you change products (from HMO to PPO or PPO to HMO), you must delete your bill account and update with your new bill account number printed on your invoice.

You must set up the new bill account before you make your first payment. This will ensure timely application of your premium payment.