



INDEPENDENT HEALTH'S  
2024 Medicare Advantage Plan  
Wellness Benefits



## You Can Always Count on the RedShirt® Treatment.

At Independent Health, our members are at the heart of everything we do. That's why, as Western New York's only locally owned and operated health plan, we're committed to bringing you everything you need in a Medicare Advantage plan — including a wide range of wellness benefits that make it easy for you to reach your specific health goals.

This booklet details highlights of our plans we're excited to offer our members for 2024. If you have any questions, our RedShirts<sup>SM</sup> are available year-round to make sure you receive the one-on-one attention you deserve.

You can connect with us by phone, email, online or in person at a Medicare Information Center\* — whatever is easiest and most comfortable for you.

### Call or email us

(716) 635-4900 or 1-800-958-4405 (TTY: 711)  
October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.,  
April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.  
[medicare.help@independenthealth.com](mailto:medicare.help@independenthealth.com)

### Go online

Visit [www.IndependentHealth.com/Medicare](http://www.IndependentHealth.com/Medicare) for all the details you will need on our 2024 Medicare plan options.

### Visit us at a local Medicare Information Center\*

Meet one-on-one with an experienced RedShirt in person at a Medicare Information Center. Visit [www.IndependentHealth.com/FindARedShirt](http://www.IndependentHealth.com/FindARedShirt) for locations and the most up-to-date hours or to schedule an appointment.



\*A salesperson will be present with information and applications. For accommodations of persons with special needs at meetings, please call 1-800-958-4405 (TTY: 711).

# QUALITY MATTERS

## Ask us about our Star Ratings and what they mean to you.

Medicare Star Ratings are compiled annually and provide an unbiased way to compare Medicare Advantage plans based on quality, value and performance. They are designed to help Medicare beneficiaries objectively choose a health plan using information gathered from clinicians, member surveys and other trusted sources. Using this data, the Ratings are based on a five-star scale, ranging from one star ("poor" quality) to five stars ("excellent" quality).

### How are Star Ratings measured for Health and Drug Services?

- **Staying healthy:** Rates how often members got various screening tests, vaccines and other checkups to help them stay healthy.
- **Managing chronic (long-term) conditions:** Rates how often members with different conditions got certain tests and treatments to help them manage their condition.
- **Member experience:** Rates member satisfaction based on how easy it is to get needed care, appointments and information.
- **Member complaints and changes in the plan's performance:** Measures how many complaints Medicare received about the plan, the number of members who chose to leave the plan and how the plan's quality improved or declined from the previous year.
- **Health plan customer service:** Rates the timeliness and fairness of the health plan's appeals decisions.
- **Drug safety and accuracy of drug pricing:** Rates how well the drug plan prices prescriptions and provides updated information on the Medicare website. Also rates information on how members with certain medical conditions get prescription drugs that are considered safer and clinically recommended for their condition.



For more information about how Star Ratings are measured, visit [medicare.gov](http://medicare.gov).

Every year, Medicare evaluates plans based on a 5-star rating system.



## How to Create Your MyIH Account



Get information about your Independent Health Medicare Advantage plan, as well as 24/7 access to a variety of tools and resources to help you get and stay healthy. It's easy!

### It's Easy to Register!

- Visit MyIH.com/Register or download the MyIH app.
- Have your member ID card and email address handy.
- Choose a username and password – and then use it to log in to your account.

It's best to set up your account now, especially if you're new to the plan.

If your membership is not yet effective, you can still create an account by clicking "continue without coverage." You'll be able to confirm your coverage start date and discover all the tools and resources available with your plan. Once your coverage begins, log back in and we'll walk you through all the information you need to know about your plan benefits.

With your MyIH account you can:

- View your covered medical and pharmacy benefits, deductible and copays (if applicable).
- Check on your claims.
- Pay your bill online (if applicable).
- View your member ID card.
- Find in-network doctors.
- Live chat with a RedShirt®.

Your account is also a convenient place to view important documents like your Annual Notice of Change (ANOC), Evidence of Coverage (EOC) and Explanation of Benefits (EOB).

## With Independent Health, You Have Access to Personalized Support and a Wide Range of Wellness Benefits!

Use your account to learn more about your plan's wellness tools and benefits, including:

### Health Risk Assessment (HRA)

Completing an HRA is your first step in understanding your current health status, lifestyle and habits. The assessment will give you a personal report identifying current health strengths and areas to keep an eye on.

### Telemedicine

Speak by phone with a doctor anywhere and anytime for common medical issues.

### SilverSneakers®

A fitness and wellness program to get active, join virtual classes and connect with others.

### Over-the-Counter Coverage

A quarterly allowance to use on vitamins, pain relievers, dental supplies and more through NationsOTC®.

