HEALTHSTYLES

INDEPENDENTHEALTH.COM

2026

Where to turn when you need timely care

Partnering to bring you fun ways to stay active & healthy.

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Keep kids healthy with vaccines

Independent Health®

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HEALTHSTYLES

The Wellness Magazine for Independent Health Members

We are pleased to send you our 2026 edition of *HealthStyles*. Independent Health wants to help you get and stay healthy. Inside, you'll find practical tips, helpful tools and advice to support your well-being all year long.

Check out all the great community initiatives and Independent Health Foundation programs happening throughout Western New York (see **pages 6 and 9**).

Get familiar with the term "intuitive eating" on **page 8** that is showing promise on improving one's physical and mental health.

And since your physical health is tied to your mental health, on **page 12** we discuss helpful ways to break free from negative thoughts.

For parents out there, we explain the importance of childhood vaccinations (**page 14**), and expectant parents can read how to make sure they have as healthy a pregnancy as possible (**page 19**).

As an Independent Health member, you can earn gift cards for making strides toward preventive care (**page 3**) and take advantage of our various health apps (**page 4**).

Those are just some of the topics featured in this edition for your benefit.

Thank you for being a member of Independent Health.

Receive our online newsletter, *HEALTHStyles Monthly*, by registering for your own member account at **independenthealth.com**.

CEO MESSAGE

A message from Independent Health's President & CEO

Last November, Independent Health announced that it will be joining the MVP Health Care family of companies, pending regulatory approval. MVP Health Care is based in Schenectady, New York, in the Albany region.

Like Independent Health, MVP Health Care is a nationally recognized, not-for-profit health insurer committed to its mission, deeply connected to its community and built on a foundation of local trust. We have chosen each other because we share similar cultures and our strengths complement each other. Once approved, this affiliation will enable us to build for the future and stay true to our mission to improve lives and empower the entire community toward improved health.

At this time, both Independent Health and MVP must continue to operate separately as New York State and federal agencies review our plan to affiliate with MVP. We expect this review process to be completed by late fall of this year.

As we await approval for this affiliation with MVP Health Care, there will be no immediate changes to coverage or benefits as a result of this planned affiliation. You can continue to rely on our nationally recognized RedShirt Treatment.

Independent Health is committed to making sure our community-focused mission stays the same and that the decisions that matter most to Western New York continue to be made here, by people who know this region.

Thank you for your membership.

Michael W. Cropp, M.D.
President & Chief Executive Officer

Benefit spotlight

Get active in your own health and earn some RedShirt Rewards℠

The old saying says an ounce of prevention is worth a pound of cure. For eligible Independent Health members, a step toward prevention is worth up to $30. As an Independent Health member, you may be eligible to earn up to $30 in RedShirt Rewards℠ by completing three of these actions, such as your annual checkup, flu and COVID-19 shots, and preventive screenings.

You can earn a $10 RedShirt Reward for each eligible action—up to $30 each plan year. Plus, you can make it a family affair, because each member in your plan age 18 or older (subscriber, spouse and dependents) is eligible to earn their own rewards for completing the actions that are right for them.

How it works

1. Activate your RedShirt Rewards through your MyIH account (**myih.com** or the mobile app).
2. Complete an eligible action listed above.
3. Choose a reward. Look for the RedShirt Rewards message with a redemption link or in the RedShirt Rewards section of your MyIH account. Use the link to choose a gift card from a wide range of participating retailers, including Amazon.com, Nike, Target and more.
4. Track your progress and your reward totals through your MyIH account.

For full details, including eligible actions and information on time limits for gift card redemption, please sign in to your MyIH account and review the Program Details.

Take advantage of our member discount program

Along with offering great health benefits, Independent Health has partnered with a variety of organizations to offer a wide range of valuable health and wellness discounts. Simply present your Member ID card to take advantage of these special savings.

More than 500 community partners and local businesses currently offer exclusive discounts for our members, from "freebies" and BOGO offers to savings of up to 30% on health- and wellness-related items, services and experiences. Here is a sample of what you can save on:

- Fitness-related activities at Buffalo RiverWorks, including water sports, zipline, ropes course and climbing wall
- Reddy Bikeshare rentals at 120 stations throughout Buffalo and Niagara Falls
- An annual membership to the Buffalo and Erie County Botanical Gardens
- Instructional and recreational sports programs and lessons for children and adults
- Fitness equipment, bike tune-ups and outdoor recreational activities
- Weight-loss programs, healthy prepared meals, vitamins and herbs
- Fitness center memberships, acupuncture and massage therapy
- Dental care and hearing aids

To take advantage of these valuable discounts, all you need to do is show your Independent Health member ID card.

START SAVING TODAY!
Visit independenthealth.com/discounts to view the latest selections of wellness discounts and participating locations.

Your MyIH account—essential plan information personalized for you!

Get 24/7 access to tools and resources to help you manage your health plan—and your health—all in one place through a MyIH account.

Your MyIH account allows you to easily:

- Review your medical and pharmacy benefits
- Find providers and urgent care centers in your network
- View your claim details and history
- Choose paperless Explanation of Benefit (EOB) statements and other documents
- Access an image of your member ID card quickly
- Activate RedShirt Rewards℠*
- Track your plan deductible* and out-of-pocket costs
- View your personal action plan to guide you in getting and staying healthy
- Manage your health savings account through HealthEquity*

To create your MyIH account, visit **MyIH.com**.

**Not included with all plans. Check your Summary of Benefits to see if your plan includes these options and benefits.*

MyIH for your smartphone

You can access your MyIH account through the free MyIH app. The app provides access to all the features you can access online. Whether you're at work, away at school or on the go, your MyIH account is always there for you.

The ABCs of HSAs

Health savings accounts (HSAs) have become popular because they help individuals save money for their current and future medical care expenses on a tax-free basis.

People enrolled in an HSA-qualified high-deductible health plan (HDHP) are eligible to create an HSA account. Here are key features of HSAs.

1. The money you put into your HSA is 100% tax deductible. The IRS contribution limits are $4,400 for single policyholders and $8,750 for family coverage. Plus, people 55 and older can make "catch-up" contributions of $1,000.
2. If your employer contributes to your HSA, the entire amount in your account is yours—even if you leave your job or change to a non-qualified HDHP in the future. Although you can't make additional contributions until you enroll again in a qualified HDHP, you can still use your HSA funds for medical expenses.
3. As long as you use your HSA money for qualified medical expenses, you never pay taxes on that money. View a list of these expenses at **irs.gov**.
4. HSA account funds roll over from one year to the next, with no limit.
5. You can use your HSA funds to pay for qualified medical expenses for dependents you claim on your tax return, even if those dependents aren't on your health plan.
6. Many HSAs offer investment options like a 401(k). You might have to reach a certain balance depending on your HSA custodian's rules before you can invest, but it's another way to make your money grow.
7. You can use your HSA funds to pay for some types of Medicare premiums for Part B and Part D once you turn age 65.

We offer HSAs through HealthEquity
Independent Health partners with HealthEquity, the nation's leading HSA administrator. An HSA from HealthEquity can help make it easier for you to pay for your current health care costs while setting you up for financial wellness in the future. Check with your employer to see if your plan includes an HSA option. Visit **independenthealth.com/healthequity** to learn more.

Independent Health's mobile apps connect members to health

Smartphone mobile apps make life easier and more convenient, offering everything from ways to send and receive payments to paying for parking to ride-sharing and more. In addition to the MyIH app, Independent Health offers a variety of Android and iPhone health apps that offer members access to resources and support for their health and wellness goals.

Brook+ Diabetes Prevention Program
Brook+ is a virtual Diabetes Prevention Program available to eligible members* at no additional cost. This digital program, recognized by the Centers for Disease Control and Prevention (CDC), supports participants in their efforts to make lifestyle changes—such as eating healthier, incorporating physical activity into their daily lives, and improving problem-solving and coping skills—by providing:

- One-on-one guidance and advice from a CDC-trained personal lifestyle coach who customizes the program to fit their lifestyle needs and goals
- Access to group support for encouragement, sharing ideas and celebrating successes
- A free digital scale and Fitbit to track their progress in the program*

To check if you're eligible for the Brook+ program, visit **brook.health/plus**.

Brook—your personal health companion
Brook is a free app that helps members get and stay healthy. Whether you are trying to eat better or are managing a condition like diabetes or high blood pressure, Brook gives you the personalized support and encouragement you need to find your healthy zone:

- Chat with health experts any day of the year, no appointment necessary.
- Find ways to fit activity into your daily life and track your progress.
- Work with dietitians to eat right and find the best meal plan for you.
- Get reminders for healthy habits like taking your medications or checking your blood sugar.

