WHAT YOU NEED TO KNOW ABOUT YOUR CHOICE PLUS PLAN

Independent Health’s Choice Plus promotes a tailored network of in-network hospitals and providers, offering the advantage of lower out-of-pocket costs – plus the delivery of comprehensive, quality services you deserve.

NEW! NO DEDUCTIBLE PRIMARY CARE OFFICE VISITS
See your doctor for primary care sick visits and pay only a copay—no need to worry if you’ve met your deductible. Getting the care you need is easier and more affordable than ever!*  

NEW! TELEMEDICINE BENEFIT
When you can’t reach your primary care physician, talk with a doctor by Web or phone 24 hours a day, 7 days a week for a low copay.  

HSA SAVINGS
Pair your plan with a reimbursement account to set aside pre-tax dollars to help you pay for your out-of-pocket expenses.**  

OUT-OF-NETWORK COVERAGE
The option to seek medical care outside of Western New York; out-of-pocket costs will be higher.  

FREE PREVENTIVE CARE
Mammograms, immunizations, colorectal cancer screenings and more are covered – free of charge.  

VISION DISCOUNTS
Enjoy great savings on eyeglass frames, lenses and contacts at participating EyeMed retail locations.  

NUTRITION AND FITNESS BENEFITS
Choose from one of two unique benefits: the Nutrition Benefit or Health Extras℠ Benefit.  

FITWORKS® ONLINE WELLNESS
Get motivated! Choose fitness challenges, set goals, join a community forum, share health tips, take a Well-Being Assessment and more.  

URGENT CARE COVERAGE
Save money and spend less time in the emergency room by seeking care at a participating urgent care center.  

EMERGENCY COVERAGE
No matter where you travel in the world, rest assured when an emergency happens, you’re covered.

NO REFERRALS
Seek care from a specialist without having to obtain a referral.
Your plan includes a choice of one of two unique benefits, both of which you’ll be eligible for after completing a Well-Being Assessment:

**Independent Health’s Nutrition Benefit**
Our nutrition benefit gives you the opportunity to get money-back rewards on fresh fruits and vegetables at TOPS Friendly Markets! You can earn up to $500 as an individual or $1,000 as a family each year. To learn more about this new benefit, visit independenthealth.com/nutrition.

**Independent Health’s Health Extras Benefit**
Receive a $250 prepaid MasterCard® to use toward health and wellness services. Visit independenthealth.com/healthextraslist to view the current list of available vendors specific to your plan.

**Getting Started with Your Plan**

**With Choice Plus, you have the freedom to seek medical care from:**

- The tailored network (Network A) of in-network hospitals, facilities and providers — including Catholic Medical Partners, Catholic Health and The Primary Connection®
- Independent Health’s full provider network (Network B) — includes all other hospitals and providers within the Independent Health network not already listed in Network A.
- Non-participating providers outside of Western New York.

**How It Works**
By using hospitals, facilities and providers in the tailored network (Network A), you benefit from lower out-of-pocket costs. You also benefit by receiving quality care along with the convenience of a dependable, comprehensive network of medical care.

*Note:* For services that are not available at a Network A hospital, those services will be paid at the Network A member cost share. This includes emergency and pediatric services. For information on participating hospitals, facilities, physicians and providers in Choice Plus, see the listing included in your sales packet or visit our website at independenthealth.com/cpfacility.

**Lowest Out-of-Pocket Costs**

<table>
<thead>
<tr>
<th>Network</th>
<th>Sample list of Hospitals and Facilities</th>
<th>Sample list of Physicians and Providers</th>
</tr>
</thead>
</table>
| Network A — Tailored (in-network) | Kenmore Mercy Hospital  
Mercy Hospital of Buffalo  
Mount St. Mary’s Hospital and Health Center  
Roswell  
Sisters of Charity Hospital  
Sisters of Charity Hospital – St. Joseph Campus  
Hospice Services within Erie and Niagara counties | Primary care physicians and specialists affiliated with Catholic Medical Partners  
The Primary Connection  
Buffalo Medical Group  
Quest, X-cell and Catholic Health labs  
All OB/GYNs and pediatricians |

**Higher Out-of-Pocket Costs**

<table>
<thead>
<tr>
<th>Network</th>
<th>Hospitals and Facilities</th>
<th>Physicians and Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network B (in-network)</td>
<td>All other hospitals within the Independent Health network not already listed in Network A</td>
<td>All other providers within the Independent Health network not already listed in Network A</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td>Facilities outside the Independent Health network</td>
<td>All providers outside the Independent Health network</td>
</tr>
</tbody>
</table>

**Sales Department**

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

independenthealth.com

For additional details, check the benefit summary enclosed in your sales packet.

* Primary Care Office Visit copay amount does not apply to your plan deductible.
** Check your benefit summary to see if the plan you are considering provides this option.
*** Pending New York State approval.

$2 in fresh produce must be purchased in a single transaction. $2 in fresh produce spending is calculated after all store discounts have been subtracted from your order. Canned or frozen fruits and vegetables are excluded. Money back is in the form of store credit for future purchases. Available on select Independent Health plans. Excludes Medicare Advantage plans. Benefits vary by plan. 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 service mark of Independent Health Benefits Corporation.

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