### Personalized Health Support with Brook

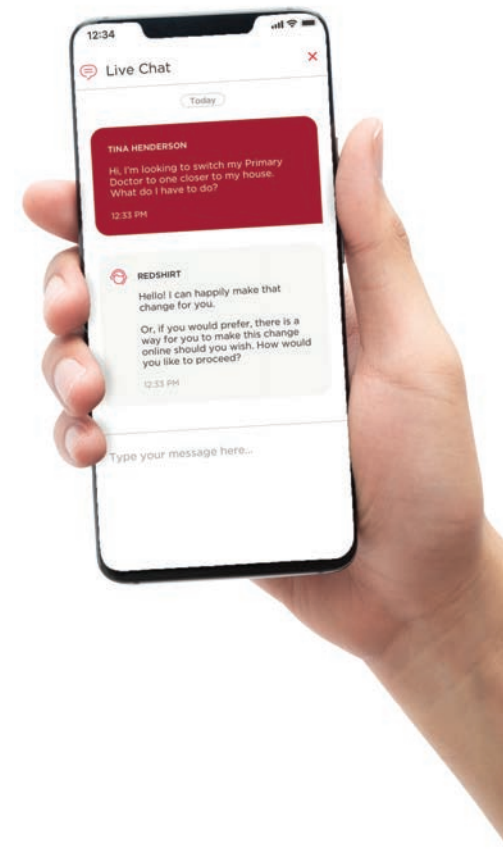
Receive advice from registered dietitians and get support for health conditions like diabetes and high blood pressure.

### MyIH App with RedShirt® Chat

When you download Independent Health's free MyIH app, the personalized information and answers you need about your health plan are just a chat or tap away!

### Nutrition Guidance from Foodsmart™

Download chef-inspired recipes and get personalized nutrition guidance, at home or on the go.



**REMEMBER:** Keep your username and password in a safe location so only you can access them.

# RedShirt Rewards<sup>SM</sup>

IT PAYS TO GET AND STAY HEALTHY!

## Independent Health's Medicare RedShirt Rewards Program

As an Independent Health Medicare member, you can earn rewards for completing actions that can help you manage your health and wellness. When you complete an eligible action, you will earn rewards which can be redeemed for a gift card of your choice from participating retailers.

### How It Works

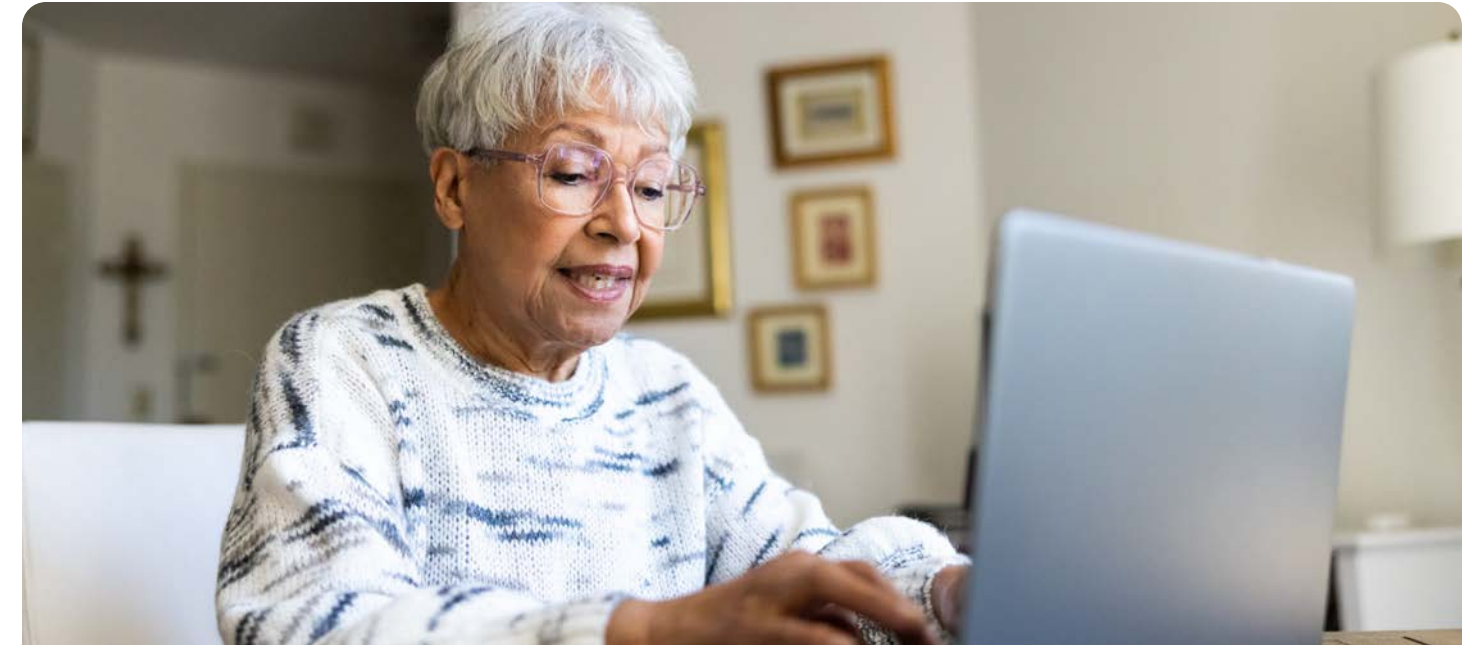
Earning and redeeming your rewards is easy.

1. Activate the program from your MyIH account.
2. Complete an eligible action listed in the chart below.
3. Receive a secure message through your account that allows you to choose your gift card!

### Start Earning Rewards Today

You can earn up to \$100 in RedShirt Rewards each plan year. Below is the list of eligible actions and how often you can earn a reward for each one, which is based on frequency guidelines for preventive services\* recommended by your health care provider.

