

# 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: <ul style="list-style-type: none"><li>• FIT Test</li><li>• Cologuard</li><li>• Colonoscopy</li></ul>	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: <ul style="list-style-type: none"><li>• Diabetic Retinal Eye Exam</li><li>• Diabetes Care - A1C Test</li><li>• Kidney Health Evaluation (Urine Test)</li></ul>	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.

### **Questions? Call a RedShirt®**

(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.



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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.

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)。

\*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. Benefits vary by plan and are subject to change on January 1 each year. For more details refer to your Evidence of Coverage (EOC).

# \$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

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**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.

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## Get Personalized Health Support with 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.

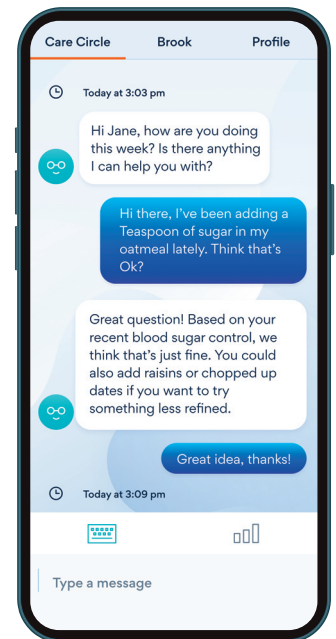
### The Brook+ Diabetes Prevention Program

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: [brook.health/plus-dpp-ih](https://brook.health/plus-dpp-ih)

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

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# 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.



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# Preventive Dental Benefit



Maintaining a healthy mouth is an integral part of your overall health. It starts with keeping up with your preventive dental visits. With Independent Health’s wellness benefits, our Medicare Advantage plan members enjoy routine examinations, cleanings and X-rays that will help keep you smiling.

## Your Preventive Dental Benefit Includes:\*

- Preventive Dental Visit
- Oral Examinations – Once every 6 months.
- Routine Cleaning and Fluoride Treatments – Once every 6 months.
- Bitewing X-rays – 2x per calendar year.
- Full-Mouth X-rays – 1x in a 36-month period.

## How It Works:

Oral exams, routine cleanings, fluoride treatments, bitewing and full-mouth X-rays are fully covered when you visit a participating dentist. When you visit an in-network dentist for covered services, the dentist will directly bill our dental provider, Liberty Dental, making it easier and more convenient for you.

For more information, or to locate a participating dentist, please visit [www.IndependentHealth.com/Medicare](http://www.IndependentHealth.com/Medicare) and go to our “Find a Medicare Provider” page.



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## 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.

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## How It Works:

1. Visit **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**.

## 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.

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# 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.starhearing.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.

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# 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.

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