

**Explanation of Deductibles for the Medical Plans from the
Independence Blue Cross Member Booklet**

{Benefit Plan Year: Runs from September 1st through August 31st each year.}

Individual Deductible – Is a specified amount of Covered Expenses for the Covered Services that is incurred by the Covered Person before the Claims Administrator will assume liability.

Family Deductible – The family Deductible amount is equal to three (3) times the individual Deductible. In each Benefit Period, it will be applied for all family members covered under a Family Coverage. A Deductible will not be applied to any covered individual family member once that covered individual has satisfied the individual Deductible, or the family Deductible has been satisfied for all covered family members combined.

Please refer to the Keystone or Personal Choice Summary of Benefits for the Deductible amounts and description of what services are applied towards the annual deductible.