HEALTHSTYLES

INDEPENDENTHEALTH.COM

2026

Stay informed with an Enhanced Annual Visit

Ways to reduce your risk of falling

Life hacks to outsmart heart failure

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Looking for ways to stay active & healthy?

See page 6.

Independent Health

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.

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INSIDE THIS ISSUE

HEALTHSTYLES

Summer is almost here, and with it comes fresh ways to focus on your health. Independent Health is ready to help. Inside this 2026 edition are practical tips, helpful tools and advice to support your well-being all year long.

Ready to get moving? Read on **page 4** how the SilverSneakers® Fitness Program can make it fun, even in the comfort of your home.

Our Medicare Advantage plans have benefits that promote preventive and proactive health, see **pages 5 and 12**.

Explore community programs that Independent Health offers and supports across Western New York on **page 6**.

Learn how to keep your bones healthy and avoid falls on **pages 7 and 18**.

Mental health is just as important as physical health, so turn to **page 11** to learn how to break free from negative thoughts. Plus, we have tips on staying safe when taking medications, ways to save on medications and what to do if you need timely care.

As you enjoy another beautiful season here in Western New York, Independent Health is right along with you.

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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, near the Albany region.

Like Independent Health, MVP Health Care is a mission-driven, not-for-profit health plan, deeply committed to its community, and built on a foundation of local trust. We share similar cultures, and our strengths complement one another. Once approved by state regulators, 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. We expect this review process to be completed before the end of this year.

As we await regulatory approval of this affiliation, there will be no immediate changes to coverage or benefits as a result of this planned affiliation. We will continue to deliver the nationally recognized quality coverage and service our members expect and deserve.

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

Thank you for your membership.

Michael W. Cropp, MD
President & Chief Executive Officer

Independent Health's mobile apps connect members to health

Smartphone mobile apps make life easier and more convenient. Along with our MyIH app, we offer health management apps for iPhone and Android users to help members get 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 program includes one-on-one guidance from a lifestyle coach who customizes the program to fit members' lifestyle needs and goals. Participants also have access to group support for encouragement, sharing ideas and celebrating success.

Visit **www.brook.health/plus** to check if you're eligible for the Brook+ program.

Brook Health Companion

Brook is a free app that helps members who want to eat better or take more control over their diabetes or high blood pressure. With Brook, you can chat with health experts and get reminders for healthy habits like taking your medications or checking your blood sugar. You can access Brook through your MyIH account.

Teladoc®

If your primary care physician is not available, Independent Health's telemedicine benefit through Teladoc® can connect to a doctor, 24 hours a day, seven days a week. Use Teladoc to discuss a variety of common medical issues, such as allergies, cold/flu symptoms, bronchitis, sinus problems and more. Teladoc also offers behavioral health consultations.

**Eligibility for Brook+ is based on CDC guidelines to assess risk for developing type 2 diabetes.*

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 claims details and history
- Choose paperless Explanation of Benefit (EOB) statements and other documents
- Access an image of your member ID card quickly
- Track your plan deductible and out-of-pocket costs
- View your personal action plan to guide you in getting and staying healthy

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

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.

Stay physically active with SilverSneakers®

As we age, it's important to maintain or improve our overall fitness and keep our minds and bodies strong. That's why we've made it easier to do that by including the SilverSneakers® fitness program on most of our Medicare Advantage plans.*

SilverSneakers is more than a fitness program. It's a way to take steps to improve your overall fitness, gain confidence and connect with your community. The program is a nationwide network of participating gym and community locations with group fitness classes at select locations.** There are also live online SilverSneakers classes and workshops led by specially trained instructors that are offered seven days a week.

Plus, there is no activation fee to join the program.

Physical activity is so important for older adults for many reasons, including helping to maintain strength, flexibility and balance. Being active can help improve your mood and keep your mind sharp.

Contact your doctor before starting an exercise program.

*SilverSneakers is a registered trademark of Tivity Health, Inc. *Not available with Family Choice I-SNP. **Participating locations ("PL") are not owned or operated by Tivity Health, Inc., or its affiliates. Use of PL facilities and amenities is 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.*

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

Take advantage of our member discount program

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:

- 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 and vitamins
- Acupuncture and massage therapy

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

The Enhanced Annual Visit keeps you and your doctor informed about your health

Your Independent Health Medicare Advantage plan includes a comprehensive visit with your primary care physician (PCP), called an Enhanced Annual Wellness Visit (EAV).* An EAV is one of the best ways you can improve or maintain your health and well-being.