FitWorks®
FitWorks® is our free, easy-to-use wellness tool that provides you with extra motivation and meaningful activities to help you start living a healthier lifestyle. By creating a FitWorks account, you can participate in various health and wellness challenges and connect with others by sharing and discussing workout ideas, healthy recipes, your personal victories and more.

Teladoc®
If your primary care doctor is not available, Independent Health has a telemedicine benefit through Teladoc®, which has a $0 copay or a low cost share, according to your plan benefits. With Teladoc, you can connect to a doctor, 24 hours a day, seven days a week, to discuss a variety of common medical issues, such as cold and flu symptoms, bronchitis, pink eye, sinus problems and more. Teladoc also offers behavioral health (mental health and substance use) and dermatology consultations.**

**Eligibility for Brook+ is based on CDC guidelines to assess risk for developing type 2 diabetes. Digital scale mailed upon program sign-up; Fitbit voucher sent after four weeks of program participation. **If your plan is HSA-qualified, you have to pay the full cost of Teladoc services until you meet your deductible. If your plan requires you to meet a deductible before your specialist cost share, you will pay the full cost of Teladoc dermatology services until you meet your deductible.*

Independent Health has joined forces with a variety of local organizations to help Western New York get healthy and have fun. Here are just some of the ways we're bringing healthy to you.

Reddy Bikeshare

Independent Health and Shared Mobility Inc. are celebrating the 11th season of Reddy Bikeshare! With 500 Reddy and Reddy+ bikes at 110 stations across Buffalo and Niagara Falls, we're making it easy to help you commute to work or school, visit your favorite park or take a leisurely roll. Bikes are available now through October. Independent Health members save 20% on annual passes.

GObike's Bike Month and SkyRide

May is National Bike Month! Independent Health is excited to once again partner with GObike on all the ways you can celebrate bicycling in Western New York. From bike breakfasts to movie screenings and group bike rides, there's something for everyone. Plus, our Bike Month Contest is back. Tell us why you love biking in WNY by May 22 and you could win a $200 Amazon.com Gift Card and more! Be sure to save the date for GObike's 12th annual SkyRide on July 19.

Fitness in the Parks

Independent Health and the YMCA will once again offer Fitness in the Parks this summer for the 15th consecutive year. YMCA-certified instructors will lead hundreds of free outdoor fitness classes—including Pilates, yoga and Zumba®—at various parks across Western New York. Classes will run June through August with free giveaways offered to participants, while supplies last.

Food Truck Tuesdays at Larkin Square

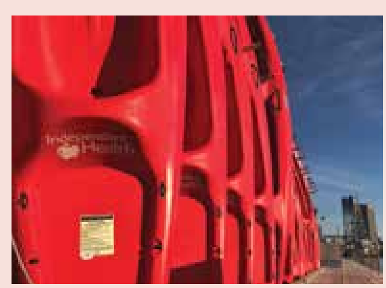
Independent Health is again sponsoring Food Truck Tuesdays at Larkin Square, which kicks off a new season on June 2. Through the Independent Health Foundation's Healthy Options® program, every participating food truck will offer at least one item that's lower in fat, sodium and cholesterol. On select dates, our RedShirts will hand out free giveaways while supplies last.

Community HEALTH DAY

Save the date for Community Health Day sponsored by Independent Health on Friday, June 19. This summertime event offers free admission to the Buffalo Museum of Science along with a variety of fun and healthy activities the whole family will enjoy—plus, special giveaways while supplies last!

Paddle, pedal and more!

Get moving outdoors with Independent Health! Through our partnership with **Outer Harbor Buffalo**, join us at a free outdoor fitness class, play park golf or rent kayaks at a discounted rate. You can also enjoy some fresh air on the 3-mile Independent Health Wellness Trail, stretching from Wilkeson Pointe to Lakeside Bike Park. And, over at **Buffalo RiverWorks**, our members save 20% year-round on adventure activities like kayaking, paddle boarding, rock wall climbing, zip lining and the urban ropes course. Members roller-skate for free on select dates.



An overview of all community programs and events that Independent Health offers and supports can be found at **independenthealth.com/events**.

Where to turn when you need timely care

You cut your finger while slicing vegetables. Your daughter is spiking a fever. Where do you go for help? It's a comfort to know that you have health care options. Knowing which one to choose, however, can be a challenge.

Emergency departments usually are busy places. They don't care for patients on a first-come, first-served basis, and they have to handle the most severe problems first. Using the emergency room only when you need to can help you avoid long, unnecessary waits.

Call your doctor: Always contact your doctor for guidance about your symptoms or when to use an urgent care center or emergency room.

When to use an urgent care center: If your doctor's office is closed, an urgent care center can treat problems such as minor cuts that require stitches, ear infections, minor burns, mild asthma attacks and minor broker bones.

When to go to a hospital's emergency room: According to the American College of Emergency Physicians, medical symptoms that need emergency care include:

- Difficulty breathing
- Fainting
- Chest pain or pressure
- Uncontrolled bleeding
- Coughing or vomiting blood
- Sudden or severe pain
- Poisoning
- Major injuries, such as broken bones

What to do after a visit to the emergency room

A trip to a hospital emergency room (ER) is a stressful event, and it's a relief when you're discharged a few hours later. Here are ways to help make sure you don't need to go back anytime soon for the same issue:

1. **Follow the care instructions** the ER staff sends you home with. Read the instructions closely about any medications you may need, or foods and drinks to avoid. You may need to limit your activity. Or the instructions will tell you how to take care of a burn or stitches.
2. **Make a follow-up appointment with your primary care doctor.** It is important for your primary care doctor to know about your ER visit in case they want to see you for an appointment in the next seven or 14 days.
3. **Take all medications as directed.** You may have received a new prescription for a new medication to help control your symptoms, or an antibiotic or anti-inflammatory. It's important to start taking the medications as soon as possible so you begin the path toward recovery. If you have any questions about the medications you were prescribed in the ER and how they might impact medications your doctors have prescribed, call your doctor.
4. **Rest and recover.** Sometimes people just want to get back to normal and on with life. But, depending on the reason for your ER visit, the best thing to do is to let your body rest and begin the healing process.
5. **Monitor your symptoms.** If you feel like you're getting worse rather than better, call your doctor.

What is intuitive eating—and can it work for you?

Eat when you're hungry. Stop when you're full. This simple, powerful rule underlies a strategy called intuitive eating—one that shows promise in improving mental and physical health.

Not just another diet

Intuitive eating is based on the idea that humans know when—and how—they need to be nourished. Your body will send you signals. You just need to tune in to its cues.

Unlike dieting, intuitive eating doesn't require strict limits or control. No foods are "good" or "bad." You won't count calories, measure portions or follow a meal plan. Instead, you'll approach eating with intention and curiosity.

Reaping the rewards

Weight loss isn't the primary goal. However, several studies suggest people who eat intuitively tend to maintain a healthier weight. That's likely because they learn not to give in to the extra calories that come with emotional eating.

There's also the benefit of psychological well-being. Because intuitive eating encourages self-care and a positive body image, it may help prevent feelings like guilt or shame around food. Research has shown that this method helps increase body satisfaction, self-acceptance and quality of life.

How to get started

To take steps toward intuitive eating:

- **Forget dieting.** Diets are usually short-term solutions. Aim to make changes you can stick to in the long run.
- **Learn hunger cues.** It's easy to confuse physical hunger with an emotional need for food. (The chart below can help decode the difference.) When you're physically hungry, eat. But if your need is emotional, work on other ways to cope. For example, go for a walk, take a shower or talk with a friend.
- **Feel fullness.** As you eat, check in with yourself. Learn to tell when you cross from hungry to satisfied. Stop then rather than when you're stuffed.
- **Honor your body.** Respect and appreciate your body, no matter its size or ability.

While intuitive eating works for many people, it isn't for everyone. If you have questions, talk with your doctor. A registered dietitian can also discuss the best approach for you.

Learn your cues

Physical hunger	Emotional hunger
Pangs that worsen over time	Sudden desire for food
Grumbling in your stomach	Quiet stomach
Lack of specific cravings	Specific cravings
Headache, lightheadedness, fatigue or irritability	Feelings of guilt after eating

Independent Health Foundation: programs for the WNY community

For nearly 35 years, the Independent Health Foundation has been providing our community with the services, tools, resources and education they need to improve their quality of life. By partnering with local community centers, schools, parks, businesses and organizations, the Foundation offers a variety of free or low-cost programs and events that reach more than 225,000 individuals in Western New York each year.

