

Independent Health's RedShirtsSM are here to help you during this year's Medicare Open Enrollment Period

Independent Health enhances its Medicare Advantage products and benefits for 2022

As the only true local health plan, Independent Health remains committed to delivering affordable, high-quality coverage and outstanding service to our members.

With the Medicare Open Enrollment period scheduled to run from October 15 through December 7, Independent Health's RedShirtsSM are ready to help Western New Yorkers find the best Medicare Advantage plan to fit their budget and health care needs for 2022. It's just one of the many reasons why more people choose Independent Health than any other Medicare Advantage plan in Western New York.¹

"Independent Health wants to make sure that Western New Yorkers are once again well-informed when it comes to their Medicare coverage," said Cathy Aquino, director of government sales, Independent Health. "Understanding Medicare can often be complicated, and there are often different factors one must consider before enrolling in a plan. That's why we have a locally based team of RedShirts who are always here to provide their support and expertise, not only during the open enrollment period but throughout the entire year."

Meet with a RedShirt[®] and have a chance to win prizes

In order to make sure they choose the Medicare Advantage plan that's right for them in 2022, Independent Health members and non-members can receive a personalized RedShirt[®]



Benefit Review during the open enrollment period. A friendly and knowledgeable RedShirt will meet one-on-one with them to discuss all of their plan options.

- Everyone who completes a RedShirt Benefit Review will receive a free gift to help them get and stay healthy (while supplies last).

- They will also be entered into the RedShirt Medicare Sweepstakes² to have the chance to win weekly prizes of \$25 coffee shop gift cards, as well as the grand prize of a \$500 gift card to either Wegmans or Tops. A total of nine grand prize winners will be randomly chosen.

- Plus, they will be able to nominate their favorite local charity to receive a \$650 donation from Independent Health. As part of our commitment to the community, 65 charities will be selected at random from all entries received now through December 7.

Western New Yorkers can receive their RedShirt Benefit Review by visiting an Independent Health Medicare Information Center³ or calling us. Five Medicare Information Centers are currently open throughout the region, including our year-round sites in Cheektowaga/Depew, Jamestown/Lakewood, Orchard Park and Tonawanda, as well as one in



Williamsville. Our RedShirts will also be available at ancillary locations in Dunkirk, Lockport, Niagara Falls and Olean during the open enrollment period.

"Our Medicare Information Centers and ancillary locations offer greater access and convenience to anyone seeking information about their Medicare Advantage plan options," said Aquino. "By visiting one of our local sites, you'll be able to sit down with a RedShirt to learn how to get the most out of your plan benefits and have all your Medicare-related questions answered."

Please note: For the safety of our guests and RedShirts, a face mask must be worn while inside our Medicare Information Centers. Although not required, appointments are also encouraged. Visit www.independenthealth.com/FindARedShirt

find out more about our safety measures and the hours of operation for our Medicare Information Centers.

Independent Health to offer new \$0 premium plan

For 2022, Independent Health will continue to offer a variety of Medicare Advantage plans that offer all the benefits of Original Medicare and so much more. This includes three \$0 premium plans. Those who enroll in our new \$0 Encompass 65[®] Edge HMO plan will also receive money back each month toward their Part B premium.

The monthly premiums for the majority of our plans will remain unchanged. Independent Health's 2022 individual Medicare Advantage product portfolio will be made up of the following plans:

- NEW! Independent Health's Encompass 65[®] Edge HMO Plan: \$0

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premium

- Independent Health's Encompass 65[®] HMO (no prescription coverage): \$0 monthly premium

- Independent Health's Family Choice HMO I-SNP: \$42.40 monthly premium

- Independent Health's Assure Advantage[®] HMO C-SNP Plan: \$60 monthly premium

- Independent Health's Encompass 65[®] Core HMO: \$65 monthly premium

- Independent Health's Medicare Passport[®] Advantage PPO: \$99 monthly premium

- Independent Health's Encompass 65[®] Basic HMO: \$125 monthly premium

- Independent Health's Medicare Passport[®] Prime PPO: \$225 monthly premium

Innovative and enhanced benefits

Independent Health's 2022 Medicare Advantage product portfolio will feature a variety of unique and innovative benefits, including the popular Premier Wellness Package.⁴ This package is made up of benefits and services – such as preventive dental, vision, hearing aid, fitness and telemedicine benefits – that are designed to help members maintain a healthy lifestyle all year long.

