



WELCOME TO INDEPENDENT HEALTH!

Being a member of Independent Health has many advantages – from the comprehensive coverage your plan provides, to a wide variety of tools, benefits and services you can use to help you get and stay healthy. We’re always working hard to make sure you get the most from your health care dollar, and that begins with helping you understand your plan benefits.

WHAT YOU NEED TO KNOW ABOUT YOUR PLAN

Independent Health’s Activate **fully covers your initial spending for medical expenses** with a provided allowance, and **any remainder you don’t use can roll over to add to next year’s allowance** when you renew your plan. Use your first-dollar allowance to fully cover expenses while you are in the Full Coverage Phase. As an additional benefit, **preventive care services** like annual checkups, health screenings, vaccinations and more are always covered in full and **do not count toward your first-dollar coverage**. You and your family simply get the care you need – including pharmacy – with no worries and absolutely **no out-of-pocket expenses** during your Full Coverage Phase!

With Activate, your health care costs* are on us!

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	Full Coverage Phase You pay nothing initially. No cost to you – including pharmacy!	Deductible Phase You pay for all services until you reach your deductible.	Copay/Coinsurance Phase You pay only a copay and/or coinsurance for each service.
	Your first health care expenditures are fully covered up to your allowance.*	If you utilize your fully-covered allowance, you’ll enter the deductible phase.	Finally, in this phase you’ll pay a small cost for each service until you reach your out-of-pocket maximum.
Activate Gold	First-Dollar Allowance: \$750 (single) or \$1,500 (family) Any unused remaining allowance dollars can roll over and add to next year’s first-dollar allowance!	Deductible: \$1,500 (single) or \$3,000 (family)	O-O-P Maximum: \$7,950 (single) or \$15,900 (family)
NEW! Activate Silver	First-Dollar Allowance: \$500 (single) or \$1,000 (family)	Deductible: \$3,000 (single) or \$6,000 (family)	O-O-P Maximum: \$7,950 (single) or \$15,900 (family)

UNDERSTANDING YOUR DEDUCTIBLE

Entering the deductible phase of your plan means, excluding \$0 preventive care services with no out-of-pocket costs, you’ll be responsible for paying the full cost for health care services, subject to the deductible, until you’ve reached your maximum deductible. While paying for any service, it’s nice to know you can save money through the advantage of negotiated rates we have with providers. You also benefit from:

- **Deductible Tracker**** – You’ll always know where you are in your deductible with the help of our online deductible tracker. It keeps track of your spending so you don’t have to – and keeps you fully informed as to which phase you are currently in.



CREATE AN ACCOUNT

Creating an online account makes it easy for you to manage your health plan – and your health – in one place. You'll always have 24/7 access to check your plan benefits, view personalized health recommendations, review claims, find a doctor and utilize a variety of healthy tools and resources. Create and access your account by **downloading the free MyIH mobile app** or by visiting independenthealth.com/register.

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.

KNOW YOUR OPTIONS

When you can't reach your primary care physician, it's a comfort to know that you have other options. Understanding their differences can help you make the right decision for the care you need and can make a big impact on your health care savings.



Telemedicine Benefit: Provided through Teladoc[®] for a low out-of-pocket cost you can connect by phone with a doctor anytime, anywhere, to discuss your non-emergency symptoms or conditions (e.g., common cold). A prescription can be filled if medically necessary. Online video consultations are also available.



24-Hour Medical Help Line^{††}: When you have a health question or concern, you can call or chat online 24/7 with an experienced registered nurse. Get help recognizing symptoms, finding a doctor, identifying medication side effects and interactions, and more.



Urgent Care: For non-life-threatening injuries and illnesses (e.g., sprains, cuts, infections), this is a more cost-effective alternative to the emergency room.

Questions?

Our RedShirtsSM are here to help.

Current Members

(716) 631-8701 or 1-800-501-3439

Prospective Members

(716) 631-5392 or 1-800-453-1910

independenthealth.com

You Deserve the RedShirt Treatment.[®]



* Covers all allowed medical expenses. Some exceptions apply. For additional details, please refer to your benefit summary.

** 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. Per HIPAA requirements, you cannot view "Claims Details" information for dependents who are 13 years of age or older.

† Money back is in the form of store credit for future purchases.

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

Benefits vary by plan. Verbal translation, alternate formats of written materials, and/or assistance for those with special needs, may be available upon request. Traducción verbal, formatos alternativos de materiales escritos y/o asistencia para quienes tienen necesidades especiales, disponibles a solicitud.