

2025 ENROLLMENT KIT



Independent
 Health[®]

WELCOME TO INDEPENDENT HEALTH!

Our RedShirtsSM are here to **help our members get and stay healthy** by getting the most from their health plan. This guide will provide you with an overview of many of the tools, resources and benefits we offer in bringing you more **Reasons to RedShirt**.

All from your MyIH account

As a member, you'll begin enjoying the RedShirt[®] Treatment you deserve by creating a MyIH account. Simply **download the MyIH app or visit MyIH.com/go**. All in one place, your account provides you quick access to the latest information specific to your plan, health tools and so much more, including:

- Member ID Card
- Personal Action Plan
- Plan Benefits
- Deductible Tracking (if applicable)
- Claims History
- Find a Doctor/Provider
- Communication Preferences
- Chat with a RedShirt
- And More!



Scan here to
download the
MyIH app



If you have any questions, now or throughout the year, our RedShirtsSM are here to help.

Chat With a RedShirt through the MyIH app:
Mon. – Fri., 8 a.m. – 7:45 p.m.

Current Members:
(716) 631-8701 or 1-800-501-3439 (TTY: 711)

Prospective Members:
(716) 631-5392 or 1-800-453-1910 (TTY: 711)

It's all part of the RedShirt[®] Treatment.



Find full details about the plans and other services we offer at **independenthealth.com**.

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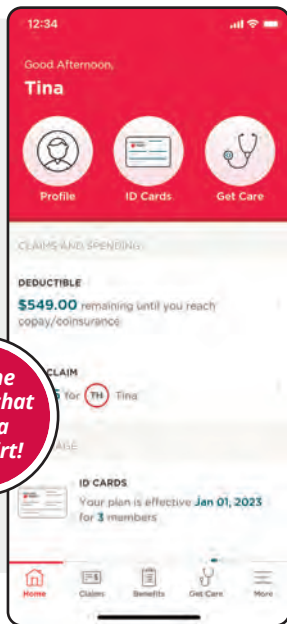
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VALUE-ADDED BENEFITS

With Independent Health, we're not just here for you when you need health care services. We support your health through a more integrated approach. A wide range of value-added benefits help you get and stay healthy, while helping to keep you informed and active.

GETTING STARTED WITH INDEPENDENT HEALTH

As a member of Independent Health, here are three things you should do right away to make the most of your health plan, and your health:



1. Download MyIH

Create and access your MyIH account through the MyIH mobile app or online at MyIH.com. Access your plan benefits,* review recent claims, track your deductible,** find a doctor or search nearby hospitals and urgent care locations, view your ID card, review the most current drug formulary, manage your communication preferences and more.

Your account also provides easy access to healthy living apps like Brook and FitWorks®. If you have a question, the MyIH app lets you chat one-on-one with a LIVE RedShirt – not a chatbot!

Visit independenthealth.com/MyIH or scan here to download MyIH.



2. Stay Healthy with Preventive Services

Your plan includes more than 60 **FREE** preventive services to help you live a healthy life. Visit independenthealth.com/preventive to view the full list.

3. Schedule an Annual Visit with Your PCP

It's important to choose a primary care physician (PCP) to coordinate your care and serve as the central source for information and guidance on all matters of your health and well-being. If you don't have a PCP, we can help find the right one for you. Visit independenthealth.com/findadoctor to search for physicians and other providers. Remember, annual checkups are **FREE!**

* Benefits vary by plan.

** The tracker applies to your in-network deductibles and reflects claims that have been submitted by your provider(s) and processed by Independent Health.

HEALTH EXTRASSM

Your plan offers you access to Independent Health's **Health Extras Benefit**, providing you a Prepaid Visa® Card to use toward a variety of health and wellness goods and services that you, your spouse, and any dependents enrolled in your plan can use to get and stay healthy.

HOW IT WORKS

- Enjoy the ability to join any gym you choose and help pay for the gym membership with the Health Extras card. There is no network of vendors associated with this benefit for members residing outside of Western New York.
- In addition, you may also use your card at specialty bicycle shops, for online subscriptions like Calm, Headspace, Peloton and for reimbursement of a Fitbit.
- Be sure to use your Health Extras debit card by the end of your plan year, as unused funds will NOT roll over.
- Log in to your member account to view and track your card balance, transactions, how many days are left to spend any remaining dollars, and more!



 To learn more, visit independenthealth.com/healthextras.



INDEPENDENT HEALTH'S RedShirt RewardsSM

Earn Up to \$30 in Rewards



For Independent Health members, it pays to get and stay healthy. Activate your RedShirt Rewards by logging in to your MyIH account through the MyIH app or at MyIH.com.

Independent Health's RedShirt Rewards provides incentives just for completing actions that can help you manage your health and wellness.

Earn a \$10 RedShirt Reward* for each eligible action — up to \$30 each plan year!**

- Annual Checkup
- Flu Shot[†]
- COVID-19*** Vaccine/Booster[†]
- Breast Cancer Screening
- Colon Cancer Screening
- Prediabetes — Enrollment in a Diabetes Prevention Program
- Diabetes Care — Diabetic Retinal Eye Exam
- Diabetes Care — A1C Test
- Statin Medication Received (for people with heart disease or diabetes)[†]

Make it a family affair, because each member in your plan 18 years of age and older (subscriber, spouse and dependents) is eligible to earn their own rewards just for completing healthy actions right for them.

HOW IT WORKS

- 1. Activate RedShirt Rewards each plan year** through your MyIH account. You'll need to activate the program each new plan year, even if you have previously participated.
- 2. Complete an eligible action** listed above.
- 3. Choose a reward.** Look for the RedShirt Rewards message with a gift card redemption link in your MyIH account. Use the link to choose a gift card from a wide range of participating retailers, including Amazon.com, Nike, Target and more!



- 4. Please note:** Your gift card redemption link will expire 90 days after being issued and you will forfeit your reward if you have not selected a gift card. Once you choose a gift card, the gift card itself does not expire.

 To get started, activate the program through your MyIH account online or in the app.

* Rewards will be issued when Independent Health receives notification of a claim for each service, which may take up to 90 days for a provider to submit the claim(s).

** \$30.00 limit per eligible member per plan year.


*** Members are eligible for one COVID-19 vaccine/booster per plan year.

[†] For members who do not have pharmacy coverage through Independent Health or Pharmacy Benefit Dimensions, these actions must be provided in a medical facility, such as a doctor's office, hospital or urgent care center. Pharmacies or community centers do not qualify.

COMMUNITY PARTNERSHIPS

Independent Health and the Independent Health Foundation are excited to work with a wide range of local partners to help all Western New Yorkers get healthy, stay active and have fun all year long.

Plus, as an Independent Health member, you're eligible to receive discounts with a variety of our community partners just by showing your member ID card!

 For more information on our partnerships, or for a list of upcoming programs and events, visit independenthealth.com/in-the-community.



