



2025 Summary of Benefits

Medicare Advantage Plans with Part D Prescription Drug Coverage

Independent Health's Medicare Family Choice® (HMO I-SNP)

January 1, 2025 – December 31, 2025

SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

The benefit information provided is a summary of what we cover and what you pay. It does not list every service that we cover or list every limitation or exclusion. To get a complete list of services we **cover, call us and ask for the "Evidence of Coverage."** **You can also see the Evidence of Coverage on our website, <http://www.independenthealth.com/medicare>.**

You have choices about how to get your Medicare benefits

- One choice is to get your Medicare benefits through Original Medicare (fee-for-service Medicare). Original Medicare is run directly by the Federal government.
- Another choice is to get your Medicare benefits by joining a Medicare health plan (such as Independent Health's Medicare Family Choice (HMO I-SNP)).

Tips for comparing your Medicare choices

This Summary of Benefits booklet gives you a summary of what Independent Health's Medicare Family Choice (HMO I-SNP) covers and what you pay.

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits booklets. Or, use the Medicare Plan Finder on <https://www.medicare.gov>.
- If you want to know more about the coverage and costs of Original Medicare, look in your current "Medicare & You" handbook. View it online at <https://www.medicare.gov> or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Sections in this booklet

- Things to Know About Independent Health's Medicare Family Choice (HMO I-SNP).
- Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services.
- Covered Medical and Hospital Benefits.
- Prescription Drug Benefits.

This document is available in other formats such as Braille and large print.

This document may be available in a non-English language. For additional information, call us at 1-800-665-1502 (TTY: 711).

SECTION I - INTRODUCTION TO SUMMARY OF BENEFITS

Things to Know About Independent Health's Medicare Family Choice (HMO I-SNP)

Hours of Operation & Contact Information

If you are a member of this plan, call us at 1-800-665-1502, TTY: 711.

- From October 1 to March 31 we are open 8 a.m. – 8 p.m. Eastern Time, 7 days a week.
- From April 1 to September 30 we are open 8 a.m. – 8 p.m. Eastern Time, Monday –Friday.

If you are not a member of this plan, call us at 1-800-958-4405, TTY: 711.

- From October 1 to December 7 we are open 8 a.m. – 8 p.m. Eastern Time, 7 days a week.
- From December 8 to September 30 we are open 8 a.m. – 8 p.m. Eastern Time, Monday –Friday.

Our website: <http://www.independenthealth.com/medicare>.

Who can join?

To join Independent Health's Medicare Family Choice (HMO I-SNP), you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and you must live in our service area. Our service area includes these counties in New York: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming.

Which doctors, hospitals, and pharmacies can I use?

Independent Health's Medicare Family Choice (HMO I-SNP) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's provider and pharmacy directory at our website (<http://www.independenthealth.com/medicare>).

Or, call us and we will send you a copy of the physician/provider and pharmacy directories.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers – and *more*. Some of the extra benefits are outlined in this booklet.

We cover Part D drugs. In addition, we cover Part B drugs including chemotherapy and some drugs administered by your provider.

- You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions on our website, www.independenthealth.com/medicare.
- Or, call us and we will send you a copy of the formulary.

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How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." You will need to use your formulary to locate what tier your drug is on to determine how much it will cost you. The amount you pay depends on the drug's tier and what stage of the benefit you have reached. Later in this document we discuss the benefit stages that occur: Initial Coverage and Catastrophic Coverage.

If you have any questions about this plan's benefits or costs, please contact
Independent Health

SECTION II - SUMMARY OF BENEFITS

Independent Health's Medicare Family Choice (HMO I-SNP)

MONTHLY PREMIUM, DEDUCTIBLE, AND LIMITS ON HOW MUCH YOU PAY FOR COVERED SERVICES

Monthly Plan Premium	\$40.80 per month. In addition, you must keep paying your Medicare Part B premiums.
Deductible	Medical Deductible: Not Applicable. Prescription Drug Deductible: Not Applicable.
Maximum Out-of-Pocket Responsibility	<p>Your yearly limit(s) in this plan:</p> <ul style="list-style-type: none"> \$3,000 for services you receive from in-network providers. <p>If you reach the limit on out-of-pocket costs, you keep getting covered hospital and medical services and we will pay the full cost for the rest of the year.</p> <p>Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.</p> <p>Optical dispensing, non-Medicare covered dental, premiums, hearing aids, hearing aid evaluation, and Medicare Part D prescription drugs do NOT count towards the out-of-pocket maximum.</p>

