

Get More of the Benefits You Use Most.

At Independent Health, we care about every one of our members and understand that everyone has unique health needs.

This brochure provides a high-level overview of the benefits available on all of our plans, including additional benefits listed below that are only available on select plans.

STAYING HEALTHY IN YOUR HOME

We want our members to feel safe, secure and valued. That's why we offer several great benefits designed to help you continue to live independently and stay healthy at home. The following benefits are included on our Assure Advantage® HMO C-SNP, Encompass 65® Basic HMO, Encompass 65® Core HMO & Encompass 65® HMO (without prescription coverage) plans:

NEW! PERSONAL EMERGENCY RESPONSE SYSTEM (PERS)

Designed to accommodate different lifestyles, a PERS provides members of all ages and abilities with greater independence, safety and security. Powered through ADT, these personal emergency response devices are critical safety solutions to help address falls and other concerns, so you can feel secure in your home when alone.

NON-EMERGENCY TRANSPORTATION

Need a ride? No problem! Non-emergency transportation services are available to help you get to the medical care and services you need at a time convenient for you. Number of rides varies by plan.

HOME MEAL DELIVERY

Proper nutrition is important after a hospital stay. To help you maintain a healthy diet, select plans cover home meal delivery of up to 14 days, up to 28 meals after an inpatient hospital or skilled nursing facility stay. Our Assure Advantage® HMO C-SNP plan also offers an additional home delivery of up to 14 days, up to 28 meals at anytime to ensure convenient access to healthy meals.

Plus, available on ALL of our Medicare Advantage plans, our members can benefit from these additional programs to further support independence at home.

NEW! FALL PREVENTION PROGRAM

A comprehensive 6-month program from Western New York Integrated Care Collaborative in which members meet with a Health Coach in their home to develop skills and help reduce the risk of falls. Included in all plans, members also have the opportunity to join a group class to strengthen and improve balance and prevent a fall from ever occurring.

CARE FOR YOU PROGRAM

A no-cost program for eligible members in which an experienced nurse visits with you in your home to develop a personalized care plan and support you in all matters related to your health. This allows members with chronic health conditions to receive the medical care, assistance and emotional support they need without the frustration of navigating the health care system alone.



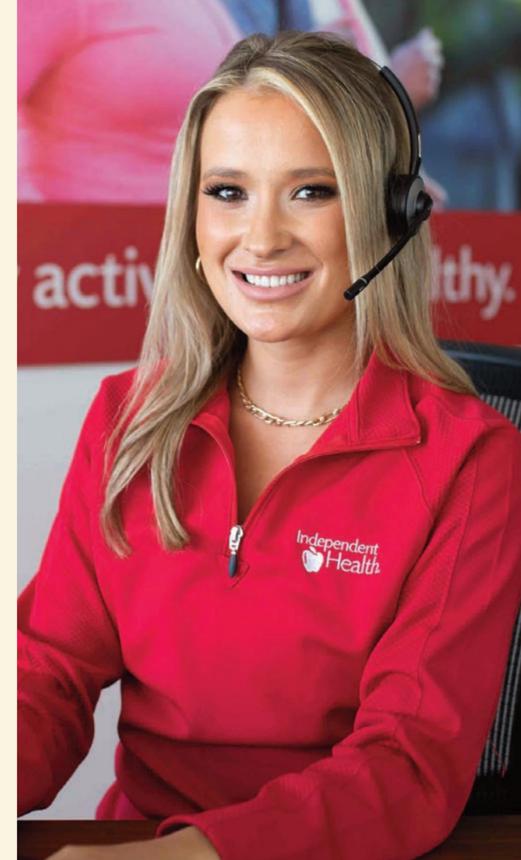
You Deserve the RedShirt Treatment.®

Have a question? Need more information?
Speak with a RedShirt® to find out more:
(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.

Or visit us at
www.IndependentHealth.com/Medicare



INDEPENDENT HEALTH'S 2023 MEDICARE WELLNESS BENEFITS



Our Medicare Advantage plans provide a wide range of benefits to improve your overall health and meet your specific personal needs.