INTEGRATED HEALTH SAVINGS ACCOUNTS (HSA) WITH HEALTHEQUITY®


Independent Health has partnered with HealthEquity, the nation's leading HSA administrator, to provide a convenient way to enjoy all the pre-tax benefits of paying for qualified health care expenses directly through your Independent Health HSA account. You can also use your HSA for dental, vision or other IRS eligible expenses.

When you choose the HealthEquity HSA through Independent Health, everything is automated and integrated with your health plan, including eligibility, enrollment and claims.



Get the greatest value for your health care dollar:

- Automated member portal account setup and administration
- View account balances and claims data
- Direct payment to providers or deposits to personal bank account
- Digital receipt archive stores everything securely in one place — instead of a shoebox
- Tax-free way to pay for current and future health care expenses
- Lowers your taxable income by setting aside income on a pre-tax basis
- Watch your savings grow with the ability to invest
- For your ongoing support — HealthEquity Member Services available 24 hours a day, 7 days a week

 To learn more or to download the free app, visit independenthealth.com/healthequity.



For details on eligibility and enrollment, please see the HSA form on the following page.

INTEGRATED HEALTH SAVINGS ACCOUNT (HSA) ELIGIBILITY FORM

By enrolling in an Independent Health high-deductible health plan, you may be eligible to enroll in a Health Savings Account (HSA)* with HealthEquity®, the custodian that manages HSAs on behalf of Independent Health.

What is an HSA?

An HSA is a tax-advantaged account for individuals covered by a qualified high-deductible health plan. Funds in an HSA can be used to pay for qualified medical and prescription expenses. Any unused dollars grow tax-free and carry over year-to-year, even if you change health plans, retire or leave your employer. Unused dollars also earn interest and can be invested in the investment funds available through HealthEquity.

Eligibility requirements

To be eligible for an HSA, you must be covered by an Independent Health HSA-qualified high-deductible health plan and you must answer “No” to all the questions below. If you answer “YES” to any of the questions, you are not eligible for an HSA.

- Do you have other health insurance coverage including a spouse’s health plan (does not apply to specific injury, accident, disability, dental, vision or long-term care coverage)?
- Are you enrolled in Medicare?
- Are you claimed as a dependent on someone else’s tax return?
- Are you or your spouse enrolled in a Flexible Spending Account (FSA) or Health Reimbursement Account (HRA) to help pay for your medical expenses (not including FSAs or HRAs for dental, vision or preventive care, or for expenses after the plan deductible has been met)?

By signing below, I verify that to the best of my knowledge I am eligible for a Health Savings Account and understand this form is being used by Independent Health to enroll me in a Health Savings Account (HSA) through HealthEquity. You may experience adverse tax consequences if you are not eligible for a Health Savings Account. Independent Health is not responsible for any tax consequences. If you have any concerns, please consult with your financial or tax advisor.

Please return this form with your Independent Health enrollment application to your employer.

Employer Name (Print)

Print Name

Signature

Date



* Once enrolled in the HSA, any Independent Health claims with a member liability will be automatically sent to HealthEquity and uploaded into your HealthEquity member portal. This will allow you to pay the providers directly from your member portal or mobile app.

GETTING CARE

Peace of mind comes from knowing your needs are covered, no matter the situation. When you or your family needs care, it's a comfort to know you have a variety of options. Here are some of the ways our members can access care.

INDEPENDENT HEALTH'S PROVIDER NETWORK

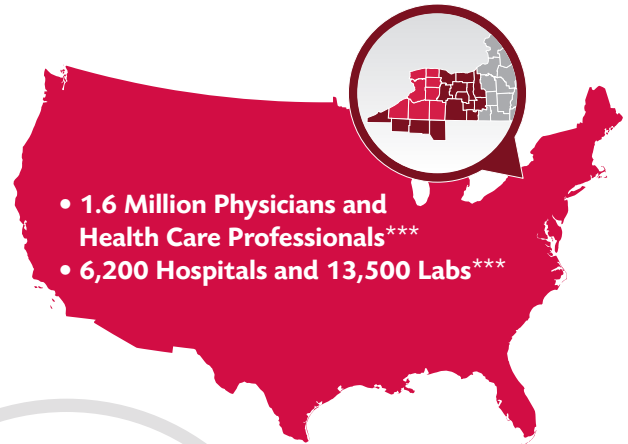
Peace of mind from coverage at home and across the country

Independent Health's local and national networks have you covered when and where you need it, no matter where you live or travel. Our provider network is a combination of an **enhanced national network for PPO plans** through UnitedHealthcare for access to care outside the Western New York region and a **local network for Point of Service plans**. No matter where you access care, it's all backed by the RedShirt® Treatment.

The UnitedHealthcare Options PPO Network

Provides access to providers outside the 23 counties of the Independent Health Network listed below.

Be sure to point out the UnitedHealthcare Options PPO Network logo on your Member ID card. Your provider will recognize the UnitedHealthcare Options PPO logo on your ID card and process your claim accordingly.



The Independent Health Network

Provides in-network access to providers in the 8 core counties of Western New York, plus 15 surrounding counties:

Western New York

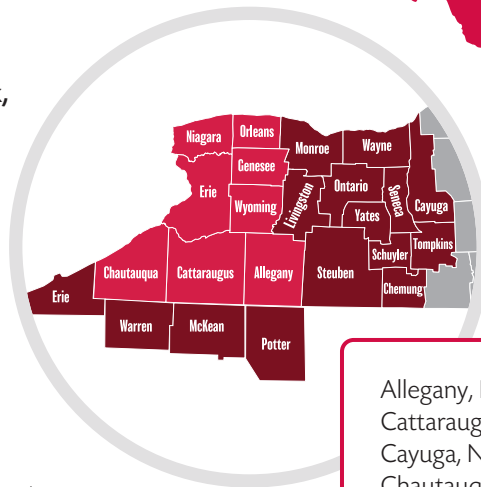
- Access to all hospitals and labs in the core service area
- More than 98% of WNY physicians*
- Most WNY pharmacies and more than 54,000 national pharmacies**

Regional New York


- Access to 15 hospitals and over 9,300 providers†

Regional Pennsylvania

- Access to 10 hospitals and over 1,500 providers†



Allegany, NY	Ontario, NY
Cattaraugus, NY	Orleans, NY
Cayuga, NY	Potter, PA
Chautauqua, NY	Schuyler, NY
Chemung, NY	Seneca, NY
Erie, NY	Steuben, NY
Erie, PA	Tompkins, NY
Genesee, NY	Warren, PA
Livingston, NY	Wayne, NY
McKean, PA	Wyoming, NY
Monroe, NY	Yates, NY
Niagara, NY	

 To search for a participating provider, facility or pharmacy, visit independenthealth.com/findadoctor – including links for those in the UnitedHealthcare network.

* New York State Office of the Professions data and Independent Health contracted physicians.
** Independent Health's participating pharmacy network.
*** UnitedHealthcare Network Analysis, August 2024.
† Regional New York and Regional Pennsylvania networks as of October 2024.

Data is current as of publication and is subject to change without notification.