COVERED MEDICAL AND HOSPITAL BENEFITS

Inpatient Hospital	<p><u>In-Network:</u></p> <p>\$150 Copay per stay</p> <p>\$600 annual copayment limit applies.</p> <p>Requires provider preauthorization except for emergency admissions.</p>
Outpatient Hospital	<p><u>In-Network:</u></p> <p>Outpatient hospital: 10% Coinsurance.</p> <p>Provider preauthorization may apply for some services.</p>
Ambulatory Surgical Center	<p><u>In-Network:</u></p> <p>Freestanding Ambulatory Surgical Center: 10% Coinsurance.</p> <p>See the provider directory for a listing of Freestanding Ambulatory Surgical Centers.</p> <p>Provider preauthorization may apply for some services.</p>
Doctor's Office Visits	<p><u>In-Network:</u></p> <p>Primary care physician visit: You pay nothing.</p>

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	<p>Primary Care Physician is defined as Family Practitioners, General Practitioners, Internal Medicine, OB/GYN, Pediatricians and Gerontologists with no secondary specialty. If the Primary Care Physician has a secondary specialty other than internal medicine, General Practice, Family Practice, Geriatrics, Pediatrics or Obstetrics/Gynecology, the Specialist copayment associated with the physician will apply. Specialist visit: You pay nothing.</p>
<p>Preventive Care <i>(e.g., flu vaccine, diabetic screenings)</i></p>	<p><u>In-Network:</u> You pay nothing for all preventive services covered under Original Medicare at zero cost sharing. Any additional preventive services approved by Medicare during the contract year will be covered.</p>
<p>Emergency Care</p>	<p><u>In-Network:</u> \$50 Copay per visit. If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care. Worldwide Emergency Coverage: \$50 Copay. \$10,000 plan limit per occurrence for the combined unforeseen event outside of the United States.</p>
<p>Urgently Needed Services</p>	<p><u>In-Network:</u> You pay nothing. Worldwide Urgent Coverage: You pay nothing. \$10,000 plan limit per occurrence for the combined unforeseen event outside of the United States</p>
<p>Diagnostic Services / Labs/ Imaging</p>	<p><u>In-Network:</u> Diagnostic tests and procedures: You pay nothing Lab services: You pay nothing for routine lab tests - 20% Coinsurance for molecular or predisposition genetic testing. Diagnostic Advanced Radiology Services (such as MRI, CAT Scan): 10% Coinsurance. X-rays: 10% Coinsurance.</p>

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	<p>Coinsurance will apply for a diagnostic x-ray and an advanced diagnostic radiologic service if both are billed on the same day by the same provider.</p> <p>Therapeutic radiology services (such as radiation treatment for cancer): 10% Coinsurance.</p> <p>Provider preauthorization may apply for some services.</p>
Hearing Services	<p><u>In-Network:</u></p> <p>Exam to diagnose and treat hearing and balance issues: \$0 Copay for a Specialist.</p> <p>Routine hearing exam: You pay nothing.</p> <p>Hearing Aid Evaluation Exam: \$45 Copay.</p> <p>Hearing Aid: You Pay Nothing. \$1,000 benefit allowance per device. Limit 2 hearing aids per year.</p> <p>Benefit is limited to preferred hearing aids, which come in various styles and colors. You must see a Start Hearing, Inc. provider to use this benefit. You cannot combine any promotional offers with our Hearing Aid benefit. Call Member Services for additional information about the network, or visit IndependentHealth.com/Medicare.</p>
Dental Services	<p><u>In-Network:</u></p> <p>Medicare Covered: You pay nothing.</p>
Vision Services	<p><u>In-Network:</u></p> <p>Exam to diagnose and treat diseases and conditions of the eye: \$0 Copay for a Specialist.</p> <p>Routine eye exam, including yearly glaucoma screening (up to 1 visits every year): You pay nothing from an EyeMed Provider.</p> <p>Eyeglasses or contact lenses after cataract surgery: \$0 Copay.</p> <p>Eyeglasses (frames and lenses) or contact lenses: Our plan pays up to \$150 every year for eyewear from an EyeMed provider. Any costs incurred above this amount for lenses, frames or contacts is the member's responsibility.</p>

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Mental Health Care	<p><u>In-Network:</u> Outpatient group therapy visit: You pay nothing. Individual therapy visit: You pay nothing. Inpatient Mental Health Care: Days 1-5: \$150 Copay per day for each admission. Days 6-90: \$0 Copay per day.</p>
Skilled Nursing Facility (SNF)	<p><u>In-Network:</u> You pay nothing. Provider preauthorization is required.</p>
Outpatient Rehabilitation	<p><u>In-Network:</u> Occupational therapy visit: You pay nothing. Physical therapy and speech and language therapy visit: You pay nothing.</p>
Ambulance	<p><u>In-Network:</u> Ground Ambulance: \$30 Copay. Air Ambulance: 20% Coinsurance. Provider preauthorization is required for planned transportation only.</p>
Transportation	<p><u>In-Network:</u> You pay nothing. \$0 Copay for up to 36 rides. Rides must be coordinated through SafeRide. Call SafeRide at 855-955-RIDE (7433) (TTY 711) Monday – Sunday 8:00 a.m. –8:00 p.m. or call Independent Health Member Services. Trip must originate in the 8 counties of Western New York. Limit 30-miles per one-way trip.</p>
Medicare Part B Drugs	<p><u>In-Network:</u> For Part B Insulin: You pay nothing. For Part B drugs such as chemotherapy drugs: You pay nothing. Other Part B drugs: You pay nothing. Provider preauthorization may be required.</p>