What to expect

An EAV is a comprehensive annual exam and conversation with your PCP about your health. Topics for discussion during your visit may include the importance of preventive services, medication adherence, maintaining healthy bones, preventing falls, bladder issues, advance directives and more. Plus, your EAV is one of more than 25 preventive care services that Independent Health covers in full at a $0 copay.

If you still have to schedule your EAV for 2026, contact your PCP today. Then, schedule any preventive care screenings you may need based on your PCP's recommendations during your EAV. In some cases, your doctor might also refer you to community programs or services, such as ones focused on preventing falls, quitting smoking or losing weight.

LOOKING FOR A NEW PCP?

Independent Health has a large network of participating health care providers. Our Member Services Department can help you find a new PCP. You can also search for one on the "Find a Doctor" page at **www.independenthealth.com**.

**Excludes Independent Health's Medicare Family Choice HMO I-SNP plan*

We're committed to keeping your health information protected

Independent Health places a high priority on protecting our members' health information. Under federal and state privacy laws, we 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 those purposes, we must have a signed Protected Health Information/HIPAA Authorization Form from you before we share your health information, even with your spouse or relative.

If you'd like to give a loved one access to your health information, the Protected Health Information/HIPAA Authorization Form is on the "Frequently Used Forms" page in the "Tools, Forms & More" at **www.independenthealth.com**. Members who travel frequently or are away from home for long periods should be sure to complete this form.

Note: Your authorization can expire, so you may need to eventually submit an updated form to us.

To learn more about how we protect your personal information, read the Privacy Notice at the end of this issue of *HealthStyles*.

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 visit your favorite park or take a leisurely roll. Independent Health members save 20% on annual passes.

Fitness in the Parks

Independent Health and the YMCA will offer Fitness in the Parks for the 15th consecutive summer. 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.

Community HEALTH DAY

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

Wellness Walks at Tifft Nature Preserve

Get your steps in every Thursday morning at Tifft Nature Preserve for Wellness Walks presented by Independent Health. All ages can join these free weekly walks guided by a knowledgeable volunteer. Please call **(716) 825-6397** to confirm the walk will take place that week.

Food Truck Tuesdays at Larkin Square

Independent Health is sponsoring Food Truck Tuesdays at Larkin Square this summer. 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.

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. Enjoy fresh air on the 3-mile Independent Health Wellness Trail, stretching from Wilkeson Pointe to Lakeside Bike Park. 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 **www.independenthealth.com/events**.

Osteoporosis and reducing the risk of falling

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

Osteoporosis is a condition that can add to the 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. That is why it is important to 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. Your doctor may prescribe medication to help strengthen your bones.

Preventing falls

Many hazards cause falls. Here are some of the risks that often get overlooked:

- **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.

- **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.

- **Floors**
  Remove throw rugs or use no-slip strips or double-sided tape to secure them in place. Tuck loose cords next to walls so they're out of the way.

- **Uneven thresholds**
  For any uneven spots between floors, install ramp-style edge pieces. Then highlight the edge with tape as a reminder to take careful steps.

- **Slippery surfaces inside and outside**
  Wear rubber-soled slippers or grippy socks on smooth surfaces. Use non-slip mats in the tub or shower. Add textured grips to outside stairs.

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 family history, some people should be screened earlier.

How to get screened

Ask your doctor what test is right for you:

- A stool test done in your home—called a fecal occult blood (FIT) or stool DNA with FIT test, uses 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 that uses X-rays and 3D imaging to detect colon cancer and polyps.

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 health care provider may recommend a drug called a statin. These medicines reduce the 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:

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

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 heart beats.

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 health care provider should check your blood pressure at least once a year. Your provider 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 provider to bring it down. These 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.

10 life hacks to outsmart heart failure

Caring for your heart doesn't have to mean pushing yourself harder. These tips are gentle on your energy and big on heart health. These energy-saving tips can help you prioritize rest and recovery so you can live comfortably with heart failure.

1 Less prep = less stress: Prechopped or frozen vegetables and low-sodium canned goods are perfect for easy, heart-healthy cooking.

