

Independent Health's 2025

SMALL GROUP PORTFOLIO



Independent Health Brings You High Quality and Trusted Support

**No surprises, less hassle — for you and your employees.
That's the RedShirt® Treatment.**

Our experienced Sales team works hard to get the answers you need and make things easier so you can concentrate on the health of your business. Just like we have for
45 years as WNY's locally-focused health plan.



FOURTH QUARTER

AN ENHANCED NATIONAL NETWORK, BACKED BY A LOCAL TEAM OF REDSHIRTS.SM

PEACE OF MIND AT HOME *and* ACROSS THE COUNTRY.

Our local and national network agreements have your employees covered when and where they need it — regardless of their location, no matter where they live or travel.

Our local network covers the 8 counties of WNY, plus 15 surrounding counties in NY/PA.



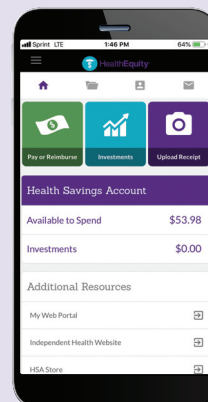
- Our enhanced national network through UnitedHealthcare covers out-of-area — with 1.6 million doctors/providers, 6,200 hospitals and 13,500 labs¹
- Supports employers' benefits strategy with a highly-competitive option outside of WNY
 - All backed by the RedShirt[®] Treatment every step of the way

HealthEquity[®]

The HealthEquity[®] HSA is built into all HSA-qualified (HSAQ) plans.

The convenient way to enjoy all the pre-tax benefits of paying for qualified health care expenses directly through members' HSA account.

Everything is automated and integrated with your Independent Health plan, including enrollment, claims, payment and tracking and a variety of investment options — all with no monthly administration fee.



9 OUT OF 10

MEMBERS ARE
SATISFIED²

9 OUT OF 10

EMPLOYERS WOULD
RECOMMEND
INDEPENDENT HEALTH²

100%

OF BROKERS WOULD
RECOMMEND
INDEPENDENT HEALTH²

Data is current as of publication and is subject to change without notification.

1. UnitedHealthcare Network Analysis, August 2024.

2. 2023 Consumer and Employer Third Party Blinded Stakeholder Studies and 2024 Broker Stakeholder Study.

2025 Small Group Plans



PLATINUM LEVEL

PLATINUM LEVEL PLANS CONTINUED ON NEXT PAGE »

FlexFit Platinum

FlexFit Platinum Option 2

IN-NETWORK (IN)			
First Dollar Coverage		N/A	N/A
Deductible		\$0	\$0
Coinsurance		0%	0%
Out-of-Pocket Max.		\$5,250/\$10,500 (E)	\$4,000/\$8,000 (E)
OUT-OF-NETWORK (OON) ¹			
Deductible		\$5,000/\$10,000 (T)	\$5,000/\$10,000 (T)
Coinsurance		Deductible then 20%	Deductible then 20%
Out-of-Pocket Max.		\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)
MEDICAL SERVICES			
Primary Care Office Visit		\$10	\$10
Specialist Office Visit		\$40	\$25
Telemedicine — General Medical & Behavioral Health Services (participating Teladoc® providers only) For Dermatology telemedicine refer to the plan's benefit summary		\$0	\$0
Urgent Care		\$75	\$75
Emergency Room Services		\$250	\$250
Outpatient Procedures Performed in an Ambulatory Surgery Center		\$150	\$150
Outpatient Procedures Performed in a Hospital		\$200	\$200
Inpatient Hospital Services (per admission)		\$500	\$500
PRESCRIPTION DRUGS			
Pharmacy ²		\$5/\$30/50%	\$5/\$30/\$100
PRODUCT DETAILS			
Wellness Benefits		Health Extras SM or Nutrition	Health Extras SM or Nutrition
Network		IHC	IHC
Q4 RATES			
Employee Rate		\$990.41	\$1,013.65
Employee & Child(ren) Rate		\$1,683.70	\$1,723.21
Employee & Spouse Rate		\$1,980.82	\$2,027.30
Family Rate		\$2,822.67	\$2,888.90

1. OON coverage applies to non-participating providers outside Independent Health's service area.
2. All pharmacy copays/coinsurance accumulate to out-of-pocket maximums.
3. Specific qualifications must be met.
4. Subscribers must reside within Independent Health's 23-county network area.

(E) = Embedded Deductible
(T) = True Family (Non Embedded) Deductible

Bolded items indicate updated changes since the 2024 plan year.