FINDING A PROVIDER

It's easy to find a health care provider who participates in our local and national networks. Our search tools can help you find participating doctors, specialists, hospitals, urgent care centers and much more.

UnitedHealthcare Options PPO Provider Network

An enhanced national network through UnitedHealthcare is available for access to care for providers outside of the 23 counties of the Independent Health Network.

If you have a doctor and would like to learn if they participate in the UnitedHealthcare Options PPO Network, the easiest way to do this is to call the provider office.

Search for a Provider

You can access the UnitedHealthcare Options PPO Provider Search one of two ways:



Scan this QR code for direct access to the search tool.



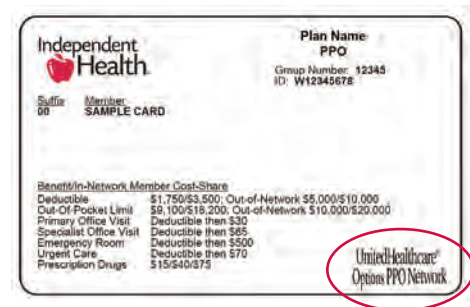
Go to the Find a Doctor section of the Independent Health website and click this link to access the search tool.

1. Visit independenthealth.com/findadoctor
2. Under "Other Provider Networks" click the "UnitedHealthcare" button as shown above to go to the provider search tool.
3. Choose "Medical or Behavioral Health".

Your Member ID Card: Show It to Know It!

A Preferred Provider Organization (PPO) plan offers nationwide in-network benefits. When using the UnitedHealthcare Options PPO Network outside of our 23-county network, you can access care at the in-network cost share.

Be sure to point out the UnitedHealthcare Options PPO Network logo on your Member ID card. Your provider will recognize this logo and process your claim accordingly.



Search Independent Health's Network

The Independent Health network provides in-network access to providers in the 8 core counties of WNY, plus 15 surrounding counties in New York and Pennsylvania.

1. Visit independenthealth.com/findadoctor and click the "Search Now" button.
2. Select your Independent Health plan and search by a category, or Search All.

Before Your Appointment

Be sure to follow any preauthorization or precertification procedures required by your plan.

ACCESS TO THE RIGHT CARE AT THE RIGHT TIME

Start With Your Doctor

When you or a family member are not feeling well or have a medical need, your first contact should be your Primary Care Physician (PCP) or pediatrician. Your primary doctor will help guide you to the appropriate care, be it in their office, a telemedicine consultation or direct you to the nearest facility for more urgent or emergency care.

TELEMEDICINE

Now more than ever, many doctors, providers and members are taking advantage of virtual appointments and new ways to connect through technology. If you can't reach your primary care physician, our telemedicine benefit provided through Teladoc® conveniently puts you in touch by phone, mobile app or online video with a U.S. board-certified doctor anytime, anywhere.

Teladoc helps you and your family feel better, faster:

- Includes board-certified pediatricians able to treat children age 0-17
- Average callback time for a general medical consult is 10 minutes
- Prescriptions (if needed) can be sent to a pharmacy of your choice



Discuss common medical issues, such as cold and flu symptoms, bronchitis, allergies, pink eye, sinus problems and more — including behavioral health, mental health and dermatology services. Check your member plan documents for your applicable member cost share.*



To learn more or to download the free app, visit independenthealth.com/telemedicine.

* Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc phone consultations are available 24 hours, 7 days a week while video consultations are available during the hours of 7 a.m. to 9 p.m., 7 days a week. Benefits vary by plan. Excludes Medicare Advantage plans. Check your benefit plan documents for your applicable member cost share and other information associated with the telemedicine benefit. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission.



WORLDWIDE EMERGENCY CARE

You have the peace of mind of knowing that in the event of an emergency you are always covered, no matter where you are in the world (subject to your applicable member liability). Keep in mind ER visits can be costly and time consuming, therefore chronic or less severe issues should be handled by your primary care physician (PCP) whenever possible.

URGENT CARE

A Better Alternative to the ER

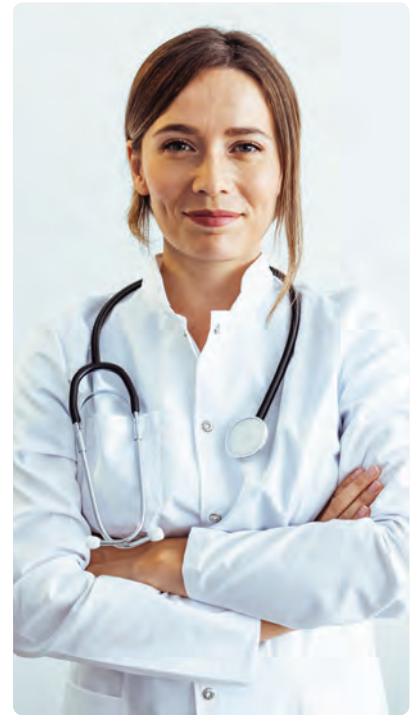
If you need immediate care for non-life-threatening injuries and illnesses (such as sprains, cuts and infections) or your doctor directs you, urgent care can be a quicker and more cost-effective alternative to the emergency room.

Independent Health’s network also includes **specialized urgent care centers** that provide pediatric, orthopedic/sports medicine and 24-hour services.

Understand Your Options to Save Time and Money

When you can’t reach your primary care physician, you have other options to seek the answers or appropriate care you need. Depending on your health plan, out-of-pocket costs may differ for each service.

Cost Consideration	Service
FREE	24-Hour Medical Help Line
\$	Telemedicine
\$\$	Urgent Care Center
\$\$\$	Emergency Room (ER)



24-HOUR MEDICAL HELP LINE

When you can’t reach your doctor or your health care center is closed, you can speak to an experienced registered nurse 24 hours a day, 7 days a week.

Call 1-800-501-3439 and ask for the 24-Hour Medical Help Line.* During normal business hours, your call will first be answered by an Independent Health Customer Service Representative.

Help and Advice for Non-Emergency Medical Issues

- Information about heart disease, asthma or diabetes
- Details about common surgeries
- Advice on how to treat a child’s fever or minor injury
- Medicine interactions and side effects
- Information on how to quit smoking
- Vaccination information

The nurse may suggest you contact your doctor so you can be seen the following day. Remember, it’s important to keep your primary care physician up to date on all matters of your health.

 To learn more, visit independenthealth.com/24medhelp.

* Independent Health’s 24-Hour Medical Help Line should not be used for diagnosis or as a substitute for a physician.

\$0 PREVENTIVE SERVICES

Staying up to date with your preventive care is key to maintaining and improving your health and well-being. That's because, through prevention, illness can be detected and treated early. Independent Health wants to make members aware of all the **\$0 preventive services** offered to keep you healthy. Even those enrolled in a deductible health plan can enjoy FREE preventive services right from the start! It's just one of the ways we're helping you get and stay healthy.