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. Limitations, copayments, and restrictions may apply. Benefit and/or copayments may change on January 1 of each year. Benefits vary by plan. *SilverSneakers is a registered trademark of Tivity Health, Inc. ©2022 Tivity Health, Inc. All rights reserved. **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 Nations OTC®. ***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.†Part D Senior Savings program members pay a \$35 copayment per 30-day supply for select insulins during the deductible, initial coverage and the coverage gap stages. Note: Only self-injected insulin meets the criteria for a Part D covered drug and is eligible for the cost savings under the Senior Savings Model (insulin received through oral diabetic medication is not eligible). This cost-sharing only applies to beneficiaries who do not qualify for a program that helps pay for your drugs ("Extra Help"). To find out which insulins are on our formulary, review the most recent Drug List at independenthealth.com/formulary. If you have questions about the Drug List, you can also call Member Services. ††Diabetic retinopathy screening covers both the screening and the ophthalmologist copay. Coverage does not apply to every eye injury or disease of the eye.

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 711). 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. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-1502 (TTY: 711). 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-665-1502 (TTY: 711).

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2023 MEDICARE WELLNESS BENEFITS

Independent Health's Medicare Advantage plans have you covered with a wide range of benefits that can help improve your overall health and well-being.

\$0 Wellness Benefits – Included on ALL of Our Medicare Advantage Plans



\$0 PREVENTIVE DENTAL

\$0 coverage for preventive dental visits through Liberty Dental, including routine cleanings, fluoride treatments, oral exams and X-rays. Use this benefit at any dental provider inside or outside of the Liberty Dental network (out-of-network providers covered up to Liberty Dental fee schedule).



\$0 SILVERSNREAKERS® FITNESS PROGRAM

Take steps to improve your overall fitness and connect with your community at any participating SilverSneakers facility* nationwide with no activation fee or additional costs! Whether you swim laps, lift weights, visit the gym or enjoy live classes from home, we have you covered.



\$0 VISION

Keep your health in sharp focus with comprehensive vision coverage from EyeMed® including \$0 routine eye exams, digital retinal imaging, post-cataract appointments and \$200 coverage allowance for routine eyewear every year.



\$0 ENHANCED ANNUAL WELLNESS VISIT

A simple conversation with your doctor can go a long way in making sure you stay healthy for years to come. All members enjoy a comprehensive annual exam at a \$0 copay.



\$0 PREVENTIVE SERVICES

Staying up to date with your preventive care is key to maintaining and improving your overall health and well-being. In-network preventive services covered at a \$0 copay include annual routine checkups, vaccinations, colonoscopies, mammograms and more.



REDSHIRT REWARDSSM PROGRAM – EARN UP TO \$150 IN REWARDS ANNUALLY

Complete a preventive service and earn reward dollars that can be used through NationsOTC® toward the purchase of a variety of over-the-counter items and more!



\$0 CONSULTATION WITH A REGISTERED DIETITIAN

Good nutrition is the key to good health. Meet with a registered dietitian at no cost (3 hours per meeting, up to 4 meetings are covered) to receive personally tailored nutritional advice that will help you improve your lifestyle and manage your risk for chronic diseases.



More Benefits to Help You Get and Stay Healthy! Included on ALL of Our Medicare Advantage Plans

OVER-THE-COUNTER (OTC) ALLOWANCE

Use your OTC quarterly allowance toward brand-name and generic wellness essentials like vitamins, pain relievers, dental supplies and more**! Available on all plans, the allowance ranges from \$60 – \$400 annually, and rolls over each quarter, ensuring that you can get the healthy essentials you need, whenever you need them.

TELEMEDICINE (through Teladoc®)

Talk with a doctor anytime, by phone or mobile app through Teladoc. When you need care after hours, can't reach your primary care physician or are traveling, our telemedicine benefit*** is always available for you 24 hours per day, 7 days per week.

FOODSMART™

Save time and money on eating well with Foodsmart, a free digital platform that offers chef-inspired recipes and personalized nutrition guidance from registered dietitians.

