

**Peace of mind
through life's
toughest "what ifs."**



It's time to consider your Medicare options.

Get the confidence that comes with coverage from Independence Blue Cross.

You're going to be eligible for Medicare soon. That means shopping for and choosing the right health plan for your needs.

Consider our Personal Choice 65SM PPO plan just for Public School Employees' Retirement System (PSERS) members, rated 4 out of 5 stars by Medicare for 2023!

This plan is packed with real savings, better choices, and the knowledgeable support that makes Independence unique.

Our plan includes:

- **\$0** PCP copay
- **\$0** medical and prescription drug deductibles
- **\$3,400** maximum out-of-pocket cost
- **\$15** specialist copay
- **Access to the largest network** in our area

(Over, please)

Independence 

Independence helps you move into Medicare, with our Personal Choice 65 PPO plan, developed with and for PSERS!

You'll enjoy savings:

- **\$0** PCP copay
- **\$0** medical and prescription drug deductibles

And the confidence of knowing you will:

- ✓ Have access to the largest network in our area
- ✓ Get trusted support from Independence



Ready to learn more?

833-849-3014
ibx.com/psers

IBX

You are already familiar with Independence, but we know you have a choice to make. We have worked with PSERS for more than two decades and have served the Philadelphia area for 85 years. With us, you can count on being well cared for by people who want to make sure you are secure in both your physical and financial health.

Learn more about our new **Personal Choice 65SM PPO plan for PSERS:**



Call 833-849-3014



Visit ibx.com/psers

Benefits underwritten by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association. Personal Choice 65 offers PPO plans with a Medicare contract. Enrollment in Personal Choice 65 Medicare Advantage plans depends on contract renewal. Every year, Medicare evaluates plans based on a 5-Star rating system.