

You can count on Independent Health's RedShirtsSM to provide expertise and assistance during the Medicare Annual Enrollment Period

Independent Health's RedShirtsSM are ready and eager to help Western New Yorkers choose the Medicare plan that's right for them for 2023. During the Medicare Annual Enrollment Period – which began October 15 and runs to December 7 – Medicare beneficiaries are able to review and select their medical and prescription drug plan options for the upcoming calendar year.

“As the largest Medicare Advantage plan in Western New York¹, Independent Health is committed to bringing our members the benefits they need and the personalized attention they deserve,” said Cathy Aquino, Vice President of Sales, Medicare, Consumer and Small Business Markets, Independent Health. “If you are currently eligible for Medicare, it's important to understand all of your plan options this time of year. With Independent Health, you can count on our locally-based team of RedShirts to provide you with best-in-class service, support and expertise, not only during the annual enrollment period but throughout the entire year.”

Meet one-on-one with a RedShirt

Before choosing a Medicare plan for 2023, Western New Yorkers are invited to stop by an Independent Health Medicare Information Center² to receive a personalized RedShirt[®] Benefit Review. Our friendly and knowledgeable RedShirts are ready to meet one-on-one with both Independent Health members and non-members to help them find the plan that will best meet their individual needs. Although not required, appointments are encouraged.

Independent Health has four conveniently-located Medicare Information Centers that are open year-round, Monday through Friday from 9 a.m. to 4 p.m., in Cheektowaga/Depew, Orchard Park, Tonawanda and Williamsville. We also have a year-round Medicare Information Center in Jamestown/Lakewood that is open on Mondays, Tuesdays and Fridays from 9



a.m. to 4 p.m.

Plus, now through December 7, our RedShirts are available at walk-in locations in Dunkirk, Lockport, Niagara Falls and Olean, as well as two sites in the City of Buffalo (Buffalo Museum of Science and William Emslie Family YMCA). For a complete list of locations, visit www.independenthealth.com/findaredshit.

“Understanding Medicare can sometimes be complicated, and there are often different factors one must consider before enrolling in a plan,” said Aquino. “By offering a personalized RedShirt Benefit Review, we can show people how to get the most out of their plan benefits and answer any Medicare-related questions they may have. Everyone who completes an in-person review will receive a free RedShirt[®] Health Kit while supplies last. For those who can't make it to one of our Medicare Information Centers, our experts are also conducting reviews by phone or video chat.”

\$0 plan premiums and benefits

For 2023, Independent Health will continue to offer a variety of Medicare Advantage plans that are designed to meet our members' specific needs. We will once again provide three \$0 premium plans (including one with a \$30 give back) and the monthly premiums for all of our plans will remain unchanged. This means our members will have one less thing to worry about during these challenging economic times.

Our product portfolio will still include two special needs plans: Independent Health's Family Choice HMO I-SNP Plan is specifically for people living in a nursing home or an assisted living facility, while



Independent Health's Assure Advantage[®] HMO C-SNP Plan is for Erie County residents who have been diagnosed with chronic heart failure.

In addition, our Medicare Advantage plans will feature many \$0 wellness benefits that can help our members get and stay healthy all year long, including:

- \$0 routine and preventive dental with an enhanced network through Liberty Dental³
- \$0 routine eye exam
- \$0 SilverSneakers gym benefit⁴
- \$0 copays for primary care physician visits³
- \$0 preventive services³
- \$0 Brook Personal Health Companion for smartphones that helps members self-manage their chronic conditions like diabetes and hypertension.

Other 2023 benefit highlights include:

- NEW! Two optional supplemental dental plan options. For an additional

low monthly premium, you can choose between options that provide \$3,000 or \$4,000 of coverage towards services like periodontal cleanings, dentures, implants and more – all with our new expanded Liberty Dental network. **Please note:** The \$4,000 option will not be included for our Encompass 65 without prescription coverage, Assure Advantage and Passport Prime plans.

- NEW! \$0 Personal Emergency Response Service⁵ powered through ADT. This personal emergency

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response device automatically contacts the fire or police departments when you have had an accident or fallen in your home and need first aid.

- Prescription drug coverage that includes \$0 Tier 1 medications (excludes our Encompass 65 Edge Plan), low copays and no deductible.

- An over-the-counter (OTC) benefit through NationsOTC, which provides our members between \$60 to \$400 allowance per year that they can spend on a large selection of brand-name and generic OTC items like vitamins, pain relievers and dental supplies. New for 2023, each member's allowance will roll over on a quarterly basis.

- Earn up to \$150 Redshirt Reward dollars for completing preventive health services, such as an Annual Wellness Visit, flu shot and other routine check-ups and tests, that can then be used toward the purchase of a variety of OTC or grocery items, Apple[®] products and more.

- The Brook+ Diabetes Prevention Program, a year-long, CDC-approved digital program that has already helped more than 9,000 of our members boost their energy, achieve a healthy weight and reduce their risk for diabetes. Brook+ is available for free to eligible members.

“Along with the RedShirt[®] Treatment, our members can also expect to receive more of the same great coverage, value and stability they've become accustomed to over the years,” said Aquino. “If you are currently an Independent Health member and happy with the Medicare Advantage plan you are enrolled in, you don't have to take any action. We will automatically renew you for 12 months. It's just one of the ways we make Medicare easier for our members.”

A Medicare 5 Star Rated Plan

For the second consecutive year, the Centers for Medicare and Medicaid Services (CMS) has recognized Independent Health as a 5-Star Rated Medicare Advantage Plan.⁶ Independent Health is once again the only health plan in Western New York to receive 5 Stars for every Medicare Advantage plan that it offers. It's the highest score a plan can

receive from CMS.

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 annual 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.

“This recognition from CMS 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,” said Aquino. “As a 5-Star Rated plan, Independent Health will have the ability to enroll Western New Yorkers in our Medicare Advantage plans throughout the entire 2023 calendar year – not just during the annual enrollment period.”

To learn more

For more information about Independent Health's 2023 Medicare Advantage plan options, visit www.IndependentHealth.com/Medicare or call us at (716) 635-4900 or 1-800-958-4405 (TTY: 711), Monday through Sunday from 8 a.m. to 8 p.m. Remember, before you make a decision, make sure you speak with a RedShirt!

Independent Health is a Medicare Advantage organization with a Medicare contract offering HMO, HMO-POS, HMO-SNP and PPO plans. Enrollment in Independent Health depends on contract renewal. Benefits vary by plan. This information is not a complete description of benefits. 1Per CMS enrollment data as of 09/2022 2A sales person will be present with information and applications. For accommodations of persons with special needs at sales meetings, please call (716) 635-4900 or 1-800-958-4405 (TTY users call 1-888-357-9167). 3Must use network providers. Limitations may apply. 4SilverSneakers is a registered trademark of Tivity Health, Inc. ©2022 Tivity Health, Inc. All rights reserved. 5For our Edge, Element, Passport Advantage and Passport Prime plans, our Personal Emergency Response System benefit may be included as a part of a special supplemental program for the chronically ill. Not all members qualify. 6Every year, Medicare evaluates plans based on a 5-star rating system.

ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-800-665-1502 (TTY: 711). 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. **ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-665-1502 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-665-1502 (TTY: 711)。

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