



2022 Independent Health's Assure Advantage® HMO C-SNP

Assure Advantage is a chronic condition special needs Medicare Advantage plan. It is specifically developed to help those diagnosed with chronic heart failure, and who reside in Erie County, find ways to get and stay healthy with the assistance of a care manager.

BENEFIT	YOUR COST
Monthly Plan Premium	\$60
Prescription Coverage (Tiers 1/2/3/4/5)	No deductible \$0/\$12/\$47/38%/33% to initial coverage limit of \$4,430.
 \$15 copay for select insulins, even through the coverage gap.*	
Office Visit (Primary/Specialty)	\$0/\$30 (includes \$0 Endocrinologist, Cardiologist and Nephrologist)
Physical, Occupational and Speech Therapy	\$20
Preventive Services	\$0 NEW! Get Rewarded for Getting Your Preventive Services! Talk with a RedShirt® for details.
Inpatient Hospital Copayment	\$275 per day, days 1-6 (unlimited days for Medicare covered stays) \$1,925 Copay Annual Maximum
Home Delivered Meals	\$0: 14 consecutive days, up to 28 meals; for post acute inpatient stays; plus additional 28 meals for 14 consecutive days
Skilled Nursing Facility	Days 1-20: \$0/days 21-100: \$188 per day
Ambulance	\$300
Transportation (non-emergency)	\$0 for up to 12 one-way trips to a plan-approved, medically-appropriate location.
Worldwide Emergency Room Coverage**	\$90
Urgent Care	\$65
Lab***	\$0 (includes HbA1c and GFR)
X-ray/Advanced Radiology	\$30 general X-ray/\$200 advanced radiology
Outpatient Surgery	Ambulatory surgery center – \$300/hospital based – \$350
Home Health	\$0
Over-the-Counter Benefit with NationsOTC®	\$50 per quarter
Medical and Routine Podiatry Visits	\$0 (four routine visits; medically-necessary podiatry covered)

PREMIER WELLNESS PACKAGE	Vision	\$0 routine eye exam and retinal imaging, \$0 diabetic retinopathy screening/ \$150 coverage limit for routine eyewear.
	Dental	 Comprehensive Dental Available \$20 per visit preventive dental: two routine cleanings, exams and bitewing X-rays per calendar year; one full-mouth series every 36 months.
	Fitness	SilverSneakers® \$0 fitness benefit with access to thousands of locations nationwide.
	Hearing Aid	\$45 hearing aid evaluation exam. Member pays \$499 – \$2,799 (per ear) for hearing aid devices. You must use a provider in the Start Hearing network.
	Telemedicine (Teladoc®)	Speak with a doctor anytime, anywhere by phone or online for a \$25 copay.
	Enhanced Annual Visit (EAV)	\$0 comprehensive annual well visit with your doctor that includes a detailed exam and conversation about your health to create a personalized care plan.
	Brook	\$0 for Independent Health Medicare members. A helpful smartphone app that provides expertise and support for general health and chronic conditions such as diabetes and hypertension.

PREFERRED PRODUCTS AND VENDORS	
Diabetic Blood Glucose Monitor and Devices	\$0 limited to preferred products such as OneTouch® manufactured by LifeScan: <ul style="list-style-type: none"> • OneTouch Verio Flex • OneTouch Verio • OneTouch Verio IQ • OneTouch UltraMini • OneTouch Ultra
Lancets	\$0 limited to preferred products such as OneTouch® manufactured by LifeScan: <ul style="list-style-type: none"> • OneTouch Delica Lancets • LifeScan Fine Point Lancets • OneTouch Ultrasoft Lancets
Diabetic Test Strips	\$0 per item for each 30-day supply. Limit 100 test strips per 30-day supply. Blood glucose test strips limited to preferred products manufactured by LifeScan: <ul style="list-style-type: none"> • OneTouch Verio Test Strips • OneTouch Ultra Test Strips
Therapeutic Continuous Glucose Monitors	\$0 monitor, transmitters and sensors to only be obtained at a Network Pharmacy
Additional Benefits	\$0 Cardiologist with CHF Diagnosis \$0 Nephrologist with CHF Diagnosis \$0 Cardiac Rehab

At Independent Health, we're dedicated to making a difference in our members' lives by offering a variety of innovative health plans and services. That's why we make it easy for you to find the right plan for all your health care needs.

Sales Department: (716) 505-8501 or 1-877-877-3530 toll-free (TTY: 711)

Hours of Operation: Oct. 1–Mar. 31: Mon.–Sun., 8 a.m.–8 p.m.; Apr. 1–Sept. 30: Mon.–Fri., 8 a.m.–8 p.m.



OPTIONAL COMPREHENSIVE DENTAL BENEFIT

This benefit is available to you for an additional \$25 monthly premium. In addition to your preventive dental benefit, you have the option of adding this comprehensive dental coverage which includes periodontal cleanings, root canals, dentures and more. This benefit provides you \$3,000 worth of coverage (annual max), with 50% coinsurance for comprehensive services with no deductible. Ask a RedShirt for details and to enroll in this great optional benefit.



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. This information is not a complete description of benefits. Benefits may change on January 1 of each year. Call (716) 505-8501 or 1-877-877-3530 (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. *You pay \$15 for select insulins during the initial coverage stage, and the coverage gap stage. 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 (oral diabetic medications are 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 drugs are select insulins, review the most recent Drug List we provide electronically. If you have questions about the Drug List, you can also call Member Services. **\$10,000 annual maximum plan limit for unforeseen care outside the USA and its territories. ***Member pays 20% for genetic testing. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2021 Tivity Health, Inc. All rights reserved. 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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