HEARING

Stay in the conversation with our comprehensive hearing benefit! Includes a hearing aid evaluation exam at a \$45 copayment, hearing aid devices ranging from \$499 – \$2,199 (per ear) purchased through Start Hearing and 3 follow-up no-cost visits with an in-network provider.

PERSONALIZED HEALTH SUPPORT WITH BROOK

Receive personalized health and wellness support right from your smartphone with Brook+ and the Brook Health Companion App!

- Participate in the fully digital **Brook+ Diabetes Prevention Program** for help losing weight, boosting energy and reducing your risk for Type 2 diabetes. Watch weekly videos, set goals with your Health Coach and receive a free scale to track your progress.
- The **Brook Health Companion App** includes meal planning and nutrition advice from registered dietitians that will help you reach your wellness goals.

CHIROPRACTIC

All plans include Medicare Chiropractic coverage to help improve muscle strength, flexibility and range of motion, while also relieving stress, anxiety and back pain. Copays vary by plan.

NEW! SECURESENIORCONNECTIONS®

SecureSeniorConnections is a unique online community dedicated to helping older adults live healthier and make new friends. Explore your interests, learn new skills and meet people who share your passions, all from the comfort of your home.



COMPREHENSIVE DENTAL BENEFITS

In addition to maintaining the health of your mouth through your preventive dental visits, comprehensive dental coverage is either included or options are available for our Medicare Advantage plans. This includes periodontal cleanings, root canals, dentures, implants and more through a Liberty Dental provider. **The following Medicare Advantage plans include comprehensive dental coverage: No Rx HMO, Passport® PPO and C-SNP plans.**

With our other plans, you can choose:

OPTION 1

\$24 monthly premium for a maximum annual allowance of \$3,000.

NEW! Option 2

\$40 monthly premium for a maximum annual allowance of \$4,000 (INCLUDING IMPLANTS).

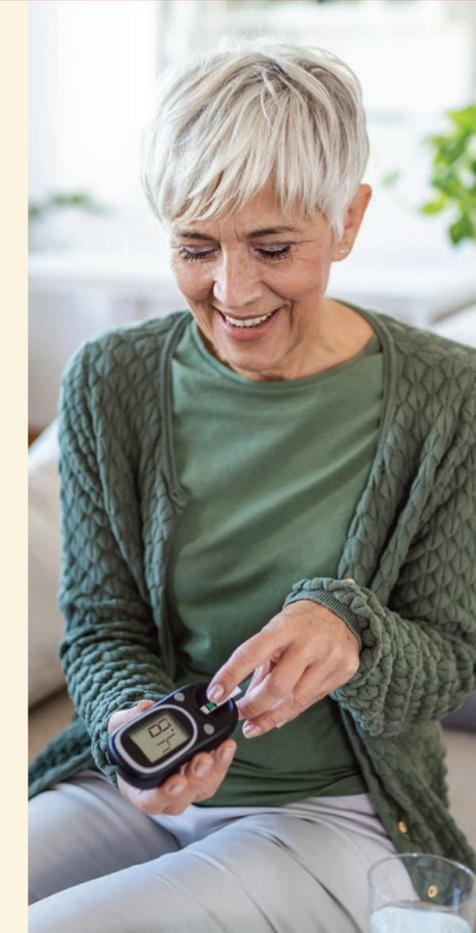


ENHANCED DIABETES BENEFITS Included on ALL of Our Medicare Advantage Plans

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.

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

- **Special Senior Savings for select insulins** from the first day of coverage, including through the deductible and coverage gap stages:
 - **\$35 copays** for Medicare Advantage Part D plan members.
 - **\$20 copays** for Independent Health's Assure Advantage HMO-C-SNP plan members.
- \$0 copay for therapeutic continuous glucose monitors and their supplies.
- \$0 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 consultation with a nutritionist.
- \$0 copay for diabetic retinopathy screening provided via EyeMed routine vision coverage!†



For more information about what each plan covers, you can also visit our website, refer to our 2023 Benefits at a Glance, review your Evidence of Coverage or talk to a RedShirt.®