



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$10 copay / visit	50% coinsurance	PCP Required Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Specialist visit	\$40 copay / visit	50% coinsurance	---None--- Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Preventive care/screening /immunization	No charge	50% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: \$40 copay / visit; Blood work: \$10 copay / visit; EKG: \$10/\$40 copay / visit	50% coinsurance	---None--- Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Imaging (CT/PET scans, MRIs)	\$85 copay / visit	50% coinsurance	Radiology services, other than X-rays, including but not limited to MRI, MRA, CT Scans, myocardial perfusion imaging and PET Scans.

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If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.independenthealth.com	Preferred Generic Drugs (Tier 1)	\$5	Not Covered	Mail Order: Must be obtained from ProAct or Wegmans. Retail Pharmacy: Must be filled at a participating Pharmacy.
	Non-Preferred Generic Drugs (Tier 2)	\$30	Not Covered	Mail Order: Must be obtained from ProAct or Wegmans. Retail Pharmacy: Must be filled at a participating Pharmacy.
	Non-Preferred Brand Name Drugs (Tier 3)	50%	Not Covered	Mail Order: Must be obtained from ProAct or Wegmans. Retail Pharmacy: Must be filled at a participating Pharmacy.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$75 <u>copay</u> / visit	50% <u>coinsurance</u>	Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Physician/surgeon fees	\$0 <u>copay</u> / visit	50% <u>coinsurance</u>	Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
If you need immediate medical attention	Emergency room care	\$150 <u>copay</u> / visit	\$150 <u>copay</u> / visit	<u>Copay</u> waived if admitted
	Emergency medical transportation	\$150 <u>copay</u> / trip	\$150 <u>copay</u> / trip	Must be deemed <u>medically necessary</u>
	Urgent care	\$75 <u>copay</u> / visit	\$75 <u>copay</u> / visit	---None---
If you have a hospital stay	Facility fee (e.g., hospital room)	\$500 <u>copay</u> / admission	50% <u>coinsurance</u>	Semi-private room, per admission Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Physician/surgeon fees	\$0 <u>copay</u> / visit	50% <u>coinsurance</u>	---None--- Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.

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If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$10 <u>copay</u> / visit	50% <u>coinsurance</u>	---None--- Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Inpatient services	\$500 <u>copay</u> / admission	50% <u>coinsurance</u>	Semi-private room, per admission Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
If you are pregnant	Office visits	\$0 <u>copay</u> / visit	50% <u>coinsurance</u>	No charge after the initial diagnosis
	Childbirth/delivery professional services	Physician: \$0 <u>copay</u> / procedure	50% <u>coinsurance</u>	Semi-private room, per admission Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Childbirth/delivery facility services	Delivery: \$500 <u>copay</u> / admission	50% <u>coinsurance</u>	Semi-private room, per admission

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	\$40 <u>copay</u> / visit	50% <u>coinsurance</u>	Up to 40 visits per <u>plan</u> year Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Rehabilitation services	\$40 <u>copay</u> / visit	50% <u>coinsurance</u>	60 visits per condition, per <u>plan</u> year combined therapies
	Habilitation services	\$40 <u>copay</u> / visit	50% <u>coinsurance</u>	---None---
	Skilled nursing care	\$500 <u>copay</u> / admission	50% <u>coinsurance</u>	Semi-private room, per admission Unlimited days per <u>plan</u> year Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Durable medical equipment	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Authorization may be required. Failure to obtain could result in a penalty of up to a 50% reduction in covered services per instance.
	Hospice services	\$0 <u>copay</u> / admission	50% <u>coinsurance</u>	Up to 210 days per <u>plan</u> year
If your child needs dental or eye care	Children's eye exam	\$20 <u>copay</u> / visit	Not Covered	Once every 12 months
	Children's glasses	30% <u>coinsurance</u>	Not Covered	Once every 12 months. Contact EyeMed for additional options at 1-877-842-3348
	Children's dental check-up	Not Covered	Not Covered	---None---

Nondiscrimination statement and language assistance services

If you, or someone you're helping, have questions about Independent Health, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-800-501-3439.

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Independent Health, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-800-501-3439.

如果您，或是您正在協助的對象，有關於[插入Independent Health 項目的名稱Independent Health 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話[在此插入數字1-800-501-3439。

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Independent Health, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-800-501-3439.

Si oumenm oswa yon moun w ap ede gen kesyon konsènan Independent Health, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-800-501-3439.

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Independent Health 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-800-501-3439 로 전화하십시오.

Se tu o qualcuno che stai aiutando avete domande su Independent Health, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-800-501-3439.

אויב איר, אודר עמבער איר העלפסט, האט פראגעס וועגן, האט דאס רעכט צו באקומען הילף און אינפארמאציע און אייער שפראך אומזיסט. צו רעדן מיט דער איבערזעצער, קלונג 1-800-501-3439

যদি আপনি, অথবা আপনি অন্য কাউকে সহায়তা করছেন, সম্পর্কে প্রশ্ন আছে Independent Health অধিকার আছে বিনা খরচে আপনার নিজস্ব ভাষাতে সাহায্য পাবার এবং ভাষা জানবার। অনুবাদকের সাথে কথা বলার জন্য, কল করুন 1-800-501-3739

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie Independent Health, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-800-501-3439.

إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص Independent Health ، فإليك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 1-800-501-3439

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Independent Health, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-800-501-3439.

اگر آپ کسی کو مدد دے رہے ہیں اور آپ دونوں کو سوال ہے Independent Health کے بارے میں، تو آپ دونوں کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ ترجمان سے بات کرنے کے لیے، 1-800-501-3439 فون کریں۔

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Independent Health, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap angisang tagasalin, tumawag sa 1-800-501-3439.

Εάν εσείς ή κάποιος που βοηθάτε έχετε ερωτήσεις γύρω απο το Independent Health, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας χωρίς χρέωση. Για να μιλήσετε σε έναν διερμηνέα, καλέστε 1-800-501-3439.

Nëse ju, ose dikush që po ndihmoni, ka pyetje për Independent Health, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin 1-800-501-3439.

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 1-800-432-1110, 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>