



INDEPENDENT HEALTH'S PROVIDER NETWORK

WE HAVE YOU COVERED

When seeking care, Independent Health's local and national agreements have your employees covered when and where they need it, regardless of their location. And it's all backed by the RedShirt® Treatment.

INDEPENDENT HEALTH'S LOCAL NETWORK

The **Independent Health Proprietary Network** is for in-network access to local providers in the eight core counties of Independent Health's service area, plus 15 surrounding counties:

Western New York

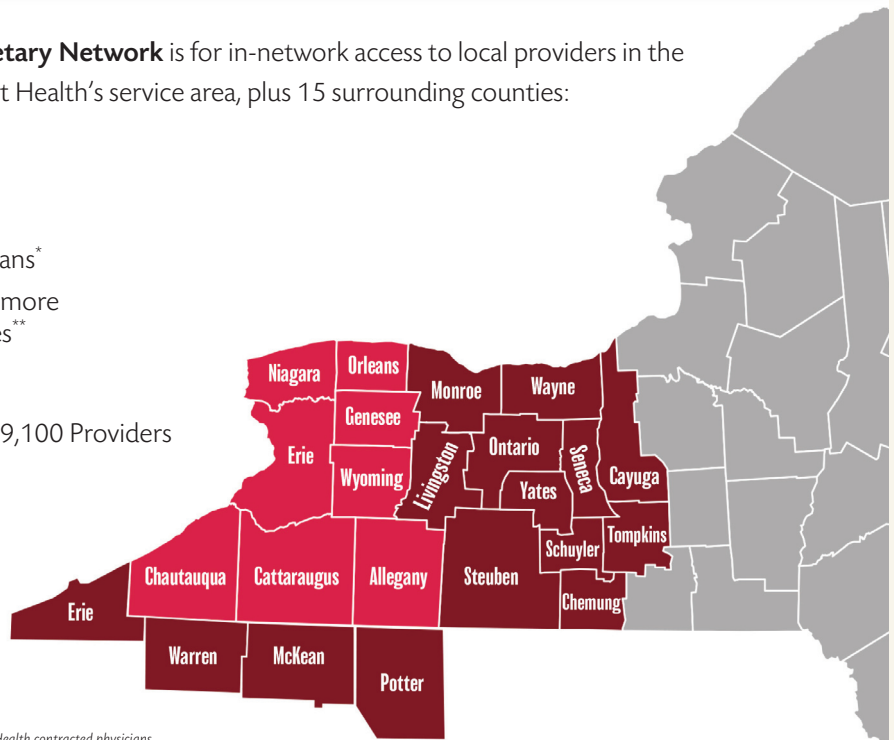
- Access to all Hospitals and Labs
- More than 98% of WNY Physicians*
- Nearly all WNY Pharmacies and more than 64,000 National Pharmacies**

Regional New York

- Access to 11 Hospitals and over 9,100 Providers

Regional Pennsylvania

- Access to 6 Hospitals and over 1,200 Providers

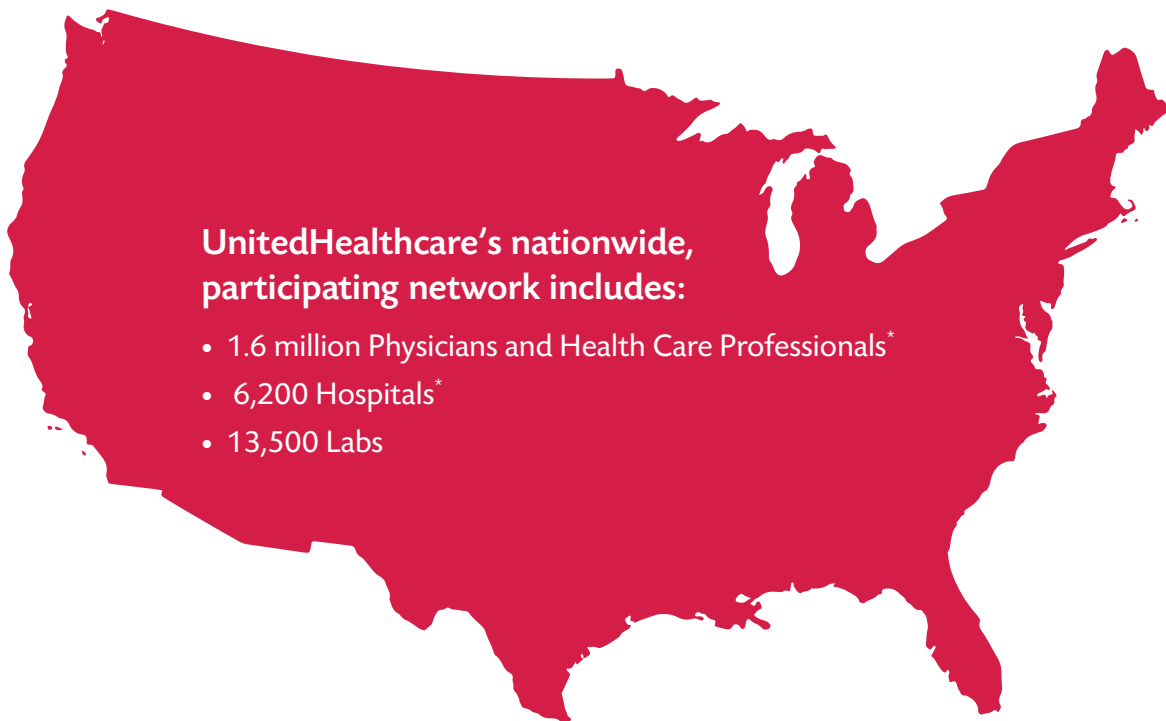


* New York State Office of the Professions data and Independent Health contracted physicians.
 ** Independent Health's participating pharmacy directory as of August 2022. Data subject to change without notification.