Action	Frequency Guidelines	Reward Amount
Enhanced Annual Wellness Visit	Every Year	\$20
Health Risk Assessment	Every Year	\$10
Flu Shot	Every Year	\$10
Colon Cancer Screening Complete one of the following: • FIT Test • Cologuard • Colonoscopy	Every Year Every Three (3) Years Every Ten (10) Years	\$10
Breast Cancer Screening (Mammogram)	Every Two (2) Years	\$20
Bone Density Test	Every Two (2) Years	\$10
Diabetic Screenings Complete any of these screenings if you're living with diabetes: • Diabetic Retinal Eye Exam • Diabetes Care - A1C Test • Kidney Health Evaluation (Urine Test)	Every Year Every Year Every Year	\$10
Routine Blood Test	Every Year	\$10
Routine Vision Exam	Every Year	\$10
Enroll in Paperless EOB - Parts C or D	Every Year	\$5
Enroll in Paperless Annual Notice of Change (ANOC)	Every Year	\$5
Complete Account Activation	Every Year	\$5



### Frequently Asked Questions

#### How do I earn rewards?

To get started, activate Independent Health's RedShirt Rewards program from your MyIH account — either on the MyIH app or MyIH.com. When you complete an eligible action, you will receive a secure message through your account that will allow you to choose a gift card from a range of participating retailers.

#### When are rewards reflected in my account?

Rewards are processed daily. Your reward will be reflected in your account as soon as we process your claim or your online action has been completed. Claims for medical or pharmacy services must be received by November 30. Once a reward is earned, you'll receive a message in your account with a link you can use to choose your gift card.

#### What if I do not have access to my account or a computer?

If you do not have access to a computer, tablet or smartphone, you can still take advantage of the RedShirt Rewards program by calling Member Services at the number below.

#### How do I redeem my rewards?

You will be able to redeem your rewards through a link sent to your account. If you are unable to access this link, please call Member Services at **(716) 250-4401** or **1-800-665-1502** (TTY: **711**) to process your reward.

#### What is the maximum amount of rewards I can earn?

You can earn up to a maximum of \$100 in RedShirt Rewards annually. Rewards earned will vary by member based on the frequency guidelines.\*

#### How long do I have to redeem my rewards?

Reward links must be redeemed for a gift card by December 31 each year. Reward links expire at midnight on December 31 each year. Rewards do not carry over plan year to plan year.

\*Not all preventive services are medically appropriate every year. Independent Health uses the frequency guidelines adopted by the Centers for Medicare and Medicaid Services (CMS) and the U.S. Preventive Services Task Force (USPSTF).

Services must be rendered by an in-network/participating provider. Other services performed at the same time as preventive services may be subject to member cost sharing.



## New Enhanced Dental Benefit\*



Maintaining a healthy mouth is an integral part of your overall health. It starts with keeping up with your dental visits. With most of our Medicare Advantage plans, you get your preventive dental services covered at a \$0 copay PLUS you also get Comprehensive Dental Coverage at 50% coinsurance that will help keep you smiling, including periodontal cleanings, root canals, dentures and more at no additional premium up to the service coverage limit.\*\*

### Your Dental Benefit Includes:

- Preventive Dental Visit
- Oral Examinations – Once every 6 months
- Routine Cleanings and Fluoride Treatments – Once every 6 months
- Bitewing X-rays – 2x per calendar year
- Full-Mouth X-Rays – 1x in a 36-month period
- Crowns
- Denture (complete or partial) and Denture Repairs
- Endodontic Therapy
- Fillings
- Non-Surgical Root Canal Obstruction Treatment
- Periodontal Cleanings
- Root Repairs
- Scaling
- Tooth Extractions, Fractures and Repairs
- And more

For a complete list of services, refer to your Evidence of Coverage.

### How It Works:

Dental services are covered up to your plan's dental coverage limit when you visit a LIBERTY Dental provider. When you visit an in-network dentist for covered services, the dentist will directly bill LIBERTY Dental, making it easier and more convenient for you.

For a list of dental providers, visit [IndependentHealth.com/Medicare](https://www.independenthealth.com/medicare) and go to our “Find a Medicare Provider” page.

### Built-in Coverage amount varies by plan:

Independent Health’s Encompass 65 <sup>®</sup> Element HMO	\$2,000 coverage
Independent Health’s Encompass 65 <sup>®</sup> HMO (without Prescription Coverage)	\$1,000 coverage
Independent Health’s Encompass 65 <sup>®</sup> Core HMO	\$2,000 coverage
Independent Health's Encompass 65 <sup>®</sup> Basic HMO	\$2,000 coverage
Independent Health’s Encompass 65 <sup>®</sup> Assure Advantage HMO C-SNP	\$1,500 coverage
Independent Health’s Medicare Passport <sup>®</sup> Access PPO	\$1,000 both in and out of network coverage
Independent Health’s Medicare Passport <sup>®</sup> Advantage PPO	\$1,000 both in and out of network coverage
Independent Health’s Medicare Passport <sup>®</sup> Prime PPO	\$1,000 both in and out of network coverage

\*Limitations, cost sharing and restrictions may apply. Benefit and/or copayments/coinsurance may change on January 1 each year. \*\*Comprehensive coverage not included on Independent Health’s Medicare Encompass 65<sup>®</sup> Edge HMO plan.