Among the Foundation's signature programs and events are:

- **Healthy Options Buffalo**—This popular initiative has been helping people make informed decisions when eating at home and dining out since 2004. As part of the Healthy Options program, the Foundation collaborates with local restaurants and food trucks to provide healthy food choices to the public, while also delivering meal kits to 600 families every year. In addition, healthy recipes, cooking videos, dining tips and other helpful resources are available at **healthyoptionsbuffalo.com**.
- **Kids Run**—An annual event that encourages families to exercise and stay active together through a 1.8-mile walk/run, perfect for all ages. This year's Kids Run will be held Saturday, June 6, at Delaware Park. You can learn more at **kidsrunbuffalo.com**.
- **First Night® Buffalo**—A family-friendly New Year's Eve celebration with fun and healthy virtual activities for all to enjoy, including entertainment from local performers. Check out **firstnightbuffalo.org**.
- **Fitness for Kids Challenge**—Introduced in 2008, this elementary school-based program is designed to combat the rising rates of childhood obesity by challenging youngsters to increase their physical activity and make good nutrition choices. The top participating schools and classrooms win grants to purchase fitness equipment or enhance health and wellness programming for their school. Learn more at **fitnessforkidschallenge.com**.

- **Good for the Neighborhood**—A community-based wellness program that connects families with resources that address social determinants of health, such as blood pressure checks, fresh produce and more. The program is held throughout the year in neighborhoods where access to health care is limited. Learn more at **goodfortheneighborhood.com**.
- **Soccer for Success**—Created by the U.S. Soccer Foundation, Soccer for Success uses soccer, along with social emotional learning, to engage kids in their health. The program guides youth away from negative influences by providing them with safe places to play during after-school hours and having them work with consistent, caring and nationally trained coach-mentors. Visit **buffalosoccerforsuccess.com**.
- **Growing Up Strong**—An early childhood program that starts children on the right path to a healthy future by supporting families and pediatricians in meeting children's developmental needs from birth to age 3.

To learn more about these programs and events, visit **independenthealthfoundation.org**. All of these efforts are made possible thanks to the generous support of local businesses and philanthropic organizations.

10 life hacks to outsmart heart failure

Caring for your heart doesn't have to mean pushing yourself harder. In fact, the best habits are often the simplest ones. These tips are gentle on your energy and big on heart health.

1. Less prep = less stress.
Simplify meals by keeping low-prep foods on hand. Prechopped or frozen vegetables and low-sodium canned goods are perfect for easy, heart-healthy cooking.

2. Use a pill organizer.
Remembering your meds can be tough when you're tired. A pillbox takes the guesswork out of it. Setting an alarm or phone reminder can help, too.

3. Track symptoms the easy way.
No need for a fancy spreadsheet (unless that's your thing). Do whatever works best for you. You might try using a printed chart to track your symptoms daily.

4. Do a daily weigh-in.
To catch changes earlier, check your weight every day. Step on the scale in the morning before you have anything to eat, and always wear a similar outfit.

5. Take a seat.
Folding clothes? Chopping veggies? Pull up a chair so these chores don't take quite as much out of you.

6. Pace yourself.
Don't power through task after task. Do one thing, rest, then tackle the next. You're not slow, you're strategic.

7. Don't be too salty.
Ditch the saltshaker, read food labels and go low-sodium when you can. Your taste buds will adjust, and your heart will be happier.

8. Rest and de-stress.
Stress makes your heart work harder, so it's important to find ways to relax. Maybe meditation or 15 minutes of quiet time each day could work for you.

9. Move with ease.
Try gentle daily movement—think short walks and light yoga—to keep your heart strong. Check with your care team on which activity to choose.

10. Ask for help.
Managing heart failure can feel like a lot of work. Reach out to friends and family for support.

Over time, these energy-saving shifts can help you prioritize rest and recovery so you can live more comfortably with heart failure.

Time for a colon cancer check?

No one wants to think about colon cancer. But taking a few simple steps can help find and treat it early.

Most cases of colon cancer start from abnormal growths in the colon. Testing can help find and remove them before they turn into cancer. It can also find colon cancer early when it can be treated more easily.

When to get screened
Those at average risk should start screening at age 45, but depending on your family history, your doctor may recommend earlier screening.

How to get screened
Ask your doctor which test is right for you:

- A stool test done in your home—called a fecal occult blood (FIT) or stool DNA with FIT test. Using a kit, you take a sample and mail it to a lab.
- A colonoscopy or flexible sigmoidoscopy screening—doctors use a tube to find and remove growths at the same time.
- A virtual colonoscopy—a minimally invasive 15- to 30-minute test using X-rays and 3D imaging can detect colon cancer and polyps.

Every cigarette costs 20 minutes of your life

Think of all you can do in 20 minutes: walk your dog, call a friend to chat, watch an episode of your favorite TV show.

But every time you light up, you'll lose one of these chances. Each cigarette you smoke shortens your life by about 20 minutes, a new analysis shows.

Quitting isn't easy—but it's worth it. And vaping is not a healthy alternative. The sooner you try, the better. If you're wondering how to get started, these answers can help.

Should you plan ahead or quit cold turkey?
There's no "right" way to kick the habit. But most people find that setting a quit date, and planning for it, can help. Pick a date within the next month so you have time to prepare but not so much that you'll change your mind.

What tools can help you quit?
Talk with your doctor about your options. Effective tools and treatments include:

- Nicotine replacement therapy
- Medication
- Counseling
- Support groups, such as the NYS Quitline (**nysmokefree.com**)

The bottom line: You don't have to quit all on your own.

What's the hardest part of quitting?
Cravings are especially challenging. Many people have both physical and mental symptoms of nicotine withdrawal. These include trouble sleeping, hunger, and irritability or restlessness.

The longer you go without smoking or vaping, the more these feelings will fade. In the meantime, when cravings do strike:

- Take a few deep breaths
- Walk around the block
- Keep your hands occupied with a pen or coin
- Chew on gum, celery or toothpicks
- Play a game on your phone
- Reach out to friends and family for support

Does quitting really stick?
You might slip and have a cigarette or two, or relapse entirely, especially within the first three months. Many people must try quitting more than once.

If it happens, don't beat yourself up. Instead, take heart: More than half of American smokers have successfully quit. You can be one of them, as long as you keep trying.

The truth about nicotine pouches

Sales of nicotine pouches have skyrocketed in recent years, fueled by claims that they're smokeless and tobacco-free. But that doesn't mean they're safe.

Like vaping, the microfiber pouches—placed between your lip and gum—contain high levels of addictive nicotine powder. This drug can harm heart health, and it may affect brain development in young people. And it increases the chances of getting hooked on other substances.

Whether you smoke, vape, chew or use pouches, quitting nicotine is one of the best things you can do for your health. Medications, counseling or other strategies can make the process easier. Talk with your doctor or visit **nysmokefree.com** for support.

Feeling down? You're not alone

Everyone feels sad sometimes. But if the feeling lasts longer than two weeks, it could be depression. Depression is common and treatable. You're not alone, and help is out there.

Here are some of the warning signs to watch for:

- Feeling sad or "empty"
- Being tired almost all the time
- Not enjoying things you used to
- Sleeping poorly or too much
- Having trouble focusing or making decisions
- Feeling hopeless or worthless

If you have one or more of these signs, reach out to your doctor. They may suggest:

- Therapy (talking with a mental health professional)
- Medication to help with mood

Asking for help is a sign of strength, not weakness. Life can feel better again with the right support. Your doctor will help you find a treatment that works for you.

Get help right away
If you are thinking about harming yourself or others, call or text **988** or **1 (800) 273 -TALK (8255)**. You can also chat with counselors at Lifeline at **988Lifeline.org**. Lifeline is free and available 24/7.

How to break free from negative thoughts

You're going about your day when suddenly your mind zeroes in on that one email from your boss, that mistake you can't forget, or that awkward moment from earlier. Before you know it, you're trapped in a swirl of negative thoughts. But there are ways to get yourself out of the spiral.

Flipping the script
Unhealthy thoughts can show up in predictable ways. Once you spot the patterns, it's easier to swap them out for something gentler.

Instead of ... all-or-nothing thinking. ("If I don't nail this perfectly, I'm a failure.")
Try ... acknowledging the extremes and reminding yourself that most situations exist in the gray zone. Progress, no matter how small, is still progress.

Instead of ... labeling yourself. ("I'm such an idiot.")
Try ... challenging the thought. Ask: "Would I say this to a friend?" Reframe with kindness: "This didn't go the way I wanted, but one setback doesn't define me."

Instead of ... trying to predict the future. ("What if...")
Try ... taking back control. It's normal for these thoughts to come up, but you decide if they deserve your energy. Count your inhales and exhales to help interrupt the worry and stay in the present.

