



INDEPENDENT HEALTH'S

Activate<sup>SM</sup>

## 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 —
	<b>Full Coverage Phase</b> You pay nothing initially. No cost to you – including pharmacy!	<b>Deductible Phase</b> You pay for all services until you reach your deductible.	<b>Copay/Coinsurance Phase</b> 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

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# RedShirt Rewards<sup>SM</sup>

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

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 Health Dashboard to view and track personal health recommendations, review claims, find a doctor and more.

Download the MyIH app or visit [independenthealth.com/register](https://independenthealth.com/register).

**Our RedShirts<sup>SM</sup> are here to help.**

### Current Members

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

Chat LIVE with a RedShirt<sup>®</sup> 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](https://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.