2 Use a pill organizer: A pillbox takes the guesswork out of it. Setting an alarm or phone reminder can help, too.

3 Track symptoms the easy way: Keep a notebook handy or use a printed chart to track your symptoms daily.

4 Do a daily weigh-in: Step on the scale every 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 and then tackle the next.

7 Don't be too salty: Ditch the saltshaker, read food labels and go low-sodium when you can.

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

9 Move with ease: Try gentle daily movement—like a short walk or light yoga—to keep your heart strong. Check with doctor on what's best for you.

10 Ask for help: Reach out to friends and family for support.

Do your part to prevent health care fraud

Health care fraud is a serious problem. It occurs when a dishonest provider or consumer submits, or causes someone else to submit, false or misleading information on purpose as a way to get reimbursement or benefits they may not be entitled to.

Independent Health works hard to prevent and address health care fraud. But we'd like your help. Here are some simple ways you can avoid being a victim of health care fraud:

- **Don't give your Independent Health member ID number to anyone except your health care providers and pharmacy.**
- **Read your Explanation of Benefits (EOB) statements we send to you. Make sure you actually had the service for which your insurance was charged, 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 our Fraud & Abuse Hotline at 1 (800) 665-1182 (TTY: 711). You can remain anonymous.

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, each cigarette you smoke shortens your life by about 20 minutes, a new analysis shows.

Quitting is hard—but it's worth it. And vaping and nicotine pouches are not healthy alternatives. The sooner you try to quit, 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. For many people, 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 time that you'll change your mind.

What tools can help you quit?

You don't have to quit on your own. Talk with your doctor about your options, such as:

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

What's the hardest part of quitting?

Cravings are especially challenging. Many people go through nicotine withdrawal, including 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. Keep in mind more than half of smokers have quit for good. You can be one of them, as long as you keep trying.

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 show.

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. Less than 70% of women are up to date on mammograms, which can help health care providers 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 provider about the best screening schedule for you.

How to break free from negative thoughts

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

Try … acknowledging the extremes and reminding yourself that most situations exist in the gray zone.

Instead of … labeling yourself.

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 distract yourself.

Tools for everyday calm

Use these tricks the next time your brain starts running away with you. 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.

Combat negative thoughts with activity: Put on your favorite music or pick up that new book you've been meaning to read.

Help is within reach

Changing the way you think isn't easy. But with small shifts, you can begin to disrupt the pattern. But if it's too much to manage on your own, connect with your health care provider to start finding the support you need.

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 health care provider. 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 provider 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 **www.988Lifeline.org**. Lifeline is free and available 24/7.

Independent Health's Assure Advantage® HMO: Support for chronic heart failure

Chronic heart failure is a serious, ongoing condition that affects millions of older adults across the United States. Managing heart failure requires specialized care and support to help individuals stay healthy and maintain a good quality of life. This condition is a leading cause of hospitalization among people ages 65 and older, making effective management crucial for maintaining independence and reducing hospital visits.

That's why Independent Health's Assure Advantage® HMO Chronic Condition Special Needs Plan* is designed to address the unique challenges faced by those living with chronic heart failure.

About Assure Advantage

The plan offers a coordinated approach to care, focusing on personalized support, access to essential health benefits, and resources that help members better manage their condition and overall well-being.

Plan benefits

Members of the Assure Advantage plan receive comprehensive benefits designed to meet their unique health needs. These include:

- Access to specialized health programs focused on heart failure management
- Coverage for medications that help control symptoms and prevent complications
- Personalized care coordination through a dedicated care manager
- Help with nutrition and lifestyle adjustments
- Regular health screenings and check-ins

Eligibility requirements and enrollment

Enrollment in the Assure Advantage plan is available year-round for individuals who meet all the following criteria:

- Have chronic heart failure
- Reside in Erie County
- Entitled to or enrolled in Medicare Parts A and B

Please note: Enrolling in the Assure Advantage plan will automatically disenroll you from any other Medicare Advantage plan you may have.

Learn more about enrollment at **1 (800) 958-4405 (TTY 711)**, April 1 to September 30: Monday through Friday, 8 a.m.–8 p.m.; October 1 to March 31: Monday through Sunday, 8 a.m.–8 p.m.

