



INDEPENDENT HEALTH'S 2021

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 \$44,075* 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 \$44,075* or less.
- The business offers Healthy NY Gold to all employees who work 20 or more hours per week and earn \$44,075* 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, tool 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.

Healthy NY Gold Plan Includes:

UNIQUE BENEFITS

This plan comes with a choice between two wellness benefits to help your employees get and stay healthy. When logging in or creating an online account, your employees will be prompted to select one of the following:

- **Independent Health's Nutrition Benefit** – Get rewarded for healthy food choices! Members earn up to \$1,000** back for buying fresh fruits and vegetables at TOPS Friendly Markets. Learn more at independenthealth.com/nutrition.
- **Independent Health's \$250 Health ExtrasSM Prepaid Visa[®] Card** – Members can use this prepaid card toward fitness club memberships, massages and other health and wellness services. View the current list of vendors at independenthealth.com/healthextras.

YOUR EMPLOYEES GET MORE VALUE



FREE PREVENTIVE CARE

More than 60 preventive services, such as mammograms, immunizations and prostate tests, are covered.



24-HOUR MEDICAL HELP LINE

Speak with an experienced registered nurse 24/7 when there is a health concern and employees can't reach their doctor.



BROOK

Chat-based health coaching from a blend of live experts and interactive tools. Enjoy personalized, 24/7 support from any smartphone.



WELLNESS DISCOUNTS

Help your employees save money on a variety of health services through our exclusive discount program. They just show their member ID card!



FOODSMART™ (FORMERLY ZIPONGO)

A convenient way to eat well, save money and develop healthy new behaviors – at home or on the go. Enjoy expert support with meal planning, recipes, goal setting, NEW \$0 virtual nutrition counseling with a registered dietitian and more.



URGENT CARE COVERAGE

Save money and spend less time in the emergency room by seeking care for non-life-threatening conditions at a participating urgent care center.



TELEMEDICINE

When employees can't reach their primary care physician, Teladoc[®] is there to put them in touch with a doctor anytime, anywhere by phone, mobile app or online video.



EMERGENCY COVERAGE

No matter where you or your employees travel in the world, rest assured that when an emergency happens, you're covered.

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

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.

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