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Foot Care (Podiatry Services)	<p><u>In-Network:</u></p> <p>Foot exams: You pay nothing from a Podiatrist.</p> <p>Routine Foot Care: You pay nothing for up to 8 visits every year with a Podiatrist.</p>
Durable Medical Equipment	<p><u>In-Network:</u></p> <p>\$0 Copay.</p> <p>Provider preauthorization may apply.</p>
Diabetic Supplies and Services	<p><u>In-Network:</u></p> <p>Diabetes monitoring supplies: You pay nothing.</p> <p>Diabetic Monitor: You pay nothing Limited to preferred products.</p> <p>Diabetes self-management training: You pay nothing.</p> <p>Therapeutic shoes or inserts: You pay nothing.</p>
Prosthetic Devices (braces, artificial limbs, etc.)	<p><u>In-Network:</u></p> <p>Prosthetic devices: 10% Coinsurance.</p> <p>Related medical supplies: You pay nothing</p> <p>Provider preauthorization may apply.</p>

PRESCRIPTION DRUG BENEFITS

Deductible	Prescription Drug Deductible: Not Applicable.								
Initial Coverage	<p>You pay the following until your total yearly out-of-pocket costs reach \$2,000.</p> <p>Important Message About What You Pay for Insulin – You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.</p> <p>Standard Retail Cost-Sharing</p> <table border="1" data-bbox="391 1633 1511 1730"> <thead> <tr> <th>Tier</th> <th>One-month supply</th> <th>Three-month supply</th> </tr> </thead> <tbody> <tr> <td>Tier 1 (Preferred Generic)</td> <td>\$3 copay</td> <td>\$7.50 copay</td> </tr> </tbody> </table>			Tier	One-month supply	Three-month supply	Tier 1 (Preferred Generic)	\$3 copay	\$7.50 copay
Tier	One-month supply	Three-month supply							
Tier 1 (Preferred Generic)	\$3 copay	\$7.50 copay							

PRESCRIPTION DRUG BENEFITS

Tier 2 (Generic)	\$13 copay	\$32.50 copay
Tier 3 (Preferred Brand)	19% coinsurance	19% coinsurance
Tier 4 (Non-Preferred Drug)	37% coinsurance	37% coinsurance
Tier 5 (Specialty Tier)	33% coinsurance	Not Applicable

Standard Mail Order

Tier	One-month supply	Three-month supply
Tier 1 (Preferred Generic)	Not Applicable	\$7.50 copay
Tier 2 (Generic)	Not Applicable	\$32.50 copay
Tier 3 (Preferred Brand)	Not Applicable	19% coinsurance
Tier 4 (Non-Preferred Drug)	Not Applicable	37% coinsurance
Tier 5 (Specialty Tier)	Not Applicable	Not Applicable

Your cost-sharing may be different if you use a Long Term Care pharmacy, or an out-of-network pharmacy, or if you purchase a long-term supply (up to 100 days for Tier 1 and up to 90 days on Tier 2, 3, and 4) of a drug.

Please call us or see the plan’s “Evidence of Coverage” on our website (<http://www.independenthealth.com/medicare>) for complete information about your costs for covered drugs.

Catastrophic Amount

You enter the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$2,000 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

- During this payment stage, you pay nothing for your covered Part D drugs.
- For excluded drugs covered under our enhanced benefit, you pay your Tier 2 copay.

DISCLAIMERS

This document is available in other alternate formats.

ATTENTION: If you speak Spanish, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 711).

ATENCIÓN: Si habla español, hay servicios de traducción, libre de cargos, disponibles para usted. Llame al 1-800-665-1502 (TTY: 711).

Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

You must continue to pay your Medicare Part B premium.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

Out-of-network/non-contracted providers are under no obligation to treat Independent Health members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our Member **Services number or see your "Evidence of Coverage" for more information, including the cost-sharing that applies to out-of-network services.**

Health coverage is offered by Independent Health Association, Inc.

Pre-Enrollment Checklist

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at

Current members call toll-free: 1-800-665-1502, TTY users should call 711.

Prospective members call toll-free: 1-800-958-4405, TTY users should call 711.

Understanding the Benefits

- The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit <http://www.independenthealth.com/medicare> or call 1-800-665-1502 (TTY 711) to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
- Review the formulary to make sure your drugs are covered.

Understanding Important Rules

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2026.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
- Effect on Current Coverage. Your current health care coverage will end once your new Medicare coverage starts. For example, if you are in Tricare or a Medicare plan, you will no longer receive benefits from that plan once your new coverage starts.