**This plan requires the use of participating providers, except in the case of emergency care, urgent care or out-of-area renal dialysis. Independent Health has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until December 31, 2026, based on a review of Independent Health's Model of Care. This information is not a complete description of benefits.*

Advance planning can ease end-of-life decisions

People who plan for care at the end of life are more likely to get the medical treatment they want, and their family members have less confusion and stress. If your loved ones don't know your end-of-life wishes if you can't speak for yourself, it's time to talk with them and fill out a health care proxy.

Use these easy steps:

- Think about how you want to receive care.
- Select a person (health care agent) you trust to speak for you if you are unable to speak for yourself.
- Tell them your health care wishes.
- Put your health care choices in writing using a Health Care Proxy form.

Download a Health Care Proxy form from the "Frequently Used Forms" section at **www.independenthealth.com**. Once you sign it, keep the original and give copies to your doctors and your health care agent.

Family Choice Plan: Empowering residents and supporting families in adult care facilities

Independent Health's Medicare Family Choice® HMO Institutional Special Needs Plan* is thoughtfully designed for seniors living in participating skilled nursing, assisted living and adult care facilities across Western New York. This specialized plan offers a modern approach to health care, focusing on personalized support and enhancing quality of life for both residents and their loved ones.

Who the plan serves

The Family Choice plan is tailored to meet the needs of individuals residing in skilled nursing, assisted living or adult care facilities. Recognizing the unique challenges faced by these residents, the plan delivers comprehensive care and support, ensuring comfort, dignity and well-being every step of the way. It also provides peace of mind for families, knowing their loved ones are cared for by a dedicated team of professionals.

How the plan works

Upon enrollment, every Family Choice member is supported by an Interdisciplinary Care Team. This collaborative team includes the member's primary doctor, a nurse practitioner (NP) or physician assistant (PA), and a care manager.

A Family Choice NP or PA is available 24 hours a day, seven days a week, ensuring help is just a call away to respond promptly to any changes in a resident's well-being at any time. This team works closely with facility staff to proactively address health concerns and manage ongoing conditions.

Key benefits for residents and families

- Personalized, proactive care: The care team collaborates with facility staff and designated representatives to identify and address potential health issues early before they become serious.
- Clinical services delivered in the resident's facility, reducing the need for disruptive trips to outside providers.
- Fewer unnecessary hospital visits: By closely monitoring residents and providing timely interventions, the plan helps minimize avoidable emergency room visits and hospital stays whenever it's safe and appropriate.
- Family engagement and support: The care team keeps designated family members informed and involved in care planning.

Additional features

- Low or no out-of-pocket costs: Family Choice offers affordable coverage, helping to ease financial worries.
- Coordinated care experience: The plan creates a unified support system among health care providers, facility staff and families.
- Specialized support services: The inclusion of social work and care management resources addresses emotional and social needs.

To learn more or find out how to enroll, visit **www.independenthealth.com/Medicare** or call Independent Health at **1 (800) 958-4405 (TTY 711)**, April 1 to September 30: Monday through Friday, 8 a.m.–8 p.m.; October 1 to March 31: Monday through Sunday, 8 a.m.–8 p.m.

**This plan is available to all Medicare eligibles entitled to Medicare Part A and enrolled in Part B. Members must reside in a participating facility in WNY and receive all care from participating providers. Independent Health has been approved by the National Committee for Quality Assurance (NCQA) to operate as a Special Needs Plan (SNP) until December 31, 2026, based on a review of Independent Health's Model of Care.*

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 the organ. 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.

What to do after an emergency room visit

A trip to the 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 any time 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 food and drink 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.** Let your primary care doctor know about your ER visit in case they want to see you for an appointment in the one to two weeks following your emergency.
3. **Take all medications as directed.** You may have received a prescription for a new medication to help control your symptoms, or an antibiotic or anti-inflammatory. Start taking the medications as soon as possible so you can 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 you're already taking, call your doctor.
4. **Rest and recover.** Sometimes people just want to get on with life after the ER visit. But depending on the reason for your ER visit, the best thing to do is to rest and begin the healing process.
5. **Monitor your symptoms.** If you feel like you're getting worse rather than better, call your doctor.

Where to turn when you need timely care

You cut your finger while slicing vegetables. You're 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 (ER) 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 ER.

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 and mild asthma attacks, and minor broken bones.

