



INDEPENDENT HEALTH'S
Choice Plus®

WELCOME TO INDEPENDENT HEALTH!

Being a member of Independent Health has its advantages – from the comprehensive coverage that 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 Choice Plus® offers the ability to save money by seeking care from a preferred group of physicians, hospitals and facilities. Referred to as **Network A**, this network features more than 3,000 higher-performing health care providers. That means you get better, more coordinated care for a lower cost.

Of course, you have the freedom to seek care from any Western New York physician, hospital or facility from Independent Health's full provider network, known as **Network B**, but at a greater out-of-pocket cost.

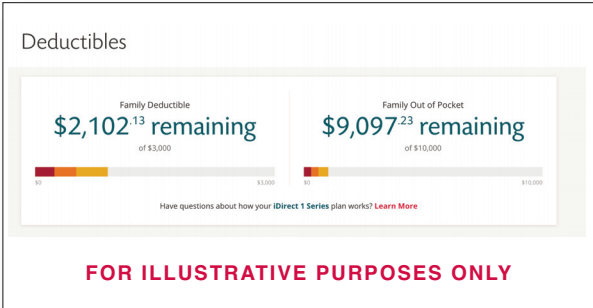
Our Find a Doctor tool makes it easy to search for providers and locations in either Network A or Network B. Visit independenthealth.com/findadoctor to get started.

Note: Services that are not available at a Network A hospital will be paid at the Network A member cost share. This includes emergency and pediatric services.

UNDERSTANDING YOUR DEDUCTIBLE

If your plan has a deductible, excluding \$0 preventive care services with no out-of-pocket costs, you'll be responsible for paying the full cost for health care services until you've reached your deductible. While paying for any service, it's nice to know you 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.
- **Out-of-Pocket Maximum** – This is the most you will have to pay for covered medical expenses in a plan year, including your deductible, copayments and coinsurance amounts. Once you reach the out-of-pocket maximum, all services are covered in full.
- **Tax-Free Accounts**** – Independent Health partners with HealthEquity® to offer an integrated Health Saving Account (HSA), allowing you to manage and pay qualified out-of-pocket expenses online.



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. Call Independent Health today if you have questions about your plan benefits.

Current Members

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

Prospective Members

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

You Deserve the RedShirt Treatment.[®]



independenthealth.com

For additional details, please refer to the 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.

** Integrated Health Saving Account (HSA) applies to eligible HSA Qualified high deductible health plans.

† 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. Independent Health's Choice Plus is a registered trademark of Independent Health Benefits Corporation.