Top 10 FREE Preventive Services

- Annual Routine Checkup*
- Cholesterol Screening
- Colonoscopy Screening
- Diabetes Screening
- High Blood Pressure Screening
- Mammography Screening
- Pap Smear Collection and Preparation
- Vaccinations
- Well-Child Visit*
- Well-Woman Visit*

Additional FREE Preventive Services

- Abdominal Aortic Aneurysm Screening
- Alcohol Misuse Screening and Behavioral Counseling Intervention
- Aspirin Therapy Discussion for Prevention of Cardiovascular Disease, Colorectal Cancer or Pre-eclampsia
- Asymptomatic Bacteriuria Screening
- Behavioral/Social/Emotional Screening, Newborn-21yrs.
- Bone Density Screening
- Breast and Ovarian Cancer Susceptibility, Genetic Testing**
- Breast Cancer Preventive Medications
- Breast Feeding Support and Counseling
- Cardiac Arrest Assessment, 11-21yrs.
- Chlamydia Screening
- Colonoscopy Pre-operative Visits
- Colonoscopy Preparation with Prescription
- Congenital Hypothyroidism Screening
- Contraceptive Drugs and Devices, including both Prescription and Over-the-Counter Products
- Contraceptive Methods and Counseling
- Dental Caries Treatment in Preschool Children
- Depression Screening (Adults and Maternal)
- Diabetes Screening
- Diabetic Equipment and Supplies
- Diabetes Prevention Program
- Drug Abuse Screening
- Falls Prevention in Older Adults
- Fluoride Varnish
- Folic Acid — During Pregnancy
- General Health Panel and Basic Metabolic Panel
- Gonorrhea — Prophylactic Medication for Newborns
- Gonorrhea Screening
- Health Risk Assessment
- Healthy Diet Counseling
- Hearing Loss Screening for Newborns
- Hepatitis B and C Screening
- Hepatitis Virus Assessment, Newborn-21yrs.
- High Blood Pressure Screening
- HIV Counseling
- HIV Preexposure Prophylaxis for Prevention of HIV Infection
- HIV Screening
- HPV Screening
- Intensive Behavioral Therapy for Cardiovascular Disease
- Interpersonal and Domestic Violence Screening and Counseling
- Iron Deficiency in Pregnant Women Testing
- Latent Tuberculosis Infection Screening
- Lead Screening
- Lipid Screening
- Lung Screening – Low Dose CT
- Major Depressive Disorder Screening for Children and Adolescents
- Obesity Screening
- Oral Contraceptives
- Pediatric Preventive Health Care — “Bright Futures”
- Perinatal Depression – Counseling and Intervention
- Phenylketonuria Screening (Children)
- Prenatal Visit* and One (1) Postpartum Visit*
- Preventive Laboratory Services including:
 - » *Select Angiotensin-Converting Enzyme (ACE) Inhibitors*
 - » *Select Antidepressants*
 - » *Select Oral Anti-Diabetic Medications*
 - » *Select Statins*
 - » *Select Beta-Blockers*
 - » *Select Oral Medications for Osteoporosis*
- Prostate Screening
- Rh(D) Incompatibility Screening in Pregnant Women
- Screening for Suicide Risk, 12-21yrs.
- Screening for Urinary Incontinence
- Sexually Transmitted Infections Counseling
- Sickle Cell Disease Screening
- Skin Cancer Behavioral Counseling
- Smoking Cessation Counseling and Intervention
- Syphilis Screening
- Unhealthy Drug Use Screening
- Visual Impairment Screening (for Children Younger than 5 Years Old)
- Weight Loss to Prevent Obesity Behavioral Interventions — Adults

These services are covered in full when rendered by an in-network/participating provider. Some preventive services need to meet specific criteria. Please call Member Services at (716) 631-8701 or 1-800-501-3439 for clarification of coverage. Please keep in mind a routine checkup (well visit) or preventive service can sometimes turn into a “sick visit,” in which you will be responsible for paying an office visit copay/coinsurance or, if enrolled in a deductible plan, all charges until your deductible level is met. There may be other services performed in conjunction with the above preventive care services, which are subject to any applicable liability as described in your contract.



To view a complete list of free preventive care services, visit independenthealth.com/preventive.

* Does not include procedures, injections, diagnostic services, laboratory and X-ray services, or any other services not billed as an Evaluations and Management (E&M) code.

** Please note: BRCA mutation screening requires prior authorization to review for medical necessity based on product. Reference the following policy for additional information: Breast Cancer Susceptibility 1 and 2 (BRCA ½) Sequence Testing for Susceptibility to Hereditary Breast Cancer and BRACAnalysis® Rearrangement Test (BART).

Preventive Care Services are: Items or services with an “A” or “B” rating from the United States Preventive Services Task Force; immunizations pursuant to the Advisory Committee on Immunization Practices (“ACIP”) recommendations; and preventive care and screenings that are provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (“HRSA”).

\$0 PREVENTIVE DRUGS

Controlling health care costs is important to all of us. But if you have a chronic condition, it might be difficult to control your prescription drug costs while managing your condition.

To help, Independent Health has developed a list of preventive medications for chronic conditions which are no cost to you. This means members can receive these important medications from day one of their plan year at zero out-of-pocket cost.

While this benefit applies to most plans, you should check your summary of benefits for your specific plan details. You can do so by logging in to your member account using our **MyIH** app, or through our website at **independenthealth.com**.

How do I know which drugs are \$0 cost preventive drugs?

Once you are logged in to your account and have checked your benefits, you can view your plan's drug formulary. The formulary is the complete list of prescription drugs covered under your plan, and you can identify the qualifying \$0 preventive drugs as follows:

- **All Plans: Drugs marked with 'ACA' on the formulary**

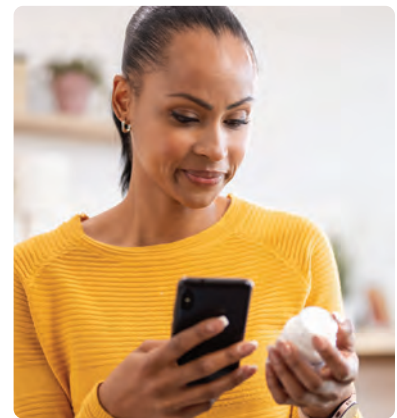
Preventive drugs covered under the Affordable Care Act are listed with an 'ACA' in the formulary and are \$0 cost for members of all plans. The ACA-qualifying medications are added or removed by the United States Preventive Services Task Force (USPSTF) and can change as recommendations are updated.

ACA preventive drugs and drug categories include: aspirin, bowel preparation, breast cancer primary prevention, contraceptives, fluoride, folic acid supplements, HIV pre-exposure prophylaxis (PrEP), statins, tobacco cessation and metformin for prediabetes. Some medications (per USPSTF recommendations) are only covered as preventive for certain ages.

- **Non-Standard Plans Only: Drugs marked with 'PV' on the formulary**

Independent Health has created a more robust list of \$0 preventive drugs for our non-standard plans. In addition to drugs marked with 'ACA,' look for drugs marked with 'PV' on the formulary.