When to go to a hospital's emergency room: According to medical experts, 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

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

Our bodies process medicines differently as we age. Medicines may stay in our body longer and cause stronger side effects. Taking more than one medicine at the same time can also cause problems, especially when they have similar side effects.

Medicines that can affect the brain

Some medicines slow down the brain and nerves. These include common drugs prescribed for severe pain, anxiety, sleep issues or nerve pain. Taking more than one of these together can cause:

- Extreme sleepiness
- Slow or shallow breathing
- Increased chance of falling
- Confusion

These side effects can be serious and may lead to emergency care.

Medicines that can affect the body

Some medicines can change how your body works—things like bladder control, mood, depression, allergies and nerve pain. These medicines are used to treat problems such as overactive bladder, nerve pain, depression or allergies.

Taking several of these medicines at the same time can cause:

- Confusion or memory problems
- Dry mouth or dry eyes
- Trouble going to the bathroom (constipation or difficulty urinating)
- Blurry vision
- Increased chance of falling

Important to know

These symptoms are not a normal part of aging. New confusion, falls, memory changes or strong sleepiness should not be ignored or brushed off as "getting older." Many times, medicines may be the cause and changes can often help.

Tips to stay safe

- Keep an up-to-date list of all your medicines.
- Share this list with your doctors and your pharmacist.
- Ask if any medicines have similar side effect.
- 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.

Save time and money on medicines you take every day

Do you take a prescription drug regularly for an ongoing condition? If so, you might be taking a "maintenance medication." Many of these medicines can be filled for a 90-day or 100-day supply—also known as an extended-day supply.

Choosing an extended-day supply instead of refilling every 30 days may save you money. You may pay only 2.5 copays for an extended-day supply, which could save you up to two full copays in a year.

The larger supply also means fewer trips to the pharmacy and more peace of mind knowing you won't run out of your important medicine.

Not sure if your medicine qualifies?

Maintenance medicines are used long term to treat a wide range of conditions like high blood pressure, diabetes and asthma. The medicines that qualify for the extended-day supply are listed with "EDS" on your formulary, or list of covered drugs. All formularies are available on our website at **www.independenthealth .com/druglist**.

Prefer home delivery?

You can also choose to get extended-day supplies of your medicine through a mail order pharmacy. Your medicine will be delivered right to your door at no extra cost. We partner with two mail order pharmacies to offer this benefit. Learn more at **www .independenthealth.com/druglist**.

If you need help, we are here for you. Call Medicare Member Services at **(716) 250-4401** or **1 (800) 665-1502**. TTY users can call **711**.

Go paperless to receive plan information electronically

Tired of storing important documents and papers? Here's one way to reduce the need to stuff your drawers and cabinets: You can choose to view the following documents electronically rather than receive these in the mail:

- Annual Notice of Changes (ANOCs)
- Part C Explanation of Benefits (EOB)/Monthly Report of Medical and Hospital Claims
- Part D Explanation of Benefits (EOB)/Monthly Report of Pharmacy Claims

You will then receive an email notification when a new document is posted with instructions on how to view it.

Other advantages of going paperless

- You will have access to your documents 24 hours a day, seven days a week.
- If you travel or are out of the area temporarily, you will have access to your documents wherever you are.
- You will not have to store the large document each year.
- This option is voluntary and can be changed at any time.

Boost long-term health with better balance

When it comes to fitness, working up a sweat might come to mind. But when was the last time you thought about your balance? It's easy to take for granted, but balance is essential for long-term health. For example, walking, stepping in or out of the shower and bending down to pick things up all require balance. Good balance is also key to preventing falls as we age, which can help avoid serious injury and maintain independence.

Experts recommend that adults incorporate balance exercises into their routine at least three times a week. Here's what you can do.

Be proactive

As you age, it's natural to become a little less steady on your feet. Muscle mass decreases, which causes you to become weaker. But the more active a person is, the better their balance is likely to be. By living an active lifestyle now—and maintaining it into the future—you are already working toward better balance.

Multitask your movement

Want to streamline your fitness routine? Choose activities that boost balance while also checking the box on other fitness goals. For example, yoga can build strength, increase flexibility and improve balance all at the same time.

Other activities include dancing, water aerobics, Pilates, gardening and tai chi. Hint: Most exercises that build lower-body strength improve balance, too.