## Over-the-Counter (OTC) Coverage Through NationsOTC<sup>®</sup>



Independent Health Medicare members have access to hundreds of health and wellness products through the OTC benefit. With NationsOTC<sup>®</sup>, you can get brand-name or generic over-the-counter items like vitamins, pain relievers, dental supplies and much more.

### Your Personal Health Profile: Built With You in Mind

You have the option of self-reporting your conditions. If you do this, you'll receive product recommendations and health information tailored to your unique needs. What you choose to share can be used to help you achieve your desired health goals.\*

### How It Works:

The benefit allowance is earned the first day of each quarter. The quarterly allowance unspent balances will roll over from quarter to quarter; however the balance will need to be used by December 31, 2024. If you spend more than the quarterly allowance amount, you can use a personal credit/debit card to cover the difference.

### Ordering Is Easy! Experienced Advisors Are Available 24/7, All Year Long

**Online:** Visit [NationsOTC.com/IndependentHealth](https://www.nationsotc.com/independenthealth)

**Phone:** Call (877) 270-4239 (TTY: 711)

**Mail:** Complete and mail an order form using the postage-paid envelope to:

NationsOTC  
1801 NW 66th Avenue, Suite 100  
Plantation, FL 33313

Orders are typically received within 10-14 days.

Allowance is made available by quarter. Allowance will carry over quarter to quarter, but not plan year to plan year. Costs over the allowed amount are the member’s responsibility. This benefit can only be used for covered items through NationsOTC. \*Information is private and will not be shared.

## \$0 Preventive Services



Staying up to date with your preventive care is key to maintaining and improving your health and well-being. Here is the list of the preventive services that are covered in-network at a \$0 copay with all of Independent Health's Medicare Advantage plans.

### Covered in full (in-network only):

- Abdominal Aortic Aneurysm Screening
- Alcohol Misuse Screening and Behavioral Counseling Intervention
- Bone Density (Osteoporosis Screening)
- Breast Cancer Screening (Mammography)
- Cervical Cancer Screening (Pap Smear)
- Colorectal Cancer Screening, Lab, Pathology, Sigmoidoscopy and Colonoscopy Screening
- Depression Screening
- Diabetes Screening
- Diabetes Self Management Training
- Enhanced Annual Well Visit
- Glaucoma Screening
- Hepatitis C Infection Screening
- HIV Counseling
- HIV Screening
- HPV Screening
- Immunizations (Flu, COVID-19, Pneumonia, Hepatitis B)
- Intensive Behavioral Therapy (IBT) for Cardiovascular Disease
- Lipid Screening (Cardiovascular Screening)
- Lung Cancer Screening
- Medical Nutrition Therapy Services
- Obesity Screening
- Prostate Specific Antigen (PSA) Testing
- Sexually Transmitted Infections Counseling
- Smoking Cessation Counseling

**Not all preventive services are medically appropriate every year.** Independent Health uses the frequency guidelines adopted by CMS and the U.S. Preventive Services Task Force. Additional screenings would require a member to pay a copayment or coinsurance. These services are covered in full when rendered by an in-network/participating provider. There may be other services performed in conjunction with the above preventive care services. These other services will be subject to any applicable member liability per your contract.

## Vision Benefits from EyeMed®



Routine eye and vision exams are an important part of preventive health care. Staying up to date with your exams and prescriptions can help keep your eyes in good condition and improve your quality of life. Eye exams can also support your overall health and wellness by aiding in the early detection of serious health conditions, such as diabetes and heart disease. As part of Independent Health's wellness benefits, our Medicare Advantage members enjoy comprehensive vision coverage that helps keep your health in sharp focus.

### Your Vision Benefit Includes:

- Coverage for routine eye exams and an eyewear allowance.
- Digital retinal imaging, covered in full as part of an in-network routine eye exam with EyeMed.
- Post-cataract routine eye exam and eyewear.

### How It Works:

Locate a provider and schedule an eye exam appointment. With EyeMed, you can choose from thousands of private practitioners and the nation's top optical retailers. Convenient evening and weekend eye exam appointments are available.

For a complete list of providers near you, use the Provider Locator for the Insight network at [www.EyeMed.com](http://www.EyeMed.com) or call **1-877-842-3348** (TTY users call 1-866-308-5375), Monday-Saturday, 8 a.m.-11 p.m.; Sunday, 11 a.m.-8 p.m. ET.





## Fitness Program – With SilverSneakers®

Staying active and healthy is easier than ever with Independent Health's fitness benefit. All our Medicare Advantage plans include the SilverSneakers® program as part of our Wellness Benefits at no additional cost to you. SilverSneakers is more than a fitness program. It's an opportunity to take steps to improve your overall fitness, gain confidence and connect with your community. Whether you play tennis, swim laps, lift weights, visit the gym, or enjoy live classes from home, we have you covered.

### SilverSneakers Helps You Get Active, at Home or on the Go:

- Thousands of participating fitness locations\* nationwide with various amenities. Ability to enroll at multiple locations at any time.
- SilverSneakers LIVE™ virtual classes and workshops throughout the week.
- SilverSneakers On-Demand™ fitness classes available 24/7.
- SilverSneakers GO™ mobile app with adjustable workout plans and more.
- SilverSneakers FLEX® classes, walking groups and workshops near you.
- SilverSneakers classes\*\* designed for all levels and taught by instructors trained in senior fitness.

