

# Independent Health helps you prepare for **Medicare** before you turn 65

*Our members can expect high-quality plans and outstanding customer service*

If you're beginning to think about retirement, you have a lot to consider, including Medicare. Because the decisions you make affect how much you'll be responsible for financially, it's important to start your research early, so you can make the right choice for you.

At Independent Health, we want to make sure you are well informed when it comes to your health care options. That's why we've created **WNYMedicare.com**, a website where you can learn more about the different parts of Medicare; watch short, informative videos; and download a complimentary copy of "Medicare Now: A Step-By-Step Guide."

## Why choose Independent Health for your Medicare needs?

Independent Health has been the trusted source for answers about Medicare for more than three decades. It's just one of the reasons why more people select Independent Health for their Medicare coverage than any other plan in Western New York.\*

For five consecutive years, Independent Health has been recognized as a 4.5 Star Rated Medicare Plan\*\* for its HMO plans by the Centers for Medicare and Medicaid Services (CMS). The Star Ratings are designed to help Medicare beneficiaries choose a plan in their area that will meet their needs and provide quality care and service.

## Variety of Medicare Advantage plans available to you

Independent Health offers plans that are designed to meet our Medicare Advantage members' individual needs, including:



- Independent Health's Encompass 65<sup>®</sup> Essential HMO-POS plan – A \$0 monthly premium plan with prescription coverage.
- Independent Health's Network Advantage<sup>SM</sup> HMO Plan – Available to Erie and Niagara County residents, this unique plan features low copays for primary care doctor visits and in-patient hospital stays, as well as a monthly premium of \$36.90. Created with the help of physicians, Network Advantage emphasizes the importance of taking the time to review and discuss your health care needs with your primary care doctor.

- Independent Health's Encompass 65<sup>®</sup> Select HMO-POS Plan – A new plan that will be exclusively available to residents of Allegany, Cattaraugus, Chautauqua, Genesee, Orleans and Wyoming counties as of January 1, 2015. The monthly plan premium will be \$30.

**Please note:** Members of our Network Advantage and Encompass 65 Select plans may have their monthly premium lowered to \$0 if they qualify for EPIC or Full Extra Help.

## Benefits to help you maintain an active and healthy lifestyle

Our Medicare Advantage plans feature comprehensive benefits† that make it easier for our members to take control of their health.

- Through our Healthy Benefits fitness benefit, members can join a participating fitness location of your choice. This membership is good for a calendar year and includes access to all the amenities of each participating facility—treadmills, free weights, fitness classes and more.
- All preventive services are covered at a \$0 copayment, including mammograms, colonoscopies, and bone density/osteoporosis screenings.

*Continued on Page 3*



## Senior Housing Designed with You in Mind!

### Colonial Meadows

6018 Broadway  
Lancaster • 683-3244  
1 BRs for Persons 62 & Up OR  
DISABLED REGARDLESS OF AGE\*

### Woodland Place

4791 William St.  
Lancaster • 668-9534  
1 & 2 BRs for SENIORS 55 & UP

### Islandview Apts.

2136 Baseline Rd.  
Grand Island • 773-2416  
STUDIOS & 1 BRs FOR  
SENIORS 62 & UP\*

### Julianna Apts.

505 Abbott Rd.  
Buffalo • 825-5611  
Studios & 1 BRs for Ages 62 & Up  
or Persons with Disabilities\*\*†

### Southwind Landing

5074 Transit Rd.  
Cheektowaga • 216-0281  
1 & 2 BRs for SENIORS 55 & UP

### Seneca Woods

745 Indian Church Rd.  
West Seneca • 825-7200  
1 BRs for SENIORS 62 & UP\*

### Townview Apts.

50 Grambo Dr.  
Lancaster • 684-3509  
1 BRs for SENIORS 62 & UP\*

 **BELMONT**  
HOUSING RESOURCES FOR WNY  
**884-7791** TDD 711 

\*Rents based on individual income, fees apply.  
\*\*Non-senior house-holds must include at least one adult with a disability.





## Independent Health helps you prepare for Medicare before you turn 65

*Continued from Page 2*

- More than 60 preferred generic drugs are covered in full to treat conditions such as diabetes, high blood pressure, high cholesterol and osteoporosis.
- All of our plans cover emergency and urgent care outside of Western New York.
- Most plans include vision and preventive dental coverage.

### Let us assist you at our Medicare Information Centers ††

If you are approaching age 65 and would like to discuss your Medicare options with one of our friendly and knowledgeable RedShirts<sup>SM</sup>, stop in to an Independent Health Medicare Information Center. We have year-round locations in Depew/Cheektowaga, Orchard Park and Williamsville. For addresses and hours of operation of our Medicare Information Centers, visit [www.independenthealth.com/medicare](http://www.independenthealth.com/medicare).

**Please note:** All of our Medicare Information Centers will be open on Saturday, December 6 and Sunday, December 7 from 9 a.m. to 5 p.m.

Although the Medicare Annual Open Enrollment Period ends on December 7, Medicare beneficiaries may be eligible for a Special Open Enrollment Period if they meet certain requirements.

To learn more about Independent Health's Medicare Advantage plans or to find out if you qualify for a Special Open Enrollment Period, call (716) 635-4900 or 1 (800) 958-4405, Monday through Sunday from 8 a.m. to 8 p.m. TTY users: 1 (888) 357-9167.

*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.*

*\*Per CMS WNY enrollment data 10/2014.*

*\*\*Star Ratings are based on 5 stars. Star Ratings are assessed each year and may change from one year to the next. Independent Health's PPO Plan received 4.0 stars for 2015.*

*†Benefits vary by plan. The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.*

*††A sales representative will be present to assist with information and applications. For accommodations of persons with special needs at sales meetings, please call (716) 635-4900 or 1 (800) 958-4405, Monday through Sunday from 8 a.m. to 8 p.m. TTY users: 1 (800) 432-1110.*

*Y0042\_C5187 Approved 10222014*



**Move-In  
Specials!**

## 55+ SENIOR COMMUNITY

# Everything Under One Roof

### Union Square Senior Apartments

2341 Union Road, West Seneca, NY

**716-656-9790**

[unionsquare@clovergroup.com](mailto:unionsquare@clovergroup.com)



- 1 & 2 Bedrooms
- Free Heat/Water/Cable
- Planned Activities
- Van Service
- In-House Beauty Salon
- Close To Grocery/Malls
- Patio/Balcony
- Indoor Mail/Laundry
- Elevator Service
- Pull-Cord System
- Handicap Accessible
- Pet Friendly