



## Benefit Summary

Plan Name:	thRed Platinum		
Benefits	In-Network	Out-of-Network	Additional Information
<b>General Information</b>			
Deductible	\$0	\$5,000 / \$10,000	Where a deductible applies it accumulates as non-embedded. *See Important Notes section for more detail.
Coinsurance	Applies Where Indicated	50%	
Out-of-Pocket Maximum	\$5,250 / \$10,500	\$10,000 / \$20,000	Where the out of pocket max applies it accumulates as embedded. *See Important Notes section for more detail.
Annual Maximum	Not Applicable	Not Applicable	
Lifetime Maximum	Not Applicable	Not Applicable	
<b>Preventive Services</b>			
Bone mineral density measurements or tests Cholesterol test (lipid panel) Colonoscopy Sigmoidoscopy Contraceptive Drugs, Devices and Counseling Immunizations Mammogram Pap smear Physical exam Prenatal visits Post-Partum visits Prostate test (Prostate Specific Antigen "PSA") Well-Child visit Well-Woman visit	\$0	Deductible then 50% coinsurance	All preventive services are covered in full with \$0 member liability when performed by a participating provider. See <a href="http://independenthealth.com">independenthealth.com</a> for additional information. Colonoscopy and Sigmoidoscopy require a referral.



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<b>Physician and Other Services</b>			
Primary Office Visit	\$0 copay / visit	Deductible then 50% coinsurance	PCP from General Physician, PC required for all subscribers and spouses. PCP from General Physician, PC required for dependents age 21 and older.
Specialist Office Visit	\$40 copay / visit	Deductible then 50% coinsurance	Referrals required for certain services for members age 21 and older. Refer to enrollment kit for more information.
Allergy Testing & Treatment	\$0/\$40 copay / visit	Deductible then 50% coinsurance	
Outpatient Surgical Procedures (in physician's office)	\$0/\$40 copay / visit	Deductible then 50% coinsurance	
Telemedicine - General Medical Services	\$0 copay / consultation	Not Covered	
Telemedicine - Behavioral Health Services	\$0 copay / consultation	Not Covered	
Telemedicine - Dermatology	\$40 copay / consultation	Not Covered	
<b>Emergency &amp; Urgent Care Services</b>			
Emergency Room	\$150 copay / visit	\$150 copay / visit	Copay waived if admitted
Ambulance	\$150 copay / trip	\$150 copay / trip	Must be deemed medically necessary
Urgent Care Center	\$100 copay / visit	\$100 copay / visit	
<b>Hospital and Other Facility Services</b>			
Inpatient Hospital	\$500 copay / admission	Deductible then 50% coinsurance	Semi-private room, per admission
Inpatient Hospital: Physician/Surgeon Fees	\$0 copay / visit	Deductible then 50% coinsurance	
Inpatient Hospice	\$0 copay / admission	Deductible then 50% coinsurance	Up to 210 days per plan year
Outpatient Surgical Procedures (Hospital Facility)	\$100 copay / visit	Deductible then 50% coinsurance	
Outpatient Surgical Procedures (Ambulatory Surgery Center)	\$75 copay / visit	Deductible then 50% coinsurance	
Outpatient Surgical Procedures: Physician/Surgeon Fees	\$0 copay / visit	Deductible then 50% coinsurance	
Skilled Nursing Facility	\$500 copay / admission	Deductible then 50% coinsurance	Semi-private room, per admission Unlimited days per plan year



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<b>Diagnostic Testing Services</b>			
Laboratory Testing	\$0 copay / visit	Deductible then 50% coinsurance	
EKG	\$0/\$40 copay / visit	Deductible then 50% coinsurance	
Routine Radiology	\$40 copay / visit	Deductible then 50% coinsurance	
Advanced Radiology	\$85 copay / visit	Deductible then 50% coinsurance	Radiology services, other than X-rays, including but not limited to MRI, MRA, CT Scans, myocardial perfusion imaging and PET Scans.
<b>Maternity Services</b>			
Physician Services: Prenatal and Postnatal Care	\$0 copay / visit	Deductible then 50% coinsurance	No charge after the initial diagnosis
Inpatient Maternity	Delivery: \$500 copay / admission Physician: \$0 copay / procedure	Deductible then 50% coinsurance	Semi-private room, per admission
<b>Mental Health &amp; Substance Abuse</b>			
Inpatient Mental Health	\$500 copay / admission	Deductible then 50% coinsurance	Semi-private room, per admission
Outpatient Mental Health	\$0 copay / visit	Deductible then 50% coinsurance	
Inpatient Substance Abuse - Rehab	\$500 copay / admission	Deductible then 50% coinsurance	Semi-private room, per admission
Inpatient Substance Abuse - Detox	\$500 copay / admission	Deductible then 50% coinsurance	Semi-private room, per admission
Outpatient Substance Abuse	\$0 copay / visit	Deductible then 50% coinsurance	
<b>Diabetic Supplies and Services</b>			
Diabetic Equipment (e.g. Blood glucose monitor, etc.)	\$0 copay	Deductible then 50% coinsurance	
Insulin and Other Oral Agents	\$0 copay	Deductible then 50% coinsurance	Maximum of \$100 per 30 day supply for insulin only
Diabetic Medical Supplies (Test Strips, Syringes, etc.)	\$0 copay	Deductible then 50% coinsurance	
<b>Rehabilitation Services</b>			
Chiropractic Services	\$40 copay / visit	Deductible then 50% coinsurance	
Physical - Occupational - Speech Therapies	\$40 copay / visit	Deductible then 50% coinsurance	60 visits per condition, per plan year combined therapies
Cardiac Rehabilitation	\$40 copay / visit	Deductible then 50% coinsurance	
Pulmonary Rehabilitation	\$40 copay / visit	Deductible then 50% coinsurance	