### How It Works:

1. Visit [SilverSneakers.com/StartHere](https://www.silversneakers.com/StartHere) to create an online account.
2. Log in to your SilverSneakers account to view your SilverSneakers ID number. Write it down or take a picture - you will need this number when you visit a participating location.
3. You can also enjoy virtual workouts online through your SilverSneakers account.
4. To find a participating location, visit [SilverSneakers.com/Locations](https://www.silversneakers.com/Locations).

### Questions?

Contact SilverSneakers at **1-888-423-4632**

**Always talk with your doctor before starting an exercise program.**

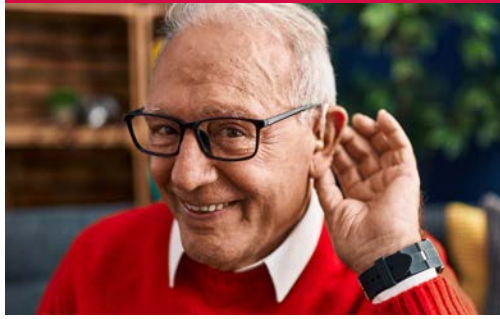


SilverSneakers, SilverSneakers FLEX and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers GO, SilverSneakers LIVE and SilverSneakers On-Demand are trademarks of Tivity Health, Inc. ©2023 Tivity Health, Inc. All rights reserved. \*Participating locations ("PL") not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL. \*\*Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.





## Hearing Benefit – With Start Hearing



Stay in the conversation through better hearing and enjoy a greater quality of life! Your Independent Health Medicare Advantage hearing aid benefit\* provides you with high quality hearing aids and local professional care at a fraction of the cost. Many health plans – including original Medicare – don't offer a hearing aid benefit, leaving you to pay up to \$3,000 or more per hearing aid on the retail market.

### Your Hearing Benefit Includes:

- Hearing Aid Evaluation Exam – \$45 copayment (performed by a network provider).
- Hearing aids purchased through Start Hearing.
- 40 batteries per aid (included with non-rechargeable models).\*\*
- 3 follow-up visits at no cost with an in-network provider for fitting and adjustment of hearing aids.
- A worry-free purchase with a 60-day trial and up to a 3-year warranty.

HEARING AID OPTIONS	RETAIL COST	MEMBER COPAYMENT
Starkey Economy	\$1,673 (per aid)	\$499 copayment (per aid)
Starkey Low	\$2,338 (per aid)	\$699 copayment (per aid)
Starkey Select	\$2,738 (per aid)	\$999 copayment (per aid)
Starkey Advanced	\$3,238 (per aid)	\$1,499 copayment (per aid)
Starkey Premium	\$3,498 (per aid)	\$2,199 copayment (per aid)

*Starkey Hearing Technologies is the only major hearing aid manufacturer that is American owned and operated.*

### How It Works – To Get Hearing Aids:

1. You must use a provider in the Start Hearing network.
2. To locate a participating Start Hearing audiologist near you, call Start Hearing at 1-888-821-4126, or visit <https://www.StartHearing.com/IndependentHealthMA>
3. If hearing loss is discovered, your audiologist will help you choose the right hearing aids and order them through Start Hearing.
4. When the hearing aids arrive, you'll return to have them fitted and programmed by your audiologist.



\*Our hearing aid coverage includes a \$45 copayment collected at the time of hearing aid evaluation exam. Benefit is limited to Starkey Hearing Aids through Start Hearing, which come in various styles and colors. You must see a Start Hearing provider to use this benefit. Routine hearing exam/fitting and hearing aid copayments are not subject to the out-of-pocket maximum.

\*\*Rechargeable battery options are available for an additional \$75 copayment per hearing aid.

## Telemedicine Benefit from Teladoc®



When you need care after hours, can't reach your primary care physician or are traveling, our telemedicine benefit\* provided through Teladoc®, is always available for you. For a low copay, speak by phone with a doctor anytime, anywhere, for common medical issues, such as cold and flu symptoms, bronchitis, allergies, pink eye, sinus problems and more.

### Your Telemedicine Benefit Includes:

- Availability 24 hours per day, 7 days per week, year-round.
- Trusted support from a board-certified, U.S. doctor licensed in the state you are calling from.
- Teladoc available outside of the U.S. via smartphone or tablet app, including on cruise ships.\*\*
- Quick response, within minutes (during peak season average wait time can increase).
- Medications may be prescribed by the doctor if necessary for short-term antibiotics, antihistamines, anti-bacterial agents, etc.\*\*\*

### How It Works:

Create an account by calling **1-800-835-2362** (TTY:1-800-877-8973) or by visiting [www.Teladoc.com/IH](http://www.Teladoc.com/IH). Then enter the required information, including your medical history, contact information for your primary care physician and your preferred pharmacy. When you request a consult, the doctor will review your medical profile before contacting you to discuss your health concerns. If necessary, the doctor may prescribe medication for your diagnosis. Prescriptions can be sent to your preferred pharmacy. We recommend that you allow a record of your consultation to be sent to your primary care physician, with whom you may be advised to see for follow-up care.



\*Teladoc does not replace the primary care physician. Teladoc does not guarantee that a prescription will be written. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Teladoc consultations are available 24 hours, 7 days a week. Check your benefit plan documents for your applicable member cost share and other information associated with the telemedicine benefit. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. \*\*Wait times may be up to 60 minutes. \*\*\*Part D drugs purchased outside of the U.S. are not covered.