Create daily habits

There are plenty of activities that take just minutes and can be done while working in the kitchen or even brushing your teeth. Try to:

- Balance on one leg
- Practice walking in as straight a line as possible
- Stand or walk on the tips of your toes
- Raise your body from sitting to standing

If these movements are new to you, use a wall or sturdy chair to steady yourself as you build better balance. And if you're older or have serious medical conditions, talk with your doctor before trying exercises for the first time.

Family Choice plan designed for skilled nursing, assisted living and adult care facility residents

The New York State Department of Health's Elderly Pharmaceutical Insurance Coverage (EPIC) program provides eligible Medicare beneficiaries with copayment assistance for their Medicare Part D–covered prescription drugs. For many individuals, it is less expensive to enroll in EPIC and Medicare Part D than just Medicare Part D alone.

Who's eligible?

To join EPIC, a person must:

- Be a New York State resident age 65 or older
- Have an annual income below $75,000 if single, or $100,000, if married
- Be enrolled or eligible to be enrolled in a Medicare Part D plan (no exceptions)
- Not be receiving full Medicaid benefits

How EPIC works

EPIC provides secondary prescription coverage for Medicare Part D– and EPIC-covered drugs after any Medicare Part D deductible is met.

- EPIC has two plans, the Fee and Deductible Plans.
- The **Fee Plan** is for members with an income of up to $20,000, if single, or $26,000, if married. After any Part D deductible is met, if the member has one, Fee Plan members only pay the EPIC copayment for drugs. Copayments range from $3 to $20 based on the drug cost not covered by Part D.
- The **Deductible Plan** is for members with an income ranging from $20,001 to $75,000, if single, or $26,001 to $100,000, if married. Members must meet an annual EPIC deductible based on their prior year's income before they pay EPIC copayments for drugs.

You may apply for EPIC at any time during the year. Being enrolled in EPIC will allow you to make a change to your Medicare Advantage plan one time per year at any time through the end of the calendar year.

TO LEARN MORE OR JOIN EPIC
Visit www.health.ny.gov/health_care/epic or call the toll-free EPIC Helpline at 1 (800) 332-3742, Monday through Friday from 8 a.m. to 5 p.m. TTY users: 1 (800) 290-9138.

Alcohol use and its impact on your health

Having a few drinks with dinner or friends is part of many adults' daily or weekly routines. It's easy not to think about the effect drinking has on one's health. But growing research shows that alcohol may lead to more health issues than previously thought, and cutting back might be a good idea for everyone.

Especially as people age, drinking alcohol can have serious effects on health. It can impact the effect of prescription drugs. It also increases the risk for several types of cancer, such as:

- Throat cancer
- Colon cancer
- Breast cancer in women
- Liver cancer

Drinking excessively, even on occasion, can lead to harmful health effects and safety concerns, such as an increased risk for accidents, domestic violence, sexually transmitted diseases and alcohol poisoning.

If you are concerned about how much or how often you drink alcohol, talk with your doctor. To learn more, please visit **www.cdc.gov/alcohol/about-alcohol-use**.

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
  memberservice@servicing.independenthealth.com

  Medicare Advantage Members:
  (716) 250-4401 or 1-800-665-1502 (TTY: 711)
  October 1 through March 31: Monday through Sunday, 8 a.m. to 8 p.m.
  April 1 through September 30: Monday through Friday, 8 a.m. to 8 p.m.

  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 us at (716) 250-4401 or 1-800-665-1502 (TTY: 711)

- October 1 through March 31: Monday through Sunday, 8 a.m. to 8 p.m.
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HEALTHSTYLES
The Wellness Magazine for Independent Health Members

Independent Health
511 Farber Lakes Drive
Buffalo, NY 14221

For more ways to keep yourself healthy, follow us on Facebook or X!

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 urgent care or an emergency room?

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

1. **Primary care physician (PCP) follow-up is a priority!** Call your PCP and arrange a follow-up visit within 30 days to discuss any next steps and aftercare. Your PCP will review your current medications, discuss an asthma action plan and provide support after your hospital visit.
2. **Take medications as prescribed.** Your PCP may prescribe you 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 provider. Having symptoms at night more than twice per month can mean your asthma isn't well-controlled. You and your provider 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 that can worsen asthma).

Remember to follow up with your PCP with any questions, concerns or changes to your asthma symptoms.