



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.

WHAT YOU NEED TO KNOW ABOUT YOUR PLAN

Independent Health's Activate **fully covers your initial spending for medical expenses** with a provided allowance, and **any remainder you don't use can roll over to add to next year's allowance** when you renew your plan. Use your first-dollar allowance to fully cover expenses while you are in the Full Coverage Phase. As an additional benefit, **preventive care services** like annual checkups, health screenings, vaccinations and more are always covered in full and **do not count toward your first-dollar coverage**. You and your family simply get the care you need — including pharmacy — with no worries and absolutely **no out-of-pocket expenses** during your Full Coverage Phase!

With Activate, your health care costs* are on us!

	— 1 —	— 2 —	— 3 —
	Full Coverage Phase You pay nothing initially. No cost to you – including pharmacy!	Deductible Phase You pay for all services until you reach your deductible.	Copay/Coinsurance Phase You pay only a copay and/or coinsurance for each service.
	Your first health care expenditures are fully covered up to your allowance.*	If you utilize your fully-covered allowance, you'll enter the deductible phase.	Finally, in this phase you'll pay a cost for each service until you reach your out-of-pocket maximum.
Activate Gold	First-Dollar Allowance: \$750 (single) or \$1,500 (family)	Deductible: \$1,500 (single) or \$3,000 (family)	O-O-P Maximum: \$7,950 (single) or \$15,900 (family)
Activate Silver	First-Dollar Allowance: \$500 (single) or \$1,000 (family)	Deductible: \$3,100 (single) or \$6,200 (family)	O-O-P Maximum: \$8,500 (single) or \$17,000 (family)

UNIQUE BENEFITS

INDEPENDENT HEALTH'S

RedShirt RewardsSM

Earn up to \$30 in rewards[†] just for completing actions that can help you stay healthy. Learn more at independenthealth.com/redshirtrewards

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



Independent Health's \$250 Health ExtrasSM Prepaid Visa[®] 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

Your plan also comes with a wide range of unique health benefits and resources, including:



FREE PREVENTIVE CARE



WELLNESS DISCOUNTS



LOW OR NO COPAY PREVENTIVE DRUGS



TELEMEDICINE



VISION DISCOUNTS



24-HOUR MEDICAL HELP LINE



DENTAL DISCOUNTS



COMPARE MEDICAL AND RX COSTS TOOL

CREATE AN ACCOUNT

The MyIH app provides an easy way to view plan information and access tools, including a Personal Action Plan to view and track health recommendations, review claims, find a doctor and more.

Download the MyIH app or visit independenthealth.com/register.

Our RedShirtsSM are here to help.

Current Members

(716) 631-8701 or 1-800-501-3439

Chat LIVE with a RedShirt[®] through the MyIH app, Mon. – Fri., 8 a.m. – 7:45 p.m.

Prospective Members

(716) 631-5392 or

1-800-453-1910



independenthealth.com

* Covers all allowed medical expenses. Some exceptions apply. For additional details, please refer to your benefit summary.

** Money back is in the form of store credit for future purchases.

† Rewards issued when Independent Health receives notification of a claim for each service, which may take up to 90 days for a provider to submit the claim(s). \$30.00 limit per eligible member per plan year. Benefits vary by plan.

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