## Enhanced Diabetes Benefits



We understand that people living with diabetes have unique needs in the day-to-day management of their condition and their health. That's why Independent Health continues to work hard to help our members with diabetes manage their special needs, live healthier and save money.



**Enhanced Diabetes Benefits** are available to help you.

**If you have a diagnosis of diabetes, you are eligible for the following enhanced benefits:**

- \$35 copay for insulin from the first day of coverage.
- \$0 copay for select continuous glucose monitors and their supplies.
- \$0 for select diabetic monitoring supplies, including glucose monitors, lancets and test strips.
- \$0 copay for diabetic labs (HbA1c, GFR).
- \$0 copay for an endocrinologist office visit.
- \$0 copay for diabetic retinopathy screening.\*
- \$0 copay for consultation with a nutritionist.

**All Independent Health Members have access to health coaching support from expert dietitians and diabetes educators through the Brook Personal Health Companion app at no cost.**

It's another way Independent Health does more to help our members, and one of the reasons why more people choose us than any other Medicare Advantage plan in WNY.\*\*

\* Diabetic retinopathy screening covers both the screening and the ophthalmologist copay. Coverage does not apply to every eye injury or disease of the eye.

\*\* Per CMS WNY enrollment data 7/23.

## Non-Emergency Transportation

Our Assure Advantage® HMO C-SNP, Encompass 65® Basic HMO, Encompass 65® Core HMO and our Encompass 65® HMO without prescription coverage plans cover routine, non-emergency transportation services to help you get the medical care and services you need at a time convenient for you.

This includes transportation for medically-necessary services. For example:

- You pay nothing for a select amount of one-way trips to a plan-approved, medically-appropriate location, including visits to your doctor, pharmacies and more! The number of trips covered will vary based on the plan you enroll in. See your Evidence of Coverage for complete details.
- Each one-way trip is limited to 30 miles and must originate in the eight counties of Western New York. Other restrictions apply.

To coordinate a ride, call SafeRide **1-855-932-5420** (TTY: 711) or call Independent Health Member Services



## \$0 Home Meal Delivery

Proper nutrition is important after a hospital stay. To help you maintain a healthy diet, our Assure Advantage® HMO C-SNP, Encompass 65® Basic HMO, Encompass 65® Core HMO and our Encompass 65® HMO without prescription coverage plans cover home meal delivery of up to 14 days, up to 28 meals after an inpatient hospital or skilled nursing facility stay.\*

Please note: With the Assure Advantage plan, we also offer an additional home delivery of up to 14 days, up to 28 meals at anytime to ensure convenient access to healthy meals that can help improve long term health.



\*Meals must be delivered within 30 days after an inpatient stay and within the eight counties of WNY.

## Personal Emergency Response System (PERS)

Maintain your peace of mind with a Personal Emergency Response System device provided through NationsResponse® in partnership with ADT.

Members have access to emergency alert devices, two-way connectivity to round-the-clock monitoring centers, and scheduled wellness checks by ADT Companion agents.

### Stay Healthy and Secure in Your Home

PERS units are covered in full on Independent Health's Assure Advantage® HMO C-SNP, Encompass 65® Basic HMO, Encompass 65® Core HMO, and our Encompass 65® HMO without prescription coverage plans.

Designed to detect falls and other accidents, a Personal Emergency Response device provides seniors and disabled members a sense of safety and security greatly enhancing independence, while also keeping them connected with caretakers, loved ones, and support networks.



### To Get Started

Members of qualifying plans will have three PERS units to choose from, all at no cost:



#### ADT On-The-Go (4G)

Includes mobile base unit, optional fall detection, GPS location capabilities, no landline required.



#### ADT Medical Alert Plus (4G)

Includes in-home operations, optional fall detection, home temperature monitoring, no landline required.



#### ADT Medical Alert Basic

Includes in-home operations, home temperature monitoring, landline is required.

You can order via phone by calling a NationsResponse® Member Experience Advisor at **(877) 270-4239** (TTY: 711), 24 hours a day, seven days a week, 365 days a year.

PERS photos are for display purposes only and do not depict actual devices and services. Benefits vary by plan. Not all Medicare Advantage plan members qualify for this benefit.

## Falls Prevention Program



Our Falls Prevention Program, offered through our trusted partner, Western New York Integrated Care Collaborative (WNYICC), helps our members to develop skills that will make their home a safer place.

### Injuries from falls are increasing, but you can prevent falls by:

- Doing the right exercises to strengthen and improve your balance.
- Taking steps to make your home safer.
- Getting regular health checkups with your primary care provider.
- Learning more about what you can do to stay safe, steady and healthy.

### How It Works

- Independent Health members who enroll in the Falls Prevention Program will be assigned a Falls Prevention Coach to work with you for up to six months.
- Your Falls Prevention Coach will meet you at your home and complete a Falls Risk Evaluation.
  - Your health coach will evaluate your risks of falling.
  - Together, you and your health coach develop a plan and set goals to lower your chances of falling.
- The program also includes your participation in a group Falls Prevention Workshop, such as Matter of Balance, Tai Chi, Enhance Fitness, Chronic Pain Self-Management, and Walk with Ease.
  - Workshops are presented at various community sites throughout Western New York, or in some cases virtually.
  - Your Falls Prevention Coach will provide details on workshops near you and help you enroll.