The list includes drugs in the following categories: antidepressants, blood pressure and heart disease, cancer, cholesterol, diabetes, osteoporosis and respiratory.



For further assistance, call Independent Health's Member Services at (716) 631-8701 or 1-800-501-3439 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m.

 To view details for your specific plan, log in to your account at **MyIH.com**.

HEALTH TOOLS & APPS



In today's busy world it can be a challenge to get and stay healthy. That's why Independent Health offers convenient online resources and apps for support anytime, anywhere. When you download the MyIH app you'll have personalized, easy access to a wide range of tools and support – from nutrition and exercise to goal setting and managing your overall well-being. Download the MyIH app today and get started by activating your account. It's easy!



MYIH MOBILE APP

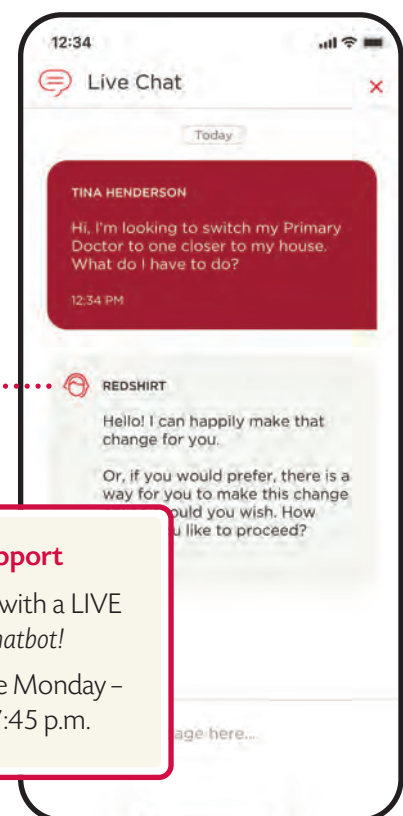
With the MyIH app, the RedShirt® Treatment and personalized information about your plan is just a chat or tap away from your fingertips.

With MyIH, you can:

- View claims, plan documents, health tools and rewards
- Track your deductible* and your balance to always know where you stand
- Manage communication preferences
- View and redeem your RedShirt Rewards**
- Search for a doctor, pharmacy or provider and manage your doctors in your profile
- View and share your member ID card through text message, email and more
- Manage your Personal Action Plan
- Review your benefits and what's covered on your plan
- Keep tabs on your Nutrition Rewards and your Health ExtrasSM benefit**

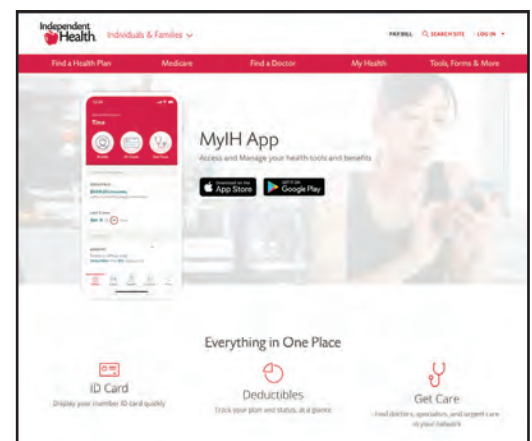


To learn more or to download the free app, visit independenthealth.com/MyIH.



RedShirt® Chat Support

- Chat one-on-one with a LIVE RedShirt – *not a chatbot!*
 - » Access with ease Monday – Friday, 8 a.m. – 7:45 p.m.







* The tracker applies to your in-network deductible and reflects claims that have been submitted by your provider(s) and processed by Independent Health. Dependent claims information is tracked and reflected in the dollar amounts displayed through your deductible tracker.

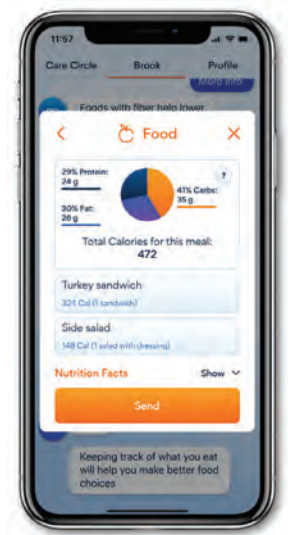
** Benefits vary by plan.

BROOK

Brook offers a variety of programs personalized to your lifestyle and health goals. **Brook+** and the **Brook Health Companion** are fully digital, and available right on your smartphone. No phone calls or appointments necessary.

Brook is FREE and supports you with:

-  Access to Health Coaches who create your personal path for success
-  Meal planning and nutrition advice from registered dietitians
-  Support for health goals like weight loss, diabetes prevention and blood sugar control
-  To take the 1-minute health quiz to find out which Brook program is right for you or to learn more, visit independenthealth.com/brook.



BROOK+


Prediabetes affects **one in three** American adults, but most don't even know they have it. Without action, many will develop Type 2 diabetes. The good news is you can significantly reduce your risk with the Brook+ Diabetes Prevention Program.

Brook+ is a program designed to help you make small, yet meaningful changes to your health that can last a lifetime.

You get all the tools needed to achieve success, including:

- Personal Health Coach
- Progress-tracking tools
- Digital scale and Fitbit*
- The knowledge you need to develop healthy habits that stick

Brook+ is available to eligible members at **no additional cost**.

-  To learn more about Brook+, visit brook.health/plus-dpp-ih/.



* One digital scale mailed to each Brook+ member upon sign up. One Fitbit voucher provided to each Brook+ member after four weeks of active participation in the program.

COMPARE COSTS AND SAVE

Understanding all the options and managing the costs for the medications and medical services you need to keep your family healthy can be a challenge. That's why Independent Health offers two tools that help make it easier to compare costs right from your MyIH account.

Compare Rx Costs

Review, shop and save on your prescriptions:

- Search for your medication by name and dosage
- Locate nearby participating pharmacies
- Compare real-time costs specific to your plan

