

Retire with Independence

Let us make retirement **LESS WORK** for you.



Personal Choice 65SM PPO

Our popular Medicare Advantage (PPO) plan offers your employees:



Medical and prescription drug coverage together in one plan



In- and out-of-network coverage that travels with you



One Pass[®] fitness benefit accepted at hundreds of local gyms



Access to a large network of providers and hospitals



The confidence of having a health plan with a Medicare rating of 4 out of 5 stars for 2026!

Independence Blue Cross wants to help make your employees' transition to retirement easy. When they're planning to retire, we'll be able to guide them into **the right health plan at the right time.** Offer this valuable service to your retirees without adding any work to your already busy schedule.

We're proud to serve the health care needs of our Philadelphia neighbors, just like we've been doing for more than 85 years.

Call your Independence Blue Cross Medicare Account Executive for more information.

Every year, Medicare evaluates plans based on a 5-star rating system. Benefits underwritten by QCC Insurance Company, a subsidiary of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association. One Pass is a voluntary program offered by an independent company. The One Pass program varies by plan/area. Information provided is not medical advice. Consult a health care professional before beginning any exercise program.