



INDEPENDENT HEALTH'S 2025

Healthy NY Gold

WHAT YOU NEED TO KNOW ABOUT HEALTHY NY

Healthy NY is a state program designed to make low premium, comprehensive health insurance available to small employers that currently do not provide health insurance to their employees. Healthy NY is a deductible plan that covers essential health needs, including inpatient and outpatient hospital services, physician services, maternity care, preventive health services, diagnostic services and emergency services.

IS MY BUSINESS ELIGIBLE?

Employers must meet the following eligibility criteria:

- The business is located in New York State.
- The business has 1-50 full-time equivalent (FTE) employees.
- At least 30 percent of your employees make \$53,650* or less in annual wages. This amount is adjusted annually for inflation.
- The business has not provided comprehensive insurance within the last 12 months; or contributed less than \$50 per employee per month toward employees' health insurance; or comprehensive insurance was offered only through Healthy NY.
- The business will contribute at least 50 percent of your employees' Healthy NY Gold premiums.
- At least 50 percent of your employees offered Healthy NY Gold have accepted coverage or have coverage through another source (e.g, a spouse, a public health program), and at least one enrollee earns annual wages of \$53,650* or less.
- The business offers Healthy NY Gold to all employees who work 20 or more hours per week and earn \$53,650* or less in annual wages.

HOW DOES MY COMPANY BENEFIT?

When you offer comprehensive health insurance coverage to your employees, you'll find it easier to hire and retain the best people for your company. You'll also notice higher satisfaction and loyalty that lead to a happier, healthier workplace. Additionally, significant tax advantages may be available to your business by offering health insurance coverage. Health insurance premiums that businesses pay on their employees' behalf are generally 100% tax deductible. Providing health insurance coverage may also result in reduced payroll taxes.

WITH INDEPENDENT HEALTH, YOU GET MORE THAN A HEALTH PLAN.

You'll get a team of RedShirtsSM who work hard to ensure you and your employees get the most from your health care dollar. From getting the answers you need, to our unique benefits and resources that help everyone become more involved in their overall health, we're committed to providing the RedShirt[®] Treatment our members have come to rely on. Because it's what our members deserve.

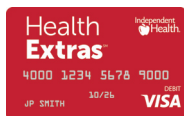
UNIQUE BENEFITS

Your plan comes with a choice between two wellness benefits to help you live a healthier lifestyle. When logging in or creating an online account, you'll be prompted to select one of the following:



Independent Health's Nutrition Benefit

Get rewarded for healthy food choices! Earn up to \$1,000** back when you buy fresh produce at TOPS Friendly Markets. Learn more at independenthealth.com/nutrition



Independent Health's \$250 Health ExtrasSM Prepaid Visa[®] Card

Use this debit card toward fitness club memberships, massages and other health and wellness services. View the current list of vendors at independenthealth.com/healthextras

INDEPENDENT HEALTH'S

RedShirt RewardsSM

Earn up to \$30 in rewards[†] just for completing actions that can help you stay healthy. Learn more at independenthealth.com/redshirtrewards

Your plan also comes with a wide range of unique health benefits and resources, including:



FREE PREVENTIVE CARE



TELEMEDICINE



URGENT CARE COVERAGE



24-HOUR MEDICAL HELP LINE



WELLNESS DISCOUNTS



EMERGENCY COVERAGE



VISION DISCOUNTS



LOW OR NO COPAY PREVENTIVE DRUGS



DENTAL DISCOUNTS



COMPARE MEDICAL AND RX COSTS TOOL

Questions?

Our RedShirtsSM are here to help. Call Independent Health today if you have questions about these plan benefits.

Sales Department

(716) 631-5392 or 1-800-453-1910, option 4

You Deserve the RedShirt Treatment.[®]



independenthealth.com

* Adjusted annually.

** Canned or frozen fruits and vegetables are excluded. Money back is in the form of store credit for future purchases.

† Rewards 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.