INDEPENDENT HEALTH'S NEW NATIONAL NETWORK

Independent Health is excited to announce our new enhanced national network through UnitedHealthcare, which **will be available starting January 1, 2024 or upon renewal in 2024**. This new network provides **a nationally-recognized, comprehensive network** of providers and care facilities with continued support by Independent Health's leading customer service that will:

- Make it easier for our Preferred Provider Organization (PPO) members living or working outside of Western New York to get the care they need.
- Replace the network our members utilize when seeking care out-of-area under their Point-of-Service (POS) plan.



* UnitedHealthcare network analysis, March 31, 2023.

ENHANCED NETWORK:

During a review of 17,887 out-of-area Independent Health claims that occurred in 2022, the UnitedHealthcare network yielded a **98.1% in-network match** compared to the 78.7% in-network utilization with our previous out-of-area networks.

An improvement of 19.4%.



MEMBER ID CARDS

- All fully-insured and self-funded Independent Health members will receive a new member ID card with a modified ID number featuring a “W” prefix in place of a “9”.
- ID cards will feature the UnitedHealthcare network logo according to the appropriate plan design.

Independent Health.

Suffix: 00 Member: SAMPLE CARD

Benefit/In-Network Member Cost-Share

Deductible	\$1,750/\$3,500; Out-of-Network \$5,000/\$10,000
Out-Of-Pocket Limit	\$9,100/\$18,200; Out-of-Network \$10,000/\$20,000
Primary Office Visit	Deductible then \$30
Specialist Office Visit	Deductible then \$85
Emergency Room	Deductible then \$500
Urgent Care	Deductible then \$70
Prescription Drugs	\$15/\$40/\$75

Plan Name
PPO

Group Number: 12345
ID: W12345678

**UnitedHealthcare®
Options PPO Network**

3439 when you cannot reach your care in need of urgent care. In an urgent care center, you may be able to reach a provider at Independent Health within 48 hours. For more information, visit independenthealth.com. Independent Health or UnitedHealthcare member preauthorization requirements apply.

PH: 800-368-7777, 8 a.m. - 8 p.m., ET. TTY: 711-806-6666, 8 a.m. - 6 p.m., ET. 9066, Buffalo, NY, 14231
- 11 p.m., Sa & Su, 8 a.m. - 8 p.m.

Vision through EyeMed: 1-877-842-3348

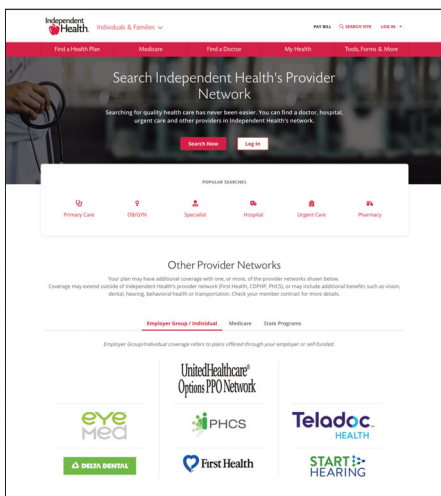
For coverage outside Independent Health service area:
UnitedHealthcare Shared Service Providers:
Submit Claims to: UHSS, PO Box 30783, Salt Lake City, UT 84130-0783, EDI #39026
Provider Services: 866-322-3807 or <https://uhss.umr.com>
Group Number: 78800321

To report suspected fraud or abuse: 1-800-665-1182

Fully Insured Coverage issued by Independent Health Benefits Corporation

CARE EXPERIENCE

- To find an out-of-area doctor or facility, members may go to the **Find a Doctor** section of Independent Health’s website and click the **UnitedHealthcare link**.
- Members may call Independent Health’s Member Services with any questions.



BETTER FOR EMPLOYERS

Employers will now have a new viable, highly-competitive option outside of WNY that supports their health benefits strategy. Plus, employers will benefit from Independent Health's RedShirt® Treatment and help grow their workforce with employees living and working throughout the country.



BETTER FOR EMPLOYEES



Independent Health makes it easy for employees living and working throughout the country to access care at the right place and time through our new, enhanced national network with UnitedHealthcare. Whether members work out of state or virtually, frequently travel or have children attending school outside of WNY, they can have peace of mind knowing they are covered outside of our service area. And it's all backed by a dedicated team of RedShirtsSM to support them every step of the way.



**TO LEARN MORE,
CONTACT A REDSHIRT TODAY**

sales@independenthealth.com
1-800-453-1910

A Healthier Business. That's the RedShirt® Treatment.
independenthealth.com