In addition, Independent Health is introducing several new benefits, including:

- An over-the-counter (OTC) benefit through NationsOTC[®], which will provide a \$100 to \$400 allowance per year that members can spend on a large selection of brand-name and generic over-the-counter items like vitamins, pain relievers and dental supplies.⁵

- A Medicare Rewards Program that will allow members to earn reward dollars for completing preventive health services, such as an Annual Wellness Visit, flu shot and other routine check-ups and tests. These reward dollars can

then be used toward the purchase of a variety of OTC or grocery items, Apple[®] products and more.

- In an effort to help lower our members' overall drug costs, we're adding several lifestyle medications and vitamins to our formulary, including erectile dysfunction medications, vitamin B-12, vitamin D and folic acid.

"Along with our benefit enhancements, our members can expect to receive more of the same great coverage, value and stability they've become accustomed to over the years. Plus, they can count on us to deliver the RedShirt[®] Treatment year-round," said Aquino. "Whether it's in person or connecting by phone, video chat or online, Independent Health is here to make Medicare easy for our members every step of the way."

Exciting news about Independent Health's Medicare Star Rating

For the first time ever, the Centers for Medicare and Medicaid Services (CMS) has recognized Independent Health as a 5-Star Rated Medicare Advantage Plan. Independent Health is among a select group of health plans in the nation – and the only one in Western New York – to receive 5 stars from CMS for every Medicare Advantage plan that it's offering in 2022

The Star Ratings are designed to help people assess the quality, value and performance of every Medicare Advantage plan throughout the nation. These ratings serve as a helpful and unbiased way for Medicare beneficiaries to objectively compare their medical and prescription drug options during this year's open enrollment period.

By using a 5-Star Quality Rating System, with 5 Stars being the highest rating, CMS measures Medicare beneficiaries' experience with their health plans and the health care system on an annual basis. Among the components that plans are measured on include customer service, member satisfaction and how well they keep their members healthy.

"As a 5-Star Rated plan, Independent Health will have the ability to enroll Medicare beneficiaries in our Medicare Advantage plans throughout the entire 2022 calendar year – not just during the open enrollment period," said Aquino. "We also believe this achievement is a testament to our long-standing efforts of providing the highest level of customer



service and partnering with health care providers to make sure our members receive well-coordinated, high-quality care."

Prior to this year's ratings, Independent Health had earned 4.5 stars for its Medicare HMO plans for 11 consecutive years and its Medicare PPO plans for six straight years.

To learn more

For more information about Independent Health's 2022 Medicare Advantage plan options and benefits, please visit www.IndependentHealth.com/Medicare. To schedule a RedShirt Benefit Review, simply call (716) 635-4900 or 1-800-958-4405 (TTY:711), Monday through Sunday from 8 a.m. to 8 p.m.

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.

¹Per CMS WNY enrollment data 9/2021. ²Limited one per person and if applicable, while supplies last. No obligation to enroll. ³A salesperson will be present with information and applications. For accommodations of persons with special needs at meetings, please call (716) 635-4900 or 1-800-958-4405 (TTY: 711). ⁴Benefits vary by plan. ⁵Allowance is made available by quarter. Allowance does not carry over quarter to quarter or plan year to plan year. Costs over the allowed amount are the member's responsibility. This benefit can only be used for covered items through NationsOTC[®]. Excludes Independent Health's Encompass 65[®] Edge HMO plan.

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