Compare Medical Costs

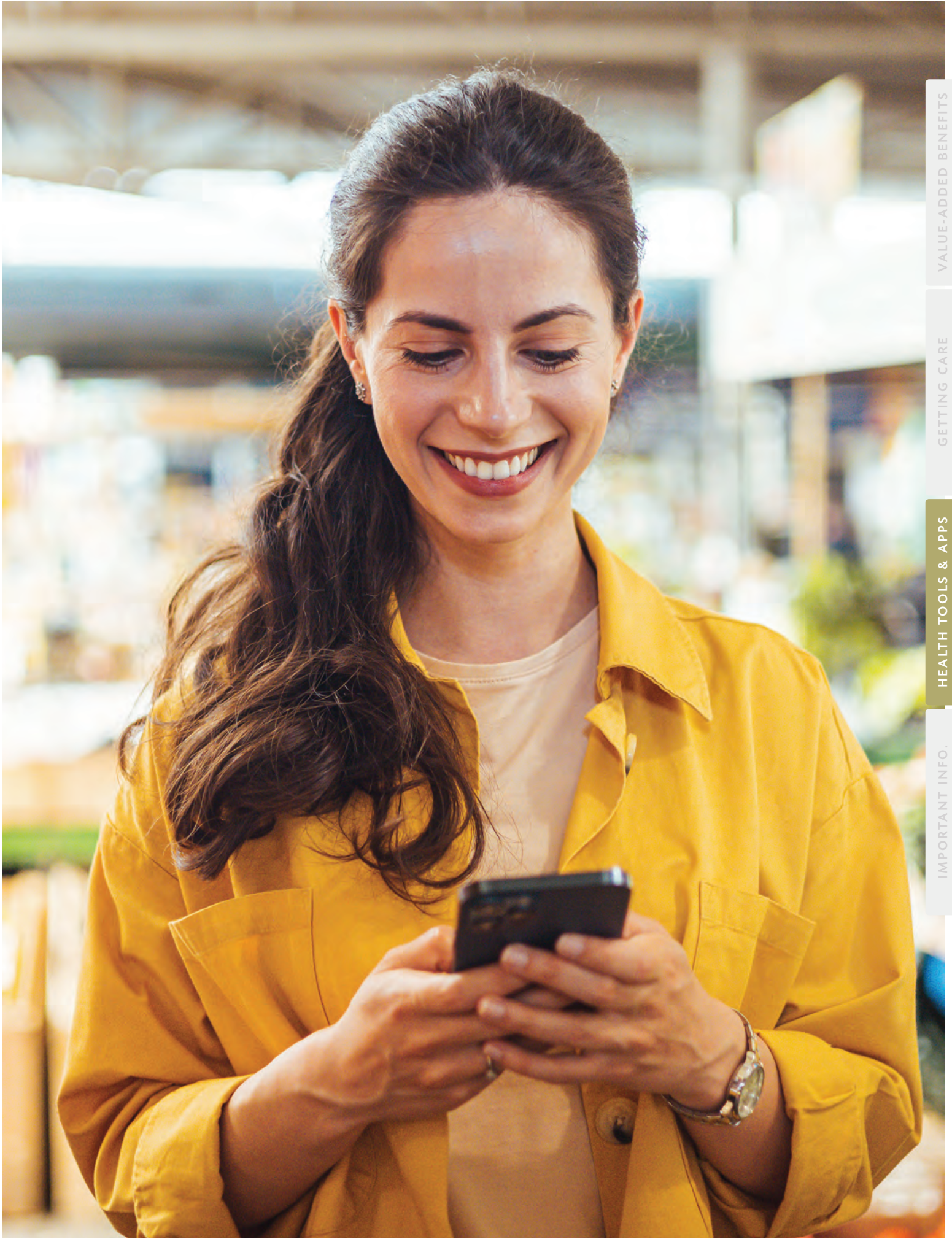
Make informed decisions about health care services, procedures and providers:

- Search by treatment category
- View average costs per procedure/location
- Review treatment timelines to understand the total scope of care, from evaluation through recovery
- Research providers by speciality or location, save favorites and select a doctor
- Compare real-time cost estimates specific to your plan



To start comparing, log in to your account and click the "Compare Costs" tile on your dashboard. Visit independenthealth.com/login.





VALUE-ADDED BENEFITS

GETTING CARE

HEALTH TOOLS & APPS

IMPORTANT INFO.

IMPORTANT INFORMATION

When you need information about your benefits or your plan, you have plenty of resources to get answers. You can always contact the Independent Health RedShirtsSM at (716) 631-8701 or 1-800-501-3439 or use Chat through the MyIH app or your online account. The following section is also a handy reference that you can access throughout the year should you need it.

EXPLANATION OF BENEFITS (EOB)

All Independent Health members will receive an Explanation of Benefits (EOB) after each health care visit or use. The EOB is not a bill, nor is payment expected at time of receipt.

Each EOB will provide details of the service provided, including date(s) of service, description, rate, any copays/coinsurance and member responsibility (if applicable). You'll also see an overview of your annual deductible (if applicable) and out-of-pocket maximums, including any remaining amounts toward meeting your threshold levels.

Go Green and Get Your EOB Electronically

Just log in to your online member account and follow the simple steps when selecting "Go Paperless Now" for delivery of your EOB.

 To view a sample EOB, visit independenthealth.com/EOB.

Independent Health
Independent Health Association, Inc.
 511 Farber Lakes Drive
 Buffalo, NY 14221

Electronic Service Requested

If you have any questions, please call Independent Health at (716) 631-8701 or (800) 501-3439 or visit us online at www.independenthealth.com

Statement Date: 07/06/18
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CONFIDENTIAL

EXPLANATION OF BENEFITS - THIS IS NOT A BILL Please retain this copy for your records and tax purposes

Name:		Group Name:						Group #:			
Member ID#:		Provider:						Claim #:			
Dates of Service	Service Description	Total Charges	Rate	Deductible	Copay/Coins	Not Covered	COB Adj. Amt.	Provider Liability	Remark Code(s)	Plan Pays	
05/29/18	Routine radiology	75.00	72.05	72.05	0.00	0.00		0.00	533 25	0.00	
Claim Totals:		75.00	72.05	72.05	0.00	0.00				0.00	
Total Member Responsibility:								72.05		Total Plan Payment:	0.00

Remark Code Description:

25 Deductible Amount
 533 Provider Network discount applied. Member not responsible for balance billing.

Summary Information

Your Deductible Combined Family limit is \$10,000.00, used \$2,117.59, remaining \$7,882.41
 Your Out of Pocket Max In Network Family limit is \$10,000.00, used \$2,117.59, remaining \$7,882.41
 Your Out of Pocket Max Out of Network Family limit is \$20,000.00, used \$2,117.59, remaining \$17,882.41

1 OF 2 F

ENV 14106

PRIVACY AND CONFIDENTIALITY, DRUG FORMULARY AND QUALITY MANAGEMENT

Privacy and Confidentiality

Upon joining Independent Health, a member contract and/or amendments are sent to you each year. This information outlines the rights, responsibilities and benefits you have as a member. As new and potential laws regarding protecting the privacy and confidentiality of health information are reviewed in the state and federal government, it is important for you to know that Independent Health is committed to maintaining the confidentiality of your health information.

- When you, as a subscriber, enroll with Independent Health, you give a general consent for your own medical records and those of your family members to be accessed by Independent Health as provided under the terms of your member contract.
- Independent Health’s contracts with participating providers reinforce your right under New York state law to access your own medical records although your provider may charge a per page copying fee.
- You have the right to the protection of privacy of your health information in all settings, including privacy and confidentiality of all records pertaining to treatment unless otherwise provided by law or by your member contract.
- All member information and records used for purposes of preparing, compiling, or analyzing Independent Health measurement data shall be kept confidential. All member-specific information shall be removed from such measurement data prior release, except in circumstances when state or federal regulatory agencies request “patient level” data as allowed by law.
- Except under the terms of the member contract or as provided by law, Independent Health will not release a member’s identifiable medical records to any third party, including the member’s fully insured employer, without receiving a signed special release from the member.