Tools for everyday calm
Use these tricks the next time your brain starts running away with you:

Hit the reset button. Follow this four-step process:

1. Stop a thought as soon as it takes hold.
2. Take a few deep breaths.
3. Reflect: "Is the thought true? Does it help me to think this way?"
4. Choose how to respond in a positive way.

Find healthy distractions. Combat negative thoughts with activity. That could be putting on your favorite music, picking up that new book you've been meaning to read, or seeing how many jumping jacks you can do in a row.

Help is within reach
Changing the way you think isn't easy. Negative thinking can feel automatic and relentless. But with small shifts, you can begin to disrupt the pattern.

Though if the spiral feels too much to manage on your own, you don't have to face it alone. Connect with your doctor to start finding the support you need.

Internal and external reviews are available to our members

Independent Health works hard to help our members get the care they need when they need it. Sometimes, there may be instances when a member may not agree with our decision to deny coverage for a particular health care item or service. When a member disagrees with our coverage decision, the member has the right to use our internal appeal process at no charge. In rare cases, members may ask us to skip our internal review process.

In most cases, members are satisfied with using our internal appeal process. However, if you don't agree with the outcome of our internal appeal process, you may use New York's external review process for several types of cases.

Under the external review process, you or your designated representative (which may be your doctor) have four months to ask for an external review from the New York State Department of Financial Services (DFS). You may use this process if you receive a letter called a final adverse determination from Independent Health. A final adverse determination indicates the health care item or service you or your doctor requested is not covered because it is:

1. Not medically necessary
2. Experimental or investigational
3. An out-of-network service
4. Part of a clinical trial
5. Relates to the treatment of a rare disease
6. A formulary exception

The DFS will have an external review panel review your case. The panel will review your medical information, along with other data or medical literature, your doctor's recommendation, and any accepted practice guidelines. The panel may ask you or your doctor to provide more information about your appeal. The panel will decide your case within 30 days. If your doctor verifies that a delay would be very harmful to your health, the panel will make its decision within 72 hours. The external review panel will not review:

- Coverage or claim decisions
- Issues involving choice of doctor
- Services that are not covered under the terms of your contract with Independent Health

There is a $25 filing fee to submit an external appeal. In some cases, we may agree to waive the $25 filing fee. Also, members cannot be charged more than $75 in a single plan year. The $25 fee will be refunded to you if the external review panel decides a service should be covered.

In addition to your right to ask for an external review, your doctor also has an independent right to ask for an external review for cases in which a denial was issued and your health care is ongoing or where health care items or services have already been provided to you. If your doctor asks for an external review, either your doctor or Independent Health must pay for the costs of the external review. You will not have to pay the fee for the cost of the external review if your doctor uses their independent right to ask for the external appeal.

For more information on Independent Health's internal review process or external review, please call our Member Services Department at **(716) 631-8701** or **1 (800) 501-3439**. TTY users can call **711**.

This external review appeals process applies to fully insured plans only. Self-funded plan participants should contact their plan administrator about their specific external appeal rights.

Know your member rights and responsibilities

As an Independent Health member, you are entitled to certain rights and responsibilities that we want to make sure are being met. These include:

- The right to be treated with respect and recognition of your dignity and your right to privacy
- The right to participate with practitioners in making decisions about your health care
- The right to voice complaints or appeals about the organization or the care it provides
- A responsibility to supply information (to the extent possible) that the organization and its practitioners and providers need in order to provide care
- A responsibility to follow plans and instructions for care that you have agreed to with your practitioners
- A responsibility to understand your health problems and participate in developing mutually agreed-upon treatment goals, to the degree possible

For a complete list of your member rights and responsibilities, please visit **independenthealth.com/rights** or contact our Member Services Department.

Keep kids healthy with vaccines

As a parent, you want what's best for your baby. Vaccines can help your little one grow up healthy and happy. Vaccines protect infants and children early in life before they're exposed to diseases that can be serious and even deadly. Today, vaccines can keep your baby safe from many major diseases, such as polio, diphtheria and others. Make sure your child receives all the recommended vaccines by age 2.

Vaccines keep your baby and your family healthy. They also protect those around you, like your neighbors and friends. Maybe you know someone with a weak immune system because of cancer treatments. Or maybe your sister just had a baby who's too young to be fully vaccinated. Getting your child vaccinated reduces the chance that these people will be exposed to diseases.

Boost your child's defense

Children need a lot of vaccines to build up their resistance to the 15 infectious diseases. This used to mean a lot of shots. But now, kids' vaccines often include protection against multiple illnesses. With these combination vaccines, your child is protected against more serious diseases but gets fewer shots.

Check with your child's pediatrician if your young one is due for any vaccinations. By age 2, they should have received protection against all the vaccine-preventable diseases:

- Chickenpox
- Diphtheria
- Hib
- Hepatitis A
- Hepatitis B
- Influenza (flu)
- Measles
- Mumps
- Pertussis (whooping cough)
- Polio
- Pneumococcal
- Rotavirus
- Rubella
- Tetanus
- Respiratory syncytial virus (RSV)

How vaccines help

Thanks to vaccines, many parents have never witnessed the devastating effects of diseases like polio or whooping cough. That's because vaccines have reduced or even eliminated many diseases in the U.S. But that doesn't mean serious diseases no longer exist. Continuing to vaccinate children is the only way to help keep these illnesses away.

You may have heard about measles in the news. Rates are on the rise, and it's likely due to a drop in vaccination rates in certain areas, specifically in kindergartners. In 2025, measles came roaring back in the U.S., with major outbreaks resulting in more than 2,000 confirmed cases reported across the country. Data suggests that cases in 2026 may pass that number.

If you're pregnant, be sure to get your Tdap vaccine between weeks 27 and 36 of pregnancy. It will help protect your newborn against whooping cough until it's time for them to start getting vaccines.

If you have concerns about childhood vaccinations, speak to your child's pediatrician. View helpful information at **health.ny.gov/prevention/immunization**.

Notice of Nondiscrimination

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. We also do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

We provide free language help and free aids and services to people with disabilities to communicate with us. Contact Independent Health's Member Services Department if you need these services. For a copy of our Notice of Nondiscrimination, visit **independenthealth.com/NDN** or scan this QR code with your smartphone:

Get preventive service screenings for $0 cost share

When it comes to treating potentially serious conditions, early diagnosis is key. Generally, the earlier you begin treatment for a condition, the greater your chance for a full recovery. That's why your annual routine physical and preventive care are the most important steps you can take to better manage your health.

Independent Health offers more than 60 preventive care services and screenings with $0 copayment when performed by an in-network doctor, including:

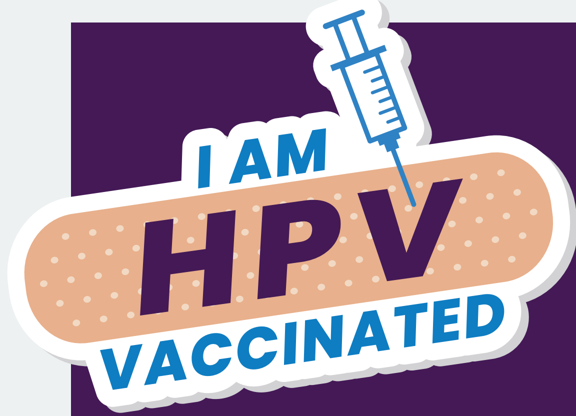
- Annual physicals
- Mammograms
- Cholesterol screenings
- Colonoscopies
- Women and children well visits
- Immunizations, such as the flu shot

Even if your plan has a deductible, these services are covered with no cost share right from the start.

A complete list of preventive services that are covered in full can be accessed at **independenthealth.com/knowyourzero**.

We encourage you to talk with your doctor to make sure you are up to date on your preventive care.

Good to know: *A well visit or preventive service can sometimes turn into a "sick visit," in which you will be responsible for paying an office visit copay or, if enrolled in a deductible plan, all charges until you meet your deductible. There may be other services performed in conjunction with a $0 preventive care service. These other services will be subject to any applicable cost share as described in your contract. This also excludes procedures, injections, diagnostic services, laboratory and X-ray services, or any other services not billed as an Evaluations and Management (E&M) code.*



HPV vaccine helps prevent cancer

HPV (human papillomavirus) is a virus that spreads easily through close skin contact. HPV does not always cause symptoms. But certain types can lead to cancer, like cervical or throat cancer.