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<b>Additional Services</b>			
Durable Medical Equipment	50% coinsurance	Deductible then 50% coinsurance	
Prosthetics and Appliances	50% coinsurance	Deductible then 50% coinsurance	
Chemotherapy Visits	\$0/\$40 copay / visit	Deductible then 50% coinsurance	See Medications Administered in an Office or Outpatient Hospital Setting for additional member liability
Medications Administered in an Office or Outpatient Hospital Setting	10% coinsurance	Deductible then 50% coinsurance	Excludes Allergy Injections
Home Health Care	\$40 copay / visit	Deductible then 50% coinsurance	Up to 40 visits per plan year
RedShirt Rewards	Up to \$30 in rewards for covered members ages 18 and up per plan year for completing health related activities.	Not Covered	
Unique Benefits	Earn up to \$550 in thRed Rewards.	Not Covered	Activate your account in the MyIH app to earn \$200--a spouse will also earn a \$50 e-gift card for activating their account. Throughout the year you can earn up to \$300 more for completing preventive health services and engaging in healthy activities.
<b>Prescription Drug Coverage</b>			
Prescription Plan	\$5/\$30/50%	Not Covered	Must be filled at a participating Pharmacy. This plan utilizes Prescription Drug Formulary III. Cost-share, if applicable, does not apply to certain prescription drugs. Visit our website to review our formulary.
Maintenance Medications	2.5 copays for a 3 month supply, Deductible may apply	Not Covered	Mail Order: Must be obtained from ProAct or Wegmans. Retail Pharmacy: Must be filled at a participating Pharmacy.
Medicare Part D Creditable Coverage Status	Creditable*	Not Applicable	For those who are Medicare eligible, this plan meets the standard level of prescription drug coverage determined by Medicare.



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<b>Pediatric Vision Services</b>			
Medical Eye Exam	\$40 copay / visit	Deductible then 50% coinsurance	
Routine/ Refractive Exam	\$20 copay / visit	Not Covered	Once every 12 months
Standard Plastic Lenses	30% coinsurance	Not Covered	Once every 12 months. Contact EyeMed for additional options at 1-877-842-3348
Frames	30% coinsurance	Not Covered	Once every 12 months
Conventional Contact Lenses	30% coinsurance	Not Covered	Once every 12 months. In lieu of frames/lenses. Materials only.
Laser Vision Correction	15% off retail price or 5% off promotional price	Not Covered	
<b>Adult Vision Services</b>			
Medical Eye Exam	\$40 copay / visit	Deductible then 50% coinsurance	
Routine/ Refractive Exam	\$40 copay / visit	Not Covered	Once every 12 months
Standard Plastic Lenses	Single: \$50 Bifocal: \$70	Not Covered	Contact EyeMed for additional options at 1-877-842-3348
Frames	40% off most retail frames	Not Covered	
Conventional Contact Lenses	15% off retail price	Not Covered	Materials only
Laser Vision Correction	15% off retail price or 5% off promotional price	Not Covered	
<b>Dental Services</b>			
Preventive and Routine	Not Covered	Not Covered	
Accidental Dental	Based on services rendered	Based on services rendered	Must be deemed medically necessary
<b>Dependent Coverage</b>			
Dependent Eligibility	26	26	Up to the end of the birthday month



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**thRed Platinum**

### Important Notes

Deductible is determined as of the date(s) claims are processed by Independent Health, not the date services were rendered.

**Embedded** - On a single policy, the single deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. On a family policy, once a family member meets the single deductible/out-of-pocket maximum, the deductible/out-of-pocket maximum is satisfied for that member.

**Non-Embedded (True Family)** - On a single policy, the single deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. On a family policy, the entire family deductible/out-of-pocket maximum must be met before Independent Health provides reimbursement for covered services. An individual on a family policy will NOT stop at the single deductible/out-of-pocket maximum.

**In-area Non-Participating Providers:** Services provided by a non-participating provider in the 8 counties of WNY are Not covered.

**Out-of-Network (if applicable):** Member is responsible for the difference between Independent Health's allowed amount and the non-participating provider's billed amount.

**Member Pre-Authorization:** Certain services and benefits are subject to member pre-authorization. Member is responsible for contacting Independent Health for pre-authorization.

**Child (if applicable):** Cost-share applies if member is under the age of 19

This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Contract, attached Riders (if any), or Certificate of Coverage.

All indicated benefits assume the member has appropriate authorization to receive services.

Certain benefits stated in this benefit summary may be pending NYS approval.

\*It is the employer's responsibility to determine whether or not coverage is creditable. This information is provided at your convenience and it is recommended that you consult your benefits counsel for confirmation of creditable coverage status.