Drug Formulary

The Individual Practice Association of Western New York, Inc. (IPA/WNY), the physician group that provides care for Independent Health members, has developed and maintained a therapeutic drug formulary since 1992. A drug formulary is a list of the most appropriate and cost-effective medications covered by your plan. When physicians write a prescription for Independent Health members who have a prescription drug rider, they consult the formulary and select the needed medication.

 To view the most up-to-date drug formularies, please visit independenthealth.com/formulary.

Quality Management

Independent Health provides a comprehensive quality management (QM) program in an effort to implement programs to ensure quality clinical care, clinical service and HMO service. The QM program is devised to evaluate the quality of care and services provided to Independent Health members, and identify opportunities for continuous improvement.

If you have any questions or would like a copy of our Privacy and Confidentiality notice, Drug Formulary or Quality Management program, please call our sales department at (716) 631-5392 or 1-800-453-1910.

 To view Independent Health’s Privacy Notice, visit independenthealth.com/privacy-and-security.


INDEPENDENT HEALTH'S 2025 DRUG FORMULARY

When selecting your health care plan, important consideration should be placed on what prescription medications are covered, especially if you or your dependents rely on specialty or even regular use of medications. Independent Health formularies are the complete list of prescription drugs covered under your plan. The medications in each formulary are carefully selected by Independent Health's Pharmacy & Therapeutics Committee and are based on an evaluation of safety, quality, effectiveness and cost.

How It Works:

- STEP 1** Visit independenthealth.com/formulary
- STEP 2** Click on **"Employer and Individual/Family Formularies"**
- STEP 3** Click on **"View the Independent Health Drug Formulary III"**

The formulary information applies to small group plans available directly from Independent Health. Check your summary of benefits to ensure this formulary (Drug Formulary III) is associated with your plan prior to using your prescription drug benefit.

 To view the most up-to-date drug formularies, please visit independenthealth.com/formulary.

NATIONAL PHARMACY NETWORK

For members who have a prescription drug rider, Independent Health offers our National Pharmacy Network, with coverage at pharmacies* across the country, including:

- BJ's
- Costco
- Discount Drug Mart
- Giant/Stop & Shop
- Giant Eagle
- Hannaford
- Harris Teeter
- Hy-Vee
- Kinney
- Osco/Sav-on
- Price Cutter
- Publix
- Rite Aid
- Safeway
- Sam's Pharmacy
- Tops Markets
- Walgreens
- Walmart Pharmacy
- Wegmans Pharmacy
- Weis
- Winn Dixie

Whether you are out of the area for an extended period of time or are traveling across the country, members have access to more than 54,000 in-network pharmacies in the United States*. Independent Health also helps support a wide range of independent pharmacies in Western New York by providing in-network local pharmacy coverage as well.

* Independent Health's participating pharmacy network as of publication. Data subject to change without notification.

MAIL ORDER PHARMACY


Skip the wait at your local pharmacy with Independent Health's mail order program* and have your prescriptions mailed directly to your home.

The mail order program is free, saving you time and money:

- Convenient deliveries right to your mailbox
- Save money with 90-day supplies of maintenance medications at a reduced copayment (when available depending on your plan)

How It Works:

- Get a new prescription from your doctor for a 90-day supply.
- Using your member ID card, register with one of our mail order pharmacy partners, Wegmans or ProAct.
- Pay your copayment for your medication.
- Refill your prescriptions online, by phone or through the mail.

 To learn more, access links and download mail order forms, please visit independenthealth.com/individuals-and-families/tools-forms-and-more/drugs-covered/mail-order.

* Medications available through mail order pharmacies depend on your plan. Please check your summary plan description for the types of medications you may obtain through mail order. You can also look up specific medications on your formulary (list of covered drugs). Those marked on the formulary with "MM" are maintenance medications that may be filled as a 90-day supply.



Nondiscrimination statement and language assistance services

If you, or someone you're helping, have questions about Independent Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-501-3439.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Independent Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-501-3439.

如果您，或是您正在協助的對象，有關於[插入 Independent Health 項目的名稱 Independent Health 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-800-501-3439。

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Independent Health, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-501-3439.

Si oumenm oswa yon moun w ap ede gen kesyon konsènan Independent Health, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-800-501-3439.

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Independent Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-501-3439 로 전화하십시오.

Se tu o qualcuno che stai aiutando avete domande su Independent Health, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-800-501-3439.

אויב איר, אודר עמזעער איר העלפסט, האט פראגעס וועגן Independent Health האט דאס רעכט צו באקומען הילף און אינפארמאציע און אייער שפראך אומזיסט. צו רעדן מיט דער אייבערזעצער, קלונג 1-800-501-3439

যদি আপনি, অথবা আপনি অন্য কাউকে সহায়তা করছেন, সম্পর্কে প্রশ্ন আছে Independent Health আপনার অধিকার আছে বিনা খরচে আপনার নিজস্ব ভাষাতে সাহায্য পাবার এবং ভাষ্য জানবার। অনুবাদকের সাথে কথা বলার জন্য, কল করুন 1-800-501-3439

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie Independent Health, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-800-501-3439.

إن كان لديك أو لدى شخص تساعدُه أسئلة بخصوص Independent Health ، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-800-501-3439

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Independent Health, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-501-3439.

اگر آپ کسی کو مدد دے رہے ہیں اور آپ دونوں کو سوال ہے Independent Health کے بارے میں، تو آپ دونوں کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ ترجمان سے بات کرنے کے لیے، 1-800-501-3439 فون کریں۔

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Independent Health, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap angisang tagasalin, tumawag sa 1-800-501-3439.

Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις γύρω απο το Independent Health, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να μιλήσετε σε έναν διερμηνέα, καλέστε 1-800-501-3439.

Nëse ju, ose dikush që po ndihmoni, ka pyetje për Independent Health, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin 1-800-501-3439.

Discrimination is Against the Law

Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Independent Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Independent Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Independent Health's Member Services Department.

If you believe that Independent Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Independent Health's Member Services Department, 511 Farber Lakes Drive, Buffalo, NY 14221, 1-800-501-3439, TTY users call 711, fax (716) 635-3504, memberservice@servicing.independenthealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Independent Health's Member Services Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at: <http://www.hhs.gov/ocr/office/file/index.html>

NOTES



Enrollment Application/Change Form

Please clearly **PRINT** all information

P.O. Box 710, Buffalo, NY 14231-0710 independenthealth.com

KEY

† Supporting documentation required

‡ If allowed by plan; supporting documentation may be required

§ Must include date of qualifying event

Employer Admin. Initials:	Date:
---------------------------	-------

To avoid a delay in your health insurance coverage, please be sure ALL SECTIONS ARE COMPLETED

What type of insurance are you applying for (select one)?