Thankfully, there's a safe HPV vaccine that protects against these cancers. HPV vaccination is given as a series of either two or three doses, depending on age at initial vaccination. The HPV vaccine is recommended for:

- Children ages 11 or 12, but can be started at age 9
- Everyone through age 26 if they weren't adequately vaccinated when younger

The HPV vaccine is not recommended for everyone older than 26, because it provides less benefit after that age. One reason is that they may have already been exposed to HPV. Some adults ages 27 to 45 might decide to get the HPV vaccine based on discussion with their doctor if they did not get adequately vaccinated when they were younger.

Keep in mind that HPV vaccination prevents new HPV infections but does not treat existing infections or diseases. The vaccine works best when given before any exposure to HPV.

Ask your doctor if the vaccine is right for you or your child—and how to stay safe from HPV.

Osteoporosis and reducing the risk of falling

Approximately one in four Americans ages 65 and older fall annually. Falling is the leading cause of lost independence for older adults.

Osteoporosis can significantly impact an individual's risk of falling. It causes muscle weaknesses, posture issues and balance-control concerns. Osteoporosis can also make it more likely to break a bone in a fall.

As we get older, osteoporosis becomes more common. It is important to take proactive measures to prevent osteoporosis and decrease your fall risk. Here are some actions you should take:

I. **Get screened for osteoporosis starting at age 65**—Earlier diagnosis allows for proactive treatment and lifestyle changes to strengthen bones, prevent fractures and preserve independence.
II. **If you fall**—Tell your doctor. More than 50% of older adults who fall will fall again within a year. Your doctor can help with ways to avoid additional falls.
III. **If you fall and break a bone**—Talk to your doctor about getting screened again for osteoporosis. You may need medication to help strengthen your bones.

In addition to osteoporosis, there are many other hazards that may cause falls. Here are some of the risks that often get overlooked:

1. Poor lighting
If you can't see it, you can trip over it. Add motion-sensor lights to dark hallways and stairwells and use night-lights in the bathroom.

2. Clutter
Keep floors tidy by removing shoes, bags and jackets from walkways. Add a small table or shelf near your entry door to keep items off the floor.

3. Throw rugs
The safest option: Skip throw rugs altogether. They can easily turn into tripping hazards. But if you're keeping them, use no-slip strips or double-sided tape to secure them in place.

4. Missing handrails
Stairs should have safely secured handrails on both sides. If one's missing, have one added.

5. Uneven thresholds
Watch out between rooms where flooring changes height. For any uneven spots, install ramp-style edge pieces. Then highlight the edge with tape as a reminder to take careful steps.

6. Outdoor stairs
Steps outside can get slippery from rain and ice. Add textured grips, remove fallen branches or other debris, and use salt or sand to treat ice in the winter.

7. Pets
Furry friends like to stay close. Consider using a collar with a bell so you can hear when they're nearby.

8. Loose cords
Avoid running cords through high-traffic areas. Instead, tuck them next to walls so they're out of the way.

9. Slippery surfaces
Don't walk on wet or freshly cleaned floors until they dry. Wear rubber-soled slippers or grippy socks on smooth surfaces. Use non-slip mats in the tub or shower.

10. Furniture
Check that nothing's blocking your access to window shades or blinds or sticking out into walkways. If something's wobbly or broken, be sure to fix it or replace it before it becomes a bigger problem.

Support when our members are facing long-term and serious health conditions

As a member of Independent Health, you have access to coverage and services that are aimed at keeping you as healthy as you can be. We're also here for you if you're facing a long-term (chronic) or other serious medical condition that impacts your health.

Our chronic condition management and case management programs support members through their medical issues.

Chronic condition management

Having a chronic condition can greatly impact your everyday life and often requires extra care and regular doctor visits. Chronic diseases are the leading causes of illness, disability and death in the U.S.

Thanks to our dedicated team leading our chronic condition management program, we are helping to improve quality of life for those with chronic conditions. We do this by preventing or reducing the effects of their disease through integrated care. This program focuses on various chronic conditions, including:

- Asthma
- Chronic obstructive pulmonary disease (COPD)
- Cardiac (e.g., hypertension and congestive heart failure)
- Prediabetes
- Diabetes
- Chronic kidney disease

Case management

The main goal of case management is to help people get back to their best possible health or improve their ability to live with their conditions in the right care setting. It involves a full review of the member's condition, determination of available benefits and resources, and setting up a member-centered case management plan with goals, monitoring and follow-up.

Independent Health's case management team is a group of experienced and highly trained nurses, social workers and other care specialists. These include behavioral health and physical health professionals. They provide additional help and support. If you have been in the hospital with a serious health condition or develop complications, or if you have several health conditions, you may find it difficult to manage your daily activities. This is where our case managers may help you:

- Understand your diagnosis and treatment options
- Coordinate your care with your primary care doctor, specialists and other health care providers
- Prevent hospitalization and rehospitalization
- Understand your medications and how to take them as prescribed
- Address barriers you may have with getting your medications
- Get support for you, your family or caregivers to keep you safe at home
- Connect with our Member Services team, who can explain your plan benefits

Independent Health case managers also educate and coordinate care and services for certain members by connecting them to community resources and evidence-based programs. Case management programs include complex medical conditions, behavioral health, high-risk maternity and HIV/AIDS.

Case management services are provided by phone as part of your plan benefits. There is no additional cost. If you or a covered family member could benefit from Independent Health's case management program, please call us Monday through Friday from 8 a.m. to 5 p.m.:

- Case management for medical conditions: **(716) 635-7822**
- Case management for behavioral health conditions: **(716) 529-3945**

You may also call us toll-free at **1 (800) 501-3439 (TTY: 711)** and ask to speak with a case manager.

Health care information of teens protected under New York State laws

New York State laws allow teenagers ages 13 and older to obtain "sensitive health care" without their parents' knowledge or permission. Sensitive health care includes reproductive health care, treatment for sexually transmitted diseases, mental health services, alcohol and drug abuse services, HIV/AIDS services, genetic testing and sexual assault treatment.

Under these laws, teenagers who are receiving treatment for these conditions have the right to keep information about their care confidential, even from their parents or guardians, regardless of financial responsibilities. As a result, coordinating the teen's sensitive health care with health care professionals and health insurance companies can be difficult for the parent or guardian.

Without written consent from the teen, health care professionals and health insurance companies cannot disclose any information to the parent or guardian about the condition or the services they are providing to the teen. Independent Health requires that teenagers sign a Health Insurance Portability and Accountability Act (HIPAA) consent form before we can discuss or disclose any sensitive health care information to their parent or guardian.

Often health care professionals will encourage teenagers to discuss their health issues with their parent or guardian, but they also understand the laws and the teen's right to privacy. With or without adult involvement, it's important for teens to seek the health care they need.

If you have questions about your teen's right to privacy regarding sensitive health care or would like to receive a HIPAA consent form, please call our Member Services Department at **(716) 631-8701** or **1 (800) 501-3439**, Monday through Friday from 8 a.m. to 8 p.m.

Keeping your health information protected

Independent Health is committed to protecting our members' health information. We follow all federal and state privacy laws, and may use or disclose your health information for payment, treatment and health care operations and as required by law. For uses and disclosures other than these purposes, we must have a Protected Health Information/HIPAA Authorization Form signed by you before we share your health information. This includes sharing your health information with your spouse, relatives and employer. Teenagers ages 13 and older have the right to keep information about their care confidential, even from their parents or guardians.

To give a loved one access to your health information, fill out a Protected Health Information/HIPAA Authorization Form. It is on the "Frequently Used Forms" page in the "Tools, Forms and More" section at **independenthealth.com**. Members who travel frequently or attend college away from home may want to complete this form and send it to Independent Health.

Read the enclosed Privacy Notice for more details about how we protect, and disclose when necessary, your personal health information.

What steps can you take toward a healthy pregnancy?

Pregnancy is an exciting time, but it can also be stressful. Knowing that you are doing all you can to stay healthy during pregnancy and give your baby a healthy start in life will help you have peace of mind.

