

## HOW TO NAVIGATE THE IBC PERSONAL CHOICE PORTAL (IBX.com)

It is highly recommended that employees create an account with Independence Blue Cross (IBC). Once you receive your IBC ID Card in the mail, please go to [www.ibx.com](http://www.ibx.com) and register. Once you have created a username and password, it is easy to view your claims and HRA activity by following these simple steps:

1. To register, please go to [www.ibx.com](http://www.ibx.com), in the middle of the page under “New to IBX?”, Click on “Register”, and follow the prompts.
2. To view your ID Card, log onto the [www.ibx.com](http://www.ibx.com) portal. On the initial screen, choose which plan (Past or Active) and click on “Select to View”. You may then select “View My ID Cards” and you may view, order by mail, email, fax, or download & print the ID Cards. From this screen, you will also see a menu of icons on the left side – they are:
  - Dashboard – this gives you everything on one page
  - Coverage & Benefits – Benefit Usage and Benefit Summaries
  - Claims & Finances – Spending Accounts (your HRA), My Claims Overview
    - Blue Cross Claims
  - My Health Care Team – Search for Participating Providers
  - Rewards & Incentives – Savings & Reimbursements
  - Tools & Resources – Resource Center and Glossary
3. To view your Independence Blue Cross claims, click on “Claims & Finances” on the left side of the page, or on your “Dashboard”. Next, click on “My Claims Overview”. This will take you to a screen where you can view your claims by date of service. To get the Explanation of Benefit, click on “View Details” then click on “Explanation of Benefits”. Please keep in mind that due to HIPAA, you can only view family member claims for children under the age of 18. If you want to view claims for your spouse or children 18 or older, they will have to create their own account and share the information with you. They can do this by the following: once they have logged into their account, they will click on the arrow pointing down under the “Welcome” and then click on “Account Settings”, then click on “Health Information Sharing”, then click on “Allow”.

4. To view your HRA/Health Spending Account activity (For the Silver and Platinum Plans) – click on “Claims and Finances” on the left side of the page or on your “Dashboard”. Next, click on “Spending Accounts” and click on “Continue”. Your account balance and transactions will appear. You may also sign up for direct deposit reimbursement.

If you have any problems, you may contact:

**Independence Blue Cross (IBC):** 1 (800) 275-2583 (1-800-ASK-BLUE)

Locate Out-of-Area Providers: 1 (800) 810-2583 (1-800- 810-BLUE)

Locate Mental Health/Substance Abuse Providers: 1 (800) 688-1911

**HRA/Health Spending Account**

Spending Account Team Customer Service: 1 (833) 283-7694

**Benefit Advocate Center**

Phone: (833) 245-4074

Email: [bac.rosetreemediaschooldistrictadvocates@ajg.com](mailto:bac.rosetreemediaschooldistrictadvocates@ajg.com)