

# The Right Medicare Advantage plan with Independent Health



Independent Health is pleased to announce that we will continue to offer a variety of Medicare Advantage plans in 2015 that are designed to meet our members' individual needs. This includes two \$0 monthly premium plans, both with and without prescription coverage.

If you are a resident of Erie or Niagara counties, you may want to consider Independent Health's Network Advantage<sup>SM</sup> HMO Plan. With low copays for primary care doctor visits, as well as in-patient hospital stays, accessing the high-quality care you deserve is easy with Network Advantage. In addition, this plan – created with the help of physicians – emphasizes the importance of taking the time to review and discuss your health care needs with your primary care doctor. The monthly premium for this plan is \$36.90.

We also have a new plan called Independent Health's Encompass 65<sup>®</sup> Select HMO-POS Plan, which is exclusively available to residents of Allegany, Cattaraugus, Chautauqua, Genesee, Orleans and Wyoming counties. The monthly premium for this plan is \$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 designed to help you take control of your health**

As in years past, our Medicare Advantage plans will include comprehensive benefits\* that help our members maintain an active and healthy lifestyle. For example:

- Through the Healthy Benefits fitness benefit, you 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. To find a participating Healthy Benefits fitness facility in your area, please visit the “Fitness, Dental & Vision” section at [www.independenthealth.com/medicare](http://www.independenthealth.com/medicare).

- More than 60 preferred generic drugs are covered in full to treat conditions such as diabetes, high blood pressure, high cholesterol and osteoporosis. A complete list of \$0 generic drugs is posted in the “Prescription Coverage” section at [www.independenthealth.com/medicare](http://www.independenthealth.com/medicare).

- Nearly 50 preventive services are covered in full. A complete list of services that have a \$0 copayment can be accessed on the “2014 Medicare Plans” page of the “Medicare” section at [www.independenthealth.com/medicare](http://www.independenthealth.com/medicare).

- 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\*\***

Now through December 7, you can enroll in a Medicare Advantage plan or switch your Medicare coverage for a January 1, 2015 effective date. In order to make sure you choose the plan that is best for you, we invite you to visit one of Independent Health's Medicare Information Centers for your exclusive RedShirt<sup>®</sup> Benefit Review. A friendly and knowledgeable RedShirt<sup>SM</sup> will meet with you to review all of your plan options.

There are several Independent Health Medicare Information Centers throughout the region that will be open to the entire community during the Medicare Open Enrollment period, including our year-round sites in Cheektowaga/Depew, Orchard Park and Williamsville. In addition, new this fall, we have a Medicare Information Center located in Niagara Falls at the Seneca Niagara Resort and Casino.

“Since we first opened our convenient Medicare Information Centers seven years ago, our RedShirts have met one-on-one with more than 140,000 people,” said Linda Carr, Director of Government Sales and Service. “Our RedShirts can talk to you about your individual health care needs, check if your doctor is in our network and determine if you qualify for assistance when it comes to paying your plan premiums and prescription drug costs. It's just one of the reasons that Independent Health has been the trusted source for answers about Medicare for more than three decades.”

For addresses and hours of operation of all our Medicare Information Centers, please visit [www.independenthealth.com/medicare](http://www.independenthealth.com/medicare) or 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). We will also be happy to answer any questions you may have about our Medicare Advantage plans and benefits when you call.

*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.*

*\*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.*

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