- Prenatal visits—Make prenatal visits with your doctor as soon as you know you are pregnant.
- Folic acid—Folic acid is a B vitamin that can help prevent major birth defects. Take a vitamin with 400 mcg of folic acid every day, before and during pregnancy.
- Smoking/vaping—The best time to quit smoking or vaping is before you get pregnant, but quitting at any time during pregnancy can help your baby get a better start on life. The NYS Quitline is a great resource. Visit **nysmokefree.com**, or call **1 (866) NY-QUITS**.
- Alcohol—There is no safe amount of alcohol use during pregnancy or while trying to get pregnant. There is also no safe time for alcohol use during pregnancy. All types of alcohol are harmful, including all wines and beer.
- Marijuana—Marijuana (also known as cannabis) use during pregnancy can be harmful to your baby's health. The chemicals in marijuana pass through your body's system to your baby and can harm your baby's development.
- Vaccinations—A baby gets disease protection from the mom during pregnancy. This immunity can protect a baby from some diseases during the first few months of life, but immunity decreases over time.
- Infections—You won't always know if you have an infection. Sometimes you won't even feel sick. Learn how to help prevent infections that could harm your developing baby.
- HIV—If you are pregnant or are thinking about becoming pregnant, get a test for HIV as soon as possible and encourage your partner to get tested as well. If you have HIV and you are pregnant, there is a lot you can do to keep yourself healthy and not give HIV to your baby.
- Diabetes—Poor control of diabetes during pregnancy increases the chance for birth defects and other problems for your baby. It can cause serious complications for you, too.
- High blood pressure—Existing high blood pressure can increase your risk for problems during pregnancy.
- Medications—Taking certain medications during pregnancy might cause serious birth defects for your baby. Talk with your doctor or pharmacist about any medications you are taking—including prescription and over-the-counter medications and dietary or herbal supplements.
- Depression—Depression is common and treatable. If you think you have depression, seek treatment from your doctor as soon as possible.
- Environmental and workplace exposures—There are some common environmental and workplace hazards that could be harmful to pregnant or breastfeeding people, or to household members when carried home on clothes, skin and shoes. Talk with your doctor about what you are exposed to at work.
- Radiation—If you think you might have been exposed to radiation, talk with your doctor.

Helpful resources available online:

Independent Health's website has tip sheets and tool kits to help people plan for a healthy pregnancy. Go to the Prenatal section under "Healthy Living Tips & Guidelines" under the My Health tab of independenthealth.com.

4 ways to care for your asthma after an urgent care or emergency room visit

Have you ever had an asthma attack or had difficulty breathing late at night or over the weekend that caused you to end up in an urgent care or emergency room?

Here are some important tips to help you care for your asthma after an urgent care or emergency room visit:

1. **Follow-up is a priority!** Call your doctor and set up a follow-up visit within 30 days to discuss any next steps and aftercare. Your doctor will review your current medications, discuss an asthma action plan and provide support after your hospital visit.
2. **Take medications as prescribed.** Your doctor may prescribe daily medicines, such as corticosteroids or other long-acting drugs. Take these medications as directed to stay ahead of your symptoms.
3. **Track your daily symptoms.** If asthma frequently affects your daily or nighttime routine, talk with your doctor. Having symptoms at night more than twice per month can mean your asthma isn't well controlled. You and your doctor can adjust your asthma action plan to bring you relief, day and night.
4. **Rethink your evening routine.** Avoid exercise, especially if it's vigorous, about an hour before bedtime. Check medications carefully: You might need to avoid using nasal sprays with stimulants at night. Create a relaxing regimen that reduces stress, another potential trigger. Try breathing exercises, reading a book or taking a warm bath (but avoid scented bath products or candles, which can worsen asthma).

Remember to follow up with your doctor with any questions, concerns and changes to your asthma symptoms.

Breast cancer: your best defense is early detection

The latest breast cancer news is sounding alarm bells for health experts. More women than ever are being diagnosed at later stages, new data shows.

The statistics, which cover cases between 2004 and 2021, are even more stark for some groups. The rate of late-stage diagnoses was 55% higher in Black women than in white women. The sharpest increases were seen in women ages 20 to 39 and those older than 75.

However, the numbers also suggest a solution. Fewer than 70% of women are up to date on mammograms, which can help spot cancer early.

The American Cancer Society says women should begin yearly screenings between ages 40 and 45. For the best chance of staying on the right side of the stats, talk with your doctor about the best screening schedule for you.

Independent Health provides mastectomy benefits

In accordance with the Women's Health and Cancer Rights Act of 1998, Independent Health provides benefits for mastectomy-related services, including reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema. For more information, call our Member Services Department at **(716) 631-8701** or **1 (800) 501-3439** (TTY users can call **711**).

Don't be afraid to get tested for sexually transmitted infections

According to estimates, one in five Americans has a sexually transmitted infection (STI). Unfortunately, people may not know they're at risk or they may overlook symptoms. If you're sexually active, get tested for an STI. Here are three common STIs:

- **Chlamydia**—The most commonly reported STI in the U.S., chlamydia is easy to treat with antibiotics. All sexually active women ages 24 and younger as well as older women with new or multiple sexual partners (or with a partner who's had an STI recently) should be screened for chlamydia every year. Pregnant women should be screened, too. Sexually active men should discuss testing with their doctors.
- **Human immunodeficiency virus (HIV)**—This virus attacks the body's immune system. Without treatment, it can lead to acquired immunodeficiency syndrome (AIDS). The only way to know if you have HIV is to get tested. New York State law requires all patients older than 13 entering into care be tested for HIV. Pregnant women should be screened in their first and third trimesters.
- **Human papillomavirus (HPV)**—Most women require regular screening for cervical cancer—commonly caused by an STI called human papillomavirus (HPV). Women ages 21 to 29 at average risk for cervical cancer should have a Pap test once every three years. Women ages 30 to 65 at average risk for cervical cancer can choose to have a Pap test every three years, an HPV test once every five years, or a Pap test and an HPV test once every five years. The best way to prevent HPV infections is through HPV vaccination (see article on **page 15**).

If you have concerns about your risk for STIs or if your partner has been diagnosed with an STI, talk with your doctor.

What you can do to prevent health care fraud

Independent Health works with government agencies and other health plans to fight health care fraud. Health care fraud is committed when a dishonest provider or consumer intentionally submits, or causes someone else to submit, false or misleading information in order to obtain benefits they may not be entitled to.

While we work to prevent and address health care fraud, it also takes a community effort. Here are three ways you can avoid being a victim of health care fraud:

- Don't provide your personal information (e.g., your Social Security or Independent Health Member ID number) to anyone except your doctor or health plan.
- Read your Explanation of Benefits (EOB) statements from Independent Health. Make sure you actually received the treatments listed, and question suspicious expenses.
- Beware of offers for free health care services, tests or treatments. These offers are often fraud schemes designed to bill you and Independent Health illegally for treatments you never received.

If you suspect possible fraud or abuse, call Independent Health's Fraud & Abuse Hotline at **1 (800) 665-1182**. TTY users can call **711**. You can remain anonymous when you call.

Are statins safe for you?

Exercising and eating a healthy diet are the main ways to control high cholesterol. But if those aren't enough, your doctor may recommend a drug called a statin. Millions of Americans use these medicines to reduce their risk for heart attack and stroke.

How statins work

Statins cut down the amount of cholesterol your liver makes. They also help your liver remove cholesterol that is already in your blood. This helps decrease your risk for heart attacks and strokes.

In general, statins are safe. But like any drug, they come with risks. It's important to understand them before you start taking a statin. Side effects of statins might include:

- Damage to your liver (in rare cases)
- Muscle pain or weakness
- Muscle damage
- High blood sugar and an increased chance of developing diabetes in those already at risk for the condition

Be open with your doctor

In most cases, the benefits of taking a statin outweigh the chance for these problems. To find out if that's true for you, ask your doctor:

- Are there any other ways for me to control my cholesterol?
- Am I at risk for these side effects?
- Are there certain things I should do to stay safe?

Your doctor may check you for side effects. Tell them if you have any new symptoms while taking a statin. However, never stop taking your medicine without checking with your doctor.

High blood pressure? What you should know

What goes up must come down. That's certainly the goal if your blood pressure level rises above a healthy range. But do you know what's too high?

Why do my numbers matter?

High blood pressure, or hypertension, means that your blood is pushing against vessel walls with extra force. Over time, this causes damage and plaque buildup that can lead to a heart attack or stroke.

Hypertension doesn't usually have symptoms. That's why blood pressure checks are important.

Where should I set my number goal?

Blood pressure readings show two numbers, like 130/80 mmHg:

- **The first number (130) is systolic pressure,** showing the force of blood leaving the heart and entering arteries.
- **The second number (80) is diastolic pressure,** showing force between heartbeats.

A reading of 130/80 mmHg or greater means your blood pressure is high. The goal is to have healthy readings of 119/79 mmHg or less.

How can I get tested?

A doctor should check your blood pressure at least once a year. Your doctor may recommend more frequent checks or suggest using a home blood pressure monitor. You can find blood pressure machines at many pharmacies, grocery stores and shopping malls.

What's next?

If your blood pressure is high, work with your doctor to bring it down. These steps can help:

- Eat healthy foods that are low in salt and saturated fat.
- Limit alcohol and avoid smoking.
- Aim for 150 minutes of moderate-intensity activity every week.
- Take medicines as prescribed.