- Employer Group – actively employed COBRA Individual (application must include payment and supporting documentation)

A Coverage Information

Name of Employer (not needed for individuals not associated with employer group)

Account Number	Sub Account (if applicable)	Plan Name
----------------	-----------------------------	-----------

Effective Date (date the coverage for this applicant should be effective)	Employee ID/Division/Union/Class (if applicable)
---	--

Failure to include a date in this field may result in a delay in your coverage.

B Qualifying Event Information

Enroll/Add Coverage (enter date and select reason below) **Date of Qualifying Event:** ____/____/____ (ex: date of hire)

Check One:

- | | | | |
|--|--|---|-------------------------------------|
| <input type="checkbox"/> Open Enrollment | <input type="checkbox"/> New Hire § | <input type="checkbox"/> Newborn § | <input type="checkbox"/> Marriage § |
| <input type="checkbox"/> Relocated/transfer § | <input type="checkbox"/> Adoption/Guardianship † | <input type="checkbox"/> Involuntary Loss of Coverage § | |
| <input type="checkbox"/> Change in Employment Status § | <input type="checkbox"/> Domestic Partner ‡ | <input type="checkbox"/> Enrolling COBRA coverage | |
| <input type="checkbox"/> Other † _____ | | | |

Disenroll/Cancel Coverage (enter date and select reason below) **Effective date of cancellation:** ____/____/____

Check One:

- | | | | |
|---|--|--|---|
| <input type="checkbox"/> Terminate Employment | <input type="checkbox"/> Deceased | <input type="checkbox"/> Dependent Max age reached | <input type="checkbox"/> Divorced † |
| <input type="checkbox"/> Moved out of area | <input type="checkbox"/> No longer eligible | <input type="checkbox"/> Nonpayment | <input type="checkbox"/> Other coverage |
| <input type="checkbox"/> Layoff/Strike | <input type="checkbox"/> Cancel coverage for entire family | <input type="checkbox"/> Cancel coverage for all dependents only | |
| <input type="checkbox"/> Cancel coverage for the following dependents only: _____ | | | |

Change(s) to existing plan (enter date and select reason below) **Effective date of change:** ____/____/____

Check One:

- | | | | | |
|----------------------------------|---|---|------------------------------------|---|
| <input type="checkbox"/> Address | <input type="checkbox"/> Phone N ^o | <input type="checkbox"/> Marital status | <input type="checkbox"/> Last Name | <input type="checkbox"/> New Employment type* |
|----------------------------------|---|---|------------------------------------|---|

***If new employment type check one box below:**

- | | | | | |
|---|--------------------------------|-----------------------------------|--|--------------------------------------|
| <input type="checkbox"/> Active | <input type="checkbox"/> COBRA | <input type="checkbox"/> Inactive | <input type="checkbox"/> Surviving Insured | <input type="checkbox"/> TEFRA/DEFRA |
| <input type="checkbox"/> Retired <i>Check here if employee is changing to retired status.</i> | | | | |

Employee/Individual Social Security Number

SSN input box with dashes

Dependent #1

Dependent SSN input box with dashes

† Supporting documentation required ‡ If allowed by plan; supporting documentation required

Dependent SSN

Relationship to Employee/Individual

- Spouse, Child, Grandchild ‡, Legal ward †, Domestic Partner ‡, Other † (please specify)

Dependent/Spouse Last Name, First Name, Middle Initial, Date of Birth (MM/DD/YYYY)

Gender, Mobile Phone No. (include area code), Home Phone No. (include area code)

Email address, Primary Language: (if other than English)

Primary Care Physician (refer to Find A Doctor tool at independenthealth.com/findadoctor)

Provider Name, Provider Address, Are you a current patient of this physician? (Y or N)

Dependent #2

Dependent SSN input box with dashes

† Supporting documentation required ‡ If allowed by plan; supporting documentation required

Dependent SSN

Relationship to Employee/Individual

- Spouse, Child, Grandchild ‡, Legal ward †, Domestic Partner ‡, Other † (please specify)

Dependent/Spouse Last Name, First Name, Middle Initial, Date of Birth (MM/DD/YYYY)

Gender, Mobile Phone No. (include area code), Home Phone No. (include area code)

Email address, Primary Language: (if other than English)

Primary Care Physician (refer to Find A Doctor tool at independenthealth.com/findadoctor)

Provider Name, Provider Address, Are you a current patient of this physician? (Y or N)

Dependent #3

Dependent SSN input box with dashes

† Supporting documentation required ‡ If allowed by plan; supporting documentation required

Dependent SSN

Relationship to Employee/Individual

- Spouse, Child, Grandchild ‡, Legal ward †, Domestic Partner ‡, Other † (please specify)

Dependent/Spouse Last Name, First Name, Middle Initial, Date of Birth (MM/DD/YYYY)

Gender, Mobile Phone No. (include area code), Home Phone No. (include area code)

Email address, Primary Language: (if other than English)

Primary Care Physician (refer to Find A Doctor tool at independenthealth.com/findadoctor)

Provider Name, Provider Address, Are you a current patient of this physician? (Y or N)

Certification and Consent – Signature REQUIRED

I certify that the information given on this application is current, true and correct to the best of my knowledge and I have read and agree to this statement. I understand that this application and my spouse or eligible dependent’s subsequent receipt of health care services are subject to the terms of the applicable coverage document. I understand that if I enroll in a health coverage product through my employer, my employer is responsible for remitting premium payments on my behalf, or in the case of self-insured employers, my employer is responsible for paying my health care claims. I consent to any person or institution that shall have rendered health services to me or to any member of my family under the applicable coverage document to make available any photographs, records or information regarding such services to Independent Health¹. Any information received or generated by Independent Health shall be kept confidential and secure as required by applicable laws, rules, regulations or contract. I also consent to Independent Health disclosing my health information or the health information of any member of my family for Independent Health’s or a provider, health plan, health care clearinghouse or other covered entity’s treatment, payment or health care operations as permitted by applicable laws, rules and regulations. This consent shall remain in effect until revoked by me in writing or a maximum of 24 months from this authorization.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

X Employee/Individual Signature

Date:

¹“Independent Health” means Independent Health Association, Inc. or Independent Health Benefits Corporation for members who enroll in a health coverage product through their employers or on their own. For an individual whose employer self-insures his or her health coverage, the term “Independent Health” means Independent Health Corporation, a third party administration company.





Helping you get and stay **HEALTHY**

For 45 years, our RedShirtsSM have been proud to serve our neighbors as Western New York's local health plan, providing high-quality coverage they can depend on. Being there for our members' health needs drives us to deliver more **Reasons to RedShirt**. Supporting our members through a wide range of healthy programs, partnerships and resources, including:



RedShirt Service to help members get the support and the care they deserve.



MyIH App provides personalized benefit information and fingertip access to a range of digital tools and resources.



Community Programs & Events bring healthy fun with our partners to our entire community.



Member Discounts provide savings through special offers on so many local services and activities.

It's all part of the RedShirt[®] Treatment

Learn more today at [RedShirtTreatment.com](https://www.RedShirtTreatment.com)