### To Get Started

If you are interested in staying safe, steady and healthy and want to participate in the Falls Prevention Program, please contact Member Services. A Falls Prevention Coach from WNYICC will contact you by phone within 7 days.





## Personalized Health Support with Brook and Brook+

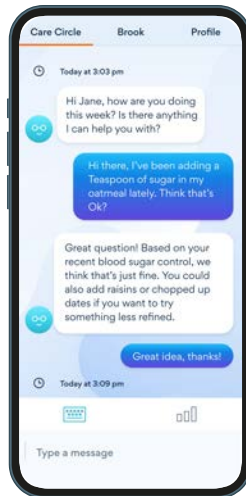


Independent Health has partnered with Brook to offer personalized health and wellness support right from your smartphone, anytime you need it. With Brook+ and the Brook Health Companion app, keeping track of your health is now easier than ever.

Set wellness goals, receive nutrition advice and feel your best by taking the 1-minute health quiz to be matched with the Brook program that's right for you.

### Your Brook Health Companion App Includes:

- Simple tracking of food, activity, sleep, medication and more.
- Support for general wellness and health conditions like diabetes and high blood pressure.
- Meal planning and nutrition advice from registered dietitians.
- Motivation and accountability from a team of highly trained health experts.
- Assistance setting and reaching goals.



### The Brook+ Diabetes Prevention Program

Introducing a new, proven way to help you lose weight, boost your energy and reduce your risk for type 2 diabetes. Here's what you'll experience in the Brook+ Diabetes Prevention Program:

- Participate in the fully digital program on your own time, with a personal Health Coach who is there to support you every step of the way.
- Watch weekly videos, set goals with your Health Coach and track your progress.
- Receive a fitness tracker\* after 4 weeks of active participation.
- Structured, CDC-recognized curriculum to maintain progress and build lasting habits.

To learn more and sign up, visit: [www.brook.plus/ih](http://www.brook.plus/ih)

To contact Brook for technical help, call **1-800-266-4407** (TTY: 711) or visit [www.brook.health](http://www.brook.health)



\*Brook+ is available to eligible Independent Health members based on an eligibility survey. One fitness tracker voucher will be provided per eligible member after 4 weeks of program participation.

In addition to the Brook+ Diabetes Prevention Program offered by Independent Health, all eligible Medicare Advantage members also still qualify to participate in the Medicare Part B **Medicare Diabetes Prevention Program**. This is a traditional in-person, class-based program certified by the CDC. For more information regarding options for participation and what plan might be right for you, please contact an Independent Health RedShirt® by calling (716) 250-4401 or 1-800-665-1502 (TTY: 711); October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m., April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.



## TIER 1 PART D PRESCRIPTION DRUGS

**Over 20 New Drugs Added for 2024!** We're always looking for ways to bring you added value. That's why we're excited to share this list of select generic drugs available on Tier 1 for low or no copay,\* depending on your Medicare Advantage plan through Independent Health.

The select generic drugs now being offered on Tier 1  
You can enjoy the convenience of a 100-day supply for these products  
(Listed by treatment category. Effective January 1, 2024):

### Allergy Medications

- fluticasone nasal spray

### Alzheimer's Disease Agents

- donepezil 5, 10 mg tabs
- memantine 5, 10 mg tabs

### Analgesics

- meloxicam 7.5, 15 mg tabs

### Antianxiety Agents

- buspirone

### Antidepressants

- bupropion HCL tabs
- bupropion HCL SR tabs
- bupropion XL 150, 300 mg
- citalopram tabs
- escitalopram oxalate tabs
- mirtazapine tabs
- paroxetine HCL IR tabs
- sertraline HCL tabs

### Antivirals

- emtricitabine/tenofovir DF 200/300 mg

### Cardiovascular/ Blood Pressure Medications ACE Inhibitors

- amlodipine/benazepril
- benazepril HCL
- benazepril HCL/HCTZ
- enalapril maleate tabs
- enalapril maleate/HCTZ
- fosinopril sodium
- fosinopril sodium/HCTZ

- lisinopril
- lisinopril/HCTZ
- quinapril HCL
- quinapril/HCTZ
- ramipril
- trandolapril

### Angina Medications

- isosorbide mononitrate ER tabs

### Angiotensin Receptor Blockers (ARBs)

- amlodipine/olmesartan
- amlodipine/valsartan
- candesartan
- irbesartan
- irbesartan/HCTZ
- losartan potassium
- losartan potassium/HCTZ
- olmesartan
- olmesartan/HCTZ
- telmisartan
- valsartan
- valsartan/HCTZ

### Beta Blockers

- atenolol
- atenolol/chlorthalidone
- bisoprolol fumarate
- bisoprolol fumarate/HCTZ
- carvedilol tabs
- labetalol tabs
- metoprolol succinate ER
- metoprolol tartrate
- propranolol HCL tabs

### Blood Thinners

- clopidogrel bisulfate 75 mg
- Jantoven
- warfarin sodium

### Calcium Channel Blocker

- amlodipine/benazepril
- amlodipine besylate
- amlodipine/olmesartan
- amlodipine/valsartan

