



**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.

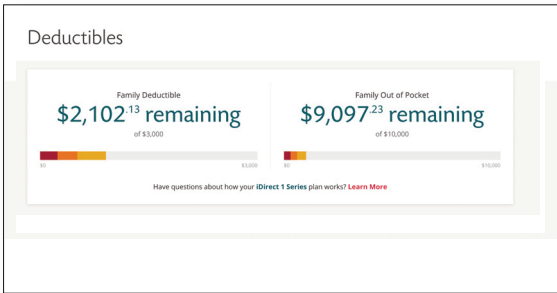
**WHAT YOU NEED TO KNOW ABOUT YOUR PLAN**

Independent Health’s Passport Plan® Local offers you **the freedom to access care locally or nationally from any physician, provider or hospital within our participating networks for the same low copay/coinsurance.** This plan provides affordable coverage for people who live or work in the eight counties of WNY and desire a national network, especially for those who frequently travel or have children attending school outside of WNY. Using providers and facilities in the First Health Network gives you the peace of mind to utilize in-network benefits - even when outside our service area. And with a wide choice of local providers in WNY\* and over 800,000 providers nationwide through the First Health Network, you’re covered for the same low cost! Find a participating provider at [independenthealth.com/findadoctor](http://independenthealth.com/findadoctor).

**UNDERSTANDING YOUR DEDUCTIBLE**

If your plan has a deductible, excluding \$0 preventive care services, you’ll be responsible for paying the full cost for health care services 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:

- **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** – Depending on your plan, you can have the option to open a Health Savings Account to help meet your deductible.
- **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.



**FOR ILLUSTRATIVE PURPOSES ONLY**



## 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](https://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](https://independenthealth.com/nutrition).
- **Independent Health's \$250 Health Extras<sup>SM</sup> Prepaid Visa<sup>®</sup> 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](https://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<sup>®</sup> 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:**<sup>†</sup> 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 RedShirts<sup>SM</sup> 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.<sup>®</sup>



[independenthealth.com](https://independenthealth.com)

For additional details, please refer to the benefit summary.

\* Provider must participate in the Independent Health Benefits Corporation network or First Health Network.

\*\* 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.

<sup>†</sup> 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.