Going to your health care visits can help you make these changes and manage your blood pressure.

Taking more than one medicine? Here is what you need to know

Many medicines can make you feel sleepy, dizzy or confused, or can slow down your thinking. If you take more than one of these medicines at the same time, the side effects can add up and may become unsafe.

Medicines that can affect the brain

Some medicines slow down the brain and nerves. These include opioids for pain, benzodiazepines for anxiety or sleep, and gabapentin for nerve pain. Taking more than one of these can cause:

- Extreme sleepiness
- Slow or shallow breathing
- Increased chance of falls or accidents
- Confusion or memory problems

In serious cases, breathing can slow down so much that it can lead to major harm or even be life-threatening.

Medicines that can affect the body

Some medicines lower the amount of a chemical in the body called acetylcholine. This chemical helps with memory, making saliva and controlling your bladder. Medicines like oxybutynin, paroxetine and amitriptyline can lower the amount of this chemical.

Taking more than one of these medicines can cause side effects called "anticholinergic effects," such as:

- Dry mouth or dry eyes
- Constipation or trouble urinating
- Blurry vision
- Confusion, especially in older adults
- Trouble thinking clearly or feeling "foggy"

Tips to stay safe

- Tell your doctor and pharmacist all the medicines you take, including over-the-counter drugs.
- Ask if any of your medicines have similar side effects.
- Report new confusion, falls or sleepiness right away.
- Do not stop taking any medicine without talking with your doctor or pharmacist.

Remember

Medicines should help you feel better and stay independent. Safer choices or dose changes may be available. Your doctors and your pharmacist are here to help.

Independent Health Privacy Notice

EFFECTIVE: APRIL 14, 2003; **REVISED:** March 1, 2026

OUR PROMISE

At Independent Health, we recognize our responsibility to be diligent stewards of your personal information. We value the relationship we have with our members and are committed to protecting your information with administrative, technical and physical safeguards to protect against unauthorized access as well as threats and hazards to its security and integrity. We take great care to safeguard your personal information using industry best practices.

We also require these same standards of our business associates and vendors. Independent Health trains employees on a regular basis about the importance of protecting your personal information. We protect the privacy of your information in accordance with federal and state privacy and security laws, such as the Health Insurance Portability and Accountability Act (HIPAA).

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This notice covers the privacy practices of Independent Health Association, Inc. and Independent Health Benefits Corporation.

WHAT IS YOUR PERSONAL INFORMATION?

Personal information is any information about you received or created by Independent Health for the purpose of administering your health benefits. This includes any information that can identify you as an individual, such as your name, address and Social Security Number, as well as your financial, health and other information.

HOW INDEPENDENT HEALTH USES AND DISCLOSES YOUR PERSONAL INFORMATION

In order to administer your health insurance, Independent Health uses and discloses your personal information to coordinate treatment with your doctors, pay for your care and administer our health care operations. When performing these functions, we only use or disclose the minimum amount of information necessary. These functions include:

- **Treatment.** We may disclose your personal information to your health care providers to help them provide medical care to you. Here are a few examples:
  - If you are in the hospital, we may give your doctor at the hospital access to any medical or pharmacy records that we have. We may use your personal information to coordinate care.
  - To inform you of other health-related benefits, such as medical treatments, health-related products and services, or a description of our health plan or providers. For example, we might send you information about smoking cessation programs, weight loss programs or prescription refill reminders.
- **Payment.** To help pay for your covered services, we may use and disclose your personal information. For example, we may use and disclose your personal information:
  - To pay your medical bills that your health care providers have submitted to us.
  - To conduct "utilization review" (which means deciding if a particular health care item or service is medically appropriate).
  - To coordinate benefits between our coverage and other insurers who may be fully or partially responsible for payments.
- **Health Care Operations.** We may use and disclose your personal information to others who help us conduct our health care operations. For example, we may disclose your personal information for the following purposes:
  - Business planning and development, such as conducting cost-management and planning-related analyses related to managing and operating Independent Health.
  - Conducting or arranging for medical review, legal and auditing services, including fraud and abuse detection and compliance programs.
- **Business Associates.** We may disclose your personal information to contracted third parties if they are performing services on our behalf. For example, we may disclose your personal information to become approved or accredited by an independent quality assurance entity. We will only disclose your personal information to outside entities that agree to protect your personal information just as we would and we only transfer the minimum information necessary to accomplish a task. We obtain a written agreement from every business associate and review their practices to ensure they are protecting your personal information just as we would.

USES AND DISCLOSURES REQUIRED BY LAW

We may use or disclose your personal information without your authorization when required by law:

- **For public health and disaster relief efforts.**

- **To regulatory bodies**, such as the United States Department of Health and Human Services (HHS), the New York State Department of Financial Services (DFS) and the New York State Department of Health (DOH).
- **To report public health activities.** For example, we may report to entities that track certain diseases such as cancer.
- **To a coroner or medical examiner** to help identify a deceased person, to determine a cause of death or as authorized by law. We may also disclose your personal information to a funeral director as necessary to carry out their duties.
- **To public health agencies in order to avoid harm.** For example, we may report your personal information to a government authority if we believe there is a serious health or safety threat to you or others, or in cases of child abuse, neglect or domestic violence.
- **For health oversight activities,** such as audits, inspections, licensure and disciplinary actions.
- **To meet legal requirements.** For example, in response to a subpoena or court order.
- **For law enforcement activities.** For example, we may disclose personal information to identify or locate a suspect, fugitive, material witness or missing person, to report a crime or to provide information about crime victims.
- **For specific government functions,** such as military and veteran activities, national security and intelligence activities, and providing protective services to the President.
- **For workers' compensation purposes.**

OTHER USES AND DISCLOSURES

We may also use or disclose your personal information without your authorization in the following circumstances:

- **For certain employer-sponsored group health plans.** If you are enrolled in Independent Health because of your work and your employer has adopted certain privacy procedures, we may communicate with your employer to fulfill certain administrative requirements. Most often though, we will only disclose enrollment and disenrollment information and summary health information (i.e., aggregate data not including any of your identifiers like name, address, etc.) to your employer or any broker acting on your employer's behalf. Please ask your employer for more details.
- **For purposes of organ donation,** such as for procurement, banking or transplantation of organs, eyes or tissue.
- **For research.** If we use or disclose your personal information for a research project that contributes to general knowledge, we take the proper steps to keep your information private and secure. In some instances we may have a research review board approve the procedures we have put in place to secure your personal information before disclosure. If we do not receive approval from a research review board, we will ask for your authorization before we use or disclose your personal information for research.
- **For fundraising.** In the event we would like to use your personal information for fundraising purposes, we will contact you and you will have the right to opt out of receiving these communications from us and our use of your information for such purposes.
- **For underwriting.** Independent Health may receive your personal information for the purpose of underwriting, premium rating or other activities relating to the creation, renewal or replacement of a contract of health insurance or health benefits, such as premium computations, contribution amounts or application of preexisting condition exclusions (collectively "underwriting"). If we received your personal information for an underwriting purpose and you become an Independent Health member, we will only use or disclose your personal information in accordance with this notice and applicable law. If you do not become an Independent Health member, we will only use your personal information we received for underwriting, unless we are required by law to use it for another purpose. We will not use the genetic information for underwriting or prior to or in connection with your enrollment. Genetic information means information about your genetic tests (for example, analysis of human DNA, RNA or chromosomes) or the genetic tests of your family members, the manifestation of disease or disorder in your family members (for example, a family medical history) or any request of or receipt by you or your family members of genetic tests, genetic counseling or genetic education. The term genetic information does not include sex or age information. If you are pregnant, the term genetic information includes genetic information concerning the fetus. If you use reproductive technology, the term genetic information includes genetic information about an embryo.
- **If your personal information has been de-identified.** "De-identifying" information means removing all parts of your information that could identify you. HIPAA gives us rules to follow when "de-identifying" your personal information and permits us to disclose de-identified information without your authorization.

SPECIAL CONSIDERATIONS

Both state and federal law contain important limitations on how we can disclose your personal health information pertaining to HIV/AIDS, mental health, alcohol and substance use, sexually transmitted diseases, pregnancy/reproductive and genetic testing. For those conditions, we follow rigorous standards that provide heightened privacy protections to you. These additional standards are designed to give you added security and confidence regarding our handling of such information while still allowing you to obtain needed medical treatment freely and without hesitation.

