



Health care when you need it

Know when to visit a doctor's office, retail clinic, an urgent care center, or emergency room.

You have options

When health concerns arise, it's important to know where to go for covered services. Independence Administrators can help you navigate through the available health care provider options and know when to use them.

Doctor's office: routine care

The best place for routine, non-emergency care is in your doctor's office. Get treatment for symptoms, ongoing care for chronic conditions, and preventive care measures, such as check-ups and immunizations.

Find a doctor with ease

Our Find a Doctor tool at myibxtpabenefits.com can help you make confident decisions about your health. In just a few clicks, you can identify network doctors, hospitals, and other medical facilities.

Retail clinics: after hours care

If your doctor's office is closed and you want to see a doctor for problems that are not an emergency, your health benefits may cover some care from clinics located in your local retailer.

Urgent care centers

When your primary care physician is unavailable, visiting an urgent care center can be a convenient, cost-effective way to get care. Reasons to choose an urgent care center:

- longer hours than a regular doctor's office;
- no appointments needed;
- wait time typically reduced;
- cost is lower than emergency room care.

Emergency room (ER)

Emergency rooms at hospitals are for extremely urgent health problems or life-threatening conditions, in which your health, body parts, or bodily functions are in serious jeopardy. If you visit the ER for care, and it's not an actual emergency, you may have to pay a considerable amount of money on your own.

We're here to help you

Independence Administrators is here to help you make good decisions when it comes to your health. Our people, tools, and educational resources can support you in making informed decisions.

Check your symptoms

Use the Symptom Checker on WebMD® to understand your symptoms and what to do about them. By just answering a few questions, you can get insight into areas that are troubling you.

Tap into your health

Access your health benefits, claims information, ID card, and more — all while you're on the go. Search for myibxtpabenefits on the App StoreSM or Google PlayTM.

“ If you are, however, experiencing a true medical emergency, do not hesitate to go to the nearest hospital emergency room or call 911 for immediate care. ”

Nondiscrimination Notice and Language Access Services

This plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call the number on your ID card (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en su tarjeta de identificación (TTY: 711).

注意：如果您使用简体中文，您可以免费获得语言协助服务。请致电您ID卡上的电话号码。

Please refer to your benefit plan information for complete details of the terms, limitations, and exclusions or your health care coverage.

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