2025 Small Group Plans

PLATINUM LEVEL

(CONTINUED)



Passport Plan National Platinum

Passport Plan Local Platinum⁴

IN-NETWORK (IN)
First Dollar Coverage
Deductible
Coinsurance
Out-of-Pocket Max.
OUT-OF-NETWORK (OON) ¹
Deductible
Coinsurance
Out-of-Pocket Max.
MEDICAL SERVICES
Primary Care Office Visit
Specialist Office Visit
Telemedicine — General Medical & Behavioral Health Services (participating Teladoc® providers only) For Dermatology telemedicine refer to the plan's benefit summary
Urgent Care
Emergency Room Services
Outpatient Procedures Performed in an Ambulatory Surgery Center
Outpatient Procedures Performed in a Hospital
Inpatient Hospital Services (per admission)
PRESCRIPTION DRUGS
Pharmacy ²
PRODUCT DETAILS
Wellness Benefits
Network
Q4 RATES
Employee Rate
Employee & Child(ren) Rate
Employee & Spouse Rate
Family Rate

N/A	N/A
\$0	\$0
0%	0%
\$4,500/\$9,000 (E)	\$4,500/\$9,000 (E)
\$5,000/\$10,000 (T)	\$5,000/\$10,000 (T)
Deductible then 50%	Deductible then 50%
\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)
\$15	\$15
\$45	\$45
\$0	\$0
\$75	\$75
\$200	\$200
\$150	\$150
\$200	\$200
\$500	\$500
\$5/\$30/50%	\$5/\$30/50%
Health Extras SM	Health Extras SM or Nutrition
IHC + United Nationally	IHC + United Nationally
\$1,436.82	\$1,294.71
\$2,442.59	\$2,201.01
\$2,873.64	\$2,589.42
\$4,094.94	\$3,689.92

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2025 Small Group Plans

GOLD LEVEL

GOLD LEVEL PLANS CONTINUED ON NEXT PAGE »



IN-NETWORK (IN)
First Dollar Coverage
Deductible
Coinsurance
Out-of-Pocket Max.
OUT-OF-NETWORK (OON) ¹
Deductible
Coinsurance
Out-of-Pocket Max.
MEDICAL SERVICES
Primary Care Office Visit
Specialist Office Visit
Telemedicine — General Medical & Behavioral Health Services (participating Teladoc® providers only) For Dermatology telemedicine refer to the plan's benefit summary
Urgent Care
Emergency Room Services
Outpatient Procedures Performed in an Ambulatory Surgery Center
Outpatient Procedures Performed in a Hospital
Inpatient Hospital Services (per admission)
PRESCRIPTION DRUGS
Pharmacy ²
PRODUCT DETAILS
Wellness Benefits
Network
Q4 RATES
Employee Rate
Employee & Child(ren) Rate
Employee & Spouse Rate
Family Rate

Activate Gold	Standard Healthy NY Gold ³	iDirect Gold Copay	iDirect Gold Copay Option 3
\$750/\$1,500	N/A	N/A	N/A
\$1,500/\$3,000 (E)	\$600/\$1,200 (E)	\$1,250/\$2,500 (T)	\$600/\$1,200 (T)
25% Coinsurance after first dollar and deductible	0%	0%	0%
\$7,950/\$15,900 (E)	\$7,900/\$15,800 (E)	\$6,750/\$13,500 (E)	\$6,250/\$12,500 (E)
\$5,000/\$10,000 (E)	\$5,000/\$10,000 (E)	\$5,000/\$10,000 (T)	\$5,000/\$10,000 (T)
Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)
\$20 Copayment after first dollar and deductible	Deductible then \$25	\$20	Deductible then \$25
\$50 Copayment after first dollar and deductible	Deductible then \$40	Deductible then \$50	Deductible then \$40
\$0	\$0	\$0	\$0
\$75 Copayment after first dollar and deductible	Deductible then \$60	\$75	Deductible then \$75
25% Coinsurance after first dollar and deductible	Deductible then \$150	Deductible then \$200	Deductible then \$250
25% Coinsurance after first dollar and deductible	Deductible then \$100	Deductible then \$200	Deductible then \$200
25% Coinsurance after first dollar and deductible	Deductible then \$100	Deductible then \$250	Deductible then \$250
25% Coinsurance after first dollar and deductible	Deductible then \$1,000	Deductible then \$1,000	Deductible then \$1,000
\$10/25%/50% after first dollar and deductible	\$10/\$35/\$70	\$10/\$40/ \$100	\$10/\$35/50%
Health Extras SM or Nutrition	Health Extras SM or Nutrition	Health Extras SM or Nutrition	Health Extras SM or Nutrition
IHC	IHC	IHC	IHC
\$808.40	\$733.06	\$868.69	\$871.79
\$1,374.28	\$1,246.20	\$1,476.77	\$1,482.04
\$1,616.80	\$1,466.12	\$1,737.38	\$1,743.58
\$2,303.94	\$2,089.22	\$2,475.77	\$2,484.60