- **Substance Use Disorder (SUD):** Your information may include SUD information from Part 2 programs as defined in 42 CFR 2.11, which is subject to stricter disclosure standards than needed for other purposes. We will not disclose SUD information received from a 42 CFR Part 2 program for the treatment, payment or health care operations described above, unless you have provided specific written consent for us to do so. Any SUD data that we share with your consent will be accompanied by a re-disclosure prohibition statement, unless the disclosure is otherwise permitted by law. We will not disclose Part 2 records for any civil, criminal, administrative or legislative proceedings against you, unless (1) you give written consent for disclosure in a legal proceeding, (2) we receive a subpoena, or (3) we receive a court order in strict compliance with updated Part 2 requirements and the opportunity to be heard.

USES AND DISCLOSURES WE WILL NOT MAKE

Even though permitted by law, we will not use and disclose your personal information for the following reasons:

- **Sale.** We will not sell your personal information.

USES AND DISCLOSURES THAT REQUIRE YOUR AUTHORIZATION

If we disclose your information for a reason that does not fit in one of the general categories listed above, we must obtain your written permission. This written permission is called an "authorization." Here are examples of instances when **we must ask for your permission** before disclosing your personal information:

- If you consult an attorney and your attorney needs your personal information in order to represent you.
- If anyone other than you or a doctor who is treating you asks us to disclose your personal information.
- If we use your personal information to market an outside company's product or service and we receive financial payment from the outside company for making the communication. However, we may send you refill reminders and communications about treatment, health-related products or services that are included in your plan, case management and governmental programs without asking for your authorization first.

If you give us written permission and then change your mind about that permission, you may take back or revoke your written permission at any time, except if we have already acted based on your permission. If you have questions or would like to obtain a copy of our authorization form, please call our toll-free Member Services number on your ID card, Monday through Friday from 8 a.m. to 8 p.m., or e-mail us at memberservice@servicing.independenthealth.com.

WHEN YOU ASK US FOR PERSONAL INFORMATION ABOUT OTHERS

If you request your family members' personal information, **we may need to obtain written permission from that family member.** Here are some examples:

- If you call and ask for specific information about your spouse's medical claims, such as a list of their pharmacy claims, we will ask for your spouse's written permission before disclosing any information to you.
- If you are a parent and ask for personal information about your son or daughter who is on your health insurance policy, but who is 18 or over, we will need to get your son or daughter's written permission before disclosing their information to you.
- If you ask us for information about a health care item or service that your minor child can obtain without your parental consent, such as outpatient mental health treatment, we will ask for your child's written permission before disclosing that information to you.

If you have questions, please call our toll-free Member Services number on your ID card, Monday through Friday from 8 a.m. to 8 p.m., or e-mail us at memberservice@servicing.independenthealth.com.

YOUR RIGHTS REGARDING YOUR PERSONAL INFORMATION

By law, you have several important rights with respect to your personal information. You may exercise any of the rights described below, or ask any questions about these rights by calling our toll-free Member Services number on your ID card, Monday through Friday from 8 a.m. to 8 p.m., or e-mail us at memberservice@servicing.independenthealth.com.

- **You have the right to ask us to restrict** how we use or disclose your personal information for treatment, payment or health care operations. You may also ask that we limit the information we give to others who are involved in your health care or payment for your health care such as a family member or a friend. Your request may be received verbally or in writing. Please note that we will accommodate reasonable restriction requests. If we do agree, we will honor your request unless it is an emergency situation.
- **You have the right to ask us to communicate with you by a different method or in a different manner.** For example, if you believe that you would be harmed if we send your personal information to your current mailing address (situations involving domestic disputes), you may ask us to send your personal information by fax instead of mail or to a P.O. Box instead of your home address. We will agree to reasonable requests.

- **You have the right to request a copy** of your personal information in your designated record set, including an electronic copy in many cases. You also have the right to inspect your personal information in your designated record set. A "designated record set" is a group of records that is used by or for us to make decisions about you. We may ask you to request copies of your personal information in writing and to specify the information you are requesting. We also may charge a reasonable fee for copying and mailing your personal information. We will respond to your request no later than 30 days after we receive it. If we are unable to act within the 30 days, we may extend that time by no more than an additional 30 days. In certain situations, we may deny your request, or part of your request, but we will tell you why we are denying your request. You have the right to ask for a review of that denial.
- **You have the right to ask us to make changes** to your personal information we maintain about you in your "designated record set" if you believe it is wrong or if information is missing. This is called the right "to amend" your personal information. Your request may be verbal or in writing, but you must provide a reason for your request. We will respond to your request no later than 60 days after we receive it. If we are unable to act within the 60 days, we may extend that time by no more than an additional 30 days. If we make the change, we will notify you that it was made. In some cases, we may deny your request to change your personal information. For example, we may deny your request if we did not create the information you want changed. If we deny your request, we will notify you in writing about the reason for the denial. The denial will explain your right to file a written statement of disagreement. These statements will be filed with the record you asked us to change.
- **You have the right to ask for an accounting of disclosures** we have made for reasons other than treatment, payment and health care operations. You have the right to receive a maximum of six (6) years' worth of disclosures in your accounting. Your request for an accounting must be in writing and specify the information requested. We will act on your request within 60 days, unless we need an additional 30 days.
- **You have the right to receive an electronic or paper copy of this notice.**
- **You have the right and will receive notice about any breaches** of your personal information in accordance with applicable state and federal laws.
- **You have the right to file a complaint** if you believe your privacy rights have been violated or if you disagree with a decision we made about your access to your personal information. We will not take any action against you for filing a complaint. You may contact us with your complaint by calling, writing or e-mailing Independent Health's Servicing Department:

  Independent Health
  Attn: Servicing Department
  511 Farber Lakes Drive
  Buffalo, New York 14221
  (716) 631-8701 or 1-800-501-3439 (TTY: 711)
  memberservice@servicing.independenthealth.com

  You could also contact the United States Department of Health and Human Services (HHS).

HOW INDEPENDENT HEALTH PROTECTS YOUR PERSONAL FINANCIAL INFORMATION

Most information we obtain about you relates to your health. However, your personal information could contain information that is financial in nature. We may obtain personal financial information about you from the following sources:

- Information received from you on applications or other forms such as your name, address, Social Security Number and telephone number;
- Information about your transactions with us, our affiliates or others, such as your premium payment history, enrollment history, type of health insurance coverage, medical claims history and coordination of benefits information; and
- Information about you from other sources, such as your employer or a hospital or medical facility you have visited.

Independent Health does not sell your personal financial information for any reason. We do not disclose your personal financial information, except as required by law and in order to perform treatment, payment and health care operations.

OUR OBLIGATION

We are required by law to maintain the privacy of your personal health information, give you notice of our legal duties and privacy practices, notify you following a breach of your personal information, and to follow the terms of the notice currently in effect. We may change the terms of this notice at any time. The revised notice will apply to any personal information we maintain. Once revised, we will give you the new notice by United States mail and will post it on our website.

QUESTIONS

If you have any questions about this notice or about how we use or disclose your personal information, please contact Independent Health's Servicing Department at (716) 631-8701 or 1-800-501-3439, Monday through Friday from 8 a.m. to 8 p.m. You can also send us questions by e-mail at memberservice@servicing.independenthealth.com.

HEALTHSTYLES
The Wellness Magazine for Independent Health Members

Independent Health
511 Farber Lakes Drive
Buffalo, NY 14221

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Take care of your kidneys when you have other chronic conditions

Many people with chronic kidney disease (CKD) also have other long-term health concerns. CKD is especially common with diabetes and high blood pressure. If these conditions aren't controlled properly, they can harm your kidneys by damaging blood vessels and arteries in and around them. This can lead to lower blood flow to your kidneys.

Tips for healthy kidneys

Here are some things you can do to help manage diabetes and high blood pressure, which will keep your kidneys working better for longer:

- **Ask your doctor to set blood sugar and blood pressure targets for you.** Then work together to achieve these goals.
- **Take any recommended medications as directed.** Talk with your doctor about options that help protect your kidneys.
- **Eat a healthy diet**—and know what that means for you. Choosing the right foods may take a little extra thought when you have both diabetes and CKD. A registered dietitian can offer personalized advice.
- **Find physical activities you enjoy and keep moving.** Along with improving blood sugar and blood pressure control, staying active may reduce your risk for heart disease.

Get evaluated regularly

Talk with your doctor about the need to have your kidneys checked. A kidney health evaluation helps to find out if you may have CKD and, if so, how significant it is. A kidney health evaluation includes the following tests:

- **A blood test for kidney function.** This will show how well the kidneys are doing their job and how effectively waste is being removed.
- **A urine test.** One of the earliest signs of kidney disease is when protein appears in your urine.

Results from these tests can help identify chronic kidney disease early so you and your doctor can develop a treatment plan. If you have diabetes, you should get a kidney health evaluation annually to check for signs of CKD.