### Cholesterol Lowering Medications

- atorvastatin calcium
- lovastatin
- pravastatin sodium
- rosuvastatin calcium
- simvastatin 5, 10, 20, 40 mg

### Diuretics

- amiloride HCL
- amiloride/HCTZ
- bumetanide tabs
- chlorthalidone
- furosemide tabs
- hydrochlorothiazide
- indapamide
- metolazone
- spironolactone
- spironolactone/HCTZ
- torsemide tabs
- triamterene/HCTZ tabs and 37.5/25 mg caps

### Diabetes Medications

- glimepiride
- glipizide
- glipizide ER
- glipizide/metformin
- metformin HCL
- metformin HCL ER TB24\*\*
- pioglitazone

*continued*

#### Enlarged Prostate Medications

- alfuzosin
- doxazosin
- dutasteride
- finasteride
- tamsulosin
- terazosin

#### Glaucoma Medications

- carteolol soln
- dorzolamide/timolol maleate soln
- latanoprost soln
- levobunolol 0.5% soln
- timolol maleate soln

#### Gout Agents

- allopurinol

#### Immunological Agents

- methotrexate tabs

#### Migraine Agents

- naratriptan tabs
- rizatriptan disintegrating tabs
- rizatriptan tabs
- sumatriptan tabs

#### Osteoporosis Treatments

- alendronate sodium 35, 70 mg
- ibandronate sodium tabs

#### Reflux Treatments

- famotidine 20, 40 mg tabs

#### Smoking Cessation Agents

- bupropion SR 150 mg tabs

#### Thyroid Medications

- Euthyrox
- Levo-T
- levothyroxine tablets
- Levoxyl
- Unithroid

#### Urinary Incontinence Agents

- solifenacin tabs

#### Vaccines

- Shingrix

### Multi-Language Insert

#### Multi-language Interpreter Services

**English:** We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-665-1502. Someone who speaks English/Language can help you. This is a free service.

**Spanish:** Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-665-1502. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

**Chinese Mandarin:** 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电 1-800-665-1502。我们的中文工作人员很乐意帮助您。这是一项免费服务。

**Chinese Cantonese:** 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電 1-800-665-1502。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

**Tagalog:** Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-665-1502. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

**French:** Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-665-1502. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

**Vietnamese:** Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi 1-800-665-1502 sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-665-1502. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Visit [www.IndependentHealth.com/Medicare](http://www.IndependentHealth.com/Medicare) to view the full Drug Formulary.

\*Benefits vary by plan. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits and copayments/coinsurance may change on January 1 of each year. The formulary may change at any time. You will receive notice when necessary.

\*\*Excludes metformin ER 24HR modified release and metformin ER 24HR osmotic (generic versions of Glumetza and Fortamet).



**Korean:** 당사는 의료 보험 또는 약품 보험에 관한 질문에 대해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-665-1502 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

**Russian:** Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-665-1502. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

**Arabic:** إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-665-1502. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

**Hindi:** हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-665-1502 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

**Italian:** È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-665-1502. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

**Portuguese:** Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-665-1502. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

**French Creole:** Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-665-1502. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

**Polish:** Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-665-1502. Ta usługa jest bezpłatna.

**Japanese:** 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため、無料の通訳サービスがあります。通訳をご用命になるには、1-800-665-1502 にお電話ください。日本語を話す人 者が支援いたします。これは無料のサービスです。

## Notice of Nondiscrimination

### Discrimination is Against the Law

Independent Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Independent Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Independent Health:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Independent Health's Member Services Department. If you believe that Independent Health has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Independent Health's Member Services Department, 511 Farber Lakes Drive, Buffalo, NY 14221, 1-800-501-3439, TTY users call 711, fax (716) 635-3504, memberservice@servicing.independenthealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Independent Health's Member Services Department is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.



Limitations, copayments, and restrictions may apply. Benefits and/or copayments vary by plan and are subject to change on January 1 each year. For more details refer to your Evidence of Coverage (EOC).

Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-SNP, HMO-POS and PPO plans. Enrollment in Independent Health depends on contract renewal. Benefits vary by plan. This information is not a complete description of benefits. See your Evidence of Coverage for a complete list. This document describes the benefits for our individual HMO and PPO plans. This document does not include our Special Needs plans. The formulary may change at any time. You will receive notice when necessary. You must continue to pay your Medicare Part B premium. Call (716) 250-4401 or 1-800-665-1502 (TTY: 711), October 1–March 31: Monday–Sunday, 8 a.m.–8 p.m.; April 1–September 30: Monday–Friday, 8 a.m.–8 p.m. for more information.

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Speak with a Medicare RedShirt<sup>®</sup> Today!

Your local RedShirts<sup>SM</sup> are always ready to help. Meet with us one-on-one at an Independent Health Medicare Information Center or at one of our other walk-in locations in your neighborhood.

Visit [IndependentHealth.com/FindARedShirt](https://www.independenthealth.com/FindARedShirt) to check the hours for your nearest location.

*Appointments are recommended.*

**Questions? Your local RedShirts are available year-round!**

**Call or email us:**

(716) 635-4900 or 1-800-958-4405 (TTY: 711)

October 1 – March 31: Monday – Sunday, 8 a.m. – 8 p.m.

April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m.

[medicare.help@servicing.independenthealth.com](mailto:medicare.help@servicing.independenthealth.com)



You Deserve the RedShirt Treatment.<sup>®</sup>