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2025 Small Group Plans



GOLD LEVEL

(CONTINUED)

IN-NETWORK (IN)
First Dollar Coverage
Deductible
Coinsurance
Out-of-Pocket Max.
OUT-OF-NETWORK (OON) ¹
Deductible
Coinsurance
Out-of-Pocket Max.
MEDICAL SERVICES
Primary Care Office Visit
Specialist Office Visit
Telemedicine — General Medical & Behavioral Health Services (participating Teladoc® providers only) For Dermatology telemedicine refer to the plan's benefit summary
Urgent Care
Emergency Room Services
Outpatient Procedures Performed in an Ambulatory Surgery Center
Outpatient Procedures Performed in a Hospital
Inpatient Hospital Services (per admission)
PRESCRIPTION DRUGS
Pharmacy ²
PRODUCT DETAILS
Wellness Benefits
Network
Q4 RATES
Employee Rate
Employee & Child(ren) Rate
Employee & Spouse Rate
Family Rate

iDirect Gold Copay HSAQ	Passport Plan National Gold HSAQ	Passport Plan Local Gold HSAQ ⁴
HealthEquity	HealthEquity	HealthEquity
N/A	N/A	N/A
\$1,650/\$3,300 (T)	\$1,650/\$3,300 (T)	\$1,650/\$3,300 (T)
0%	Deductible then 20%	Deductible then 20%
\$5,500/\$11,000 (E)	\$6,750/\$13,500 (E)	\$6,750/\$13,500 (E)
HealthEquity	HealthEquity	HealthEquity
\$5,000/\$10,000 (T)	\$5,000/\$10,000 (T)	\$5,000/\$10,000 (T)
Deductible then 50%	Deductible then 50%	Deductible then 50%
\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)
HealthEquity	HealthEquity	HealthEquity
Deductible then \$20	Deductible then 20%	Deductible then 20%
Deductible then \$50	Deductible then 20%	Deductible then 20%
Deductible then \$0	Deductible then \$0	Deductible then \$0
Deductible then \$75	Deductible then 20%	Deductible then 20%
Deductible then \$200	Deductible then 20%	Deductible then 20%
Deductible then \$200	Deductible then 20%	Deductible then 20%
Deductible then \$250	Deductible then 20%	Deductible then 20%
Deductible then \$750	Deductible then 20%	Deductible then 20%
HealthEquity	HealthEquity	HealthEquity
Deductible then \$10/\$40/50%	Deductible then \$10/20%/50%	Deductible then \$10/20%/50%
HealthEquity	HealthEquity	HealthEquity
Health Extras SM or Nutrition	Health Extras SM	Health Extras SM or Nutrition
IHC	IHC + United Nationally	IHC + United Nationally
HealthEquity	HealthEquity	HealthEquity
\$820.91	\$1,119.95	\$1,010.71
\$1,395.55	\$1,903.92	\$1,718.21
\$1,641.82	\$2,239.90	\$2,021.42
\$2,339.59	\$3,191.86	\$2,880.52

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4. Subscribers must reside within Independent Health's 23-county network area.

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2025 Small Group Plans

SILVER LEVEL

SILVER LEVEL PLANS CONTINUED ON NEXT PAGE »



IN-NETWORK (IN)
First Dollar Coverage
Deductible
Coinsurance
Out-of-Pocket Max.
OUT-OF-NETWORK (OON) ¹
Deductible
Coinsurance
Out-of-Pocket Max.
MEDICAL SERVICES
Primary Care Office Visit
Specialist Office Visit
Telemedicine — General Medical & Behavioral Health Services (participating Teladoc® providers only) For Dermatology telemedicine refer to the plan's benefit summary
Urgent Care
Emergency Room Services
Outpatient Procedures Performed in an Ambulatory Surgery Center
Outpatient Procedures Performed in a Hospital
Inpatient Hospital Services (per admission)
PRESCRIPTION DRUGS
Pharmacy ²
PRODUCT DETAILS
Wellness Benefits
Network
Q4 RATES
Employee Rate
Employee & Child(ren) Rate
Employee & Spouse Rate
Family Rate

Activate Silver	iDirect Silver Copay	iDirect Silver Copay Option 2	iDirect Silver Copay HSAQ
HealthEquity			
\$500/\$1,000	N/A	N/A	N/A
\$3,100/\$6,200 (E)	\$2,000/\$4,000 (T)	\$2,100/\$4,200 (E)	\$2,000/\$4,000 (T)
40% Coinsurance after first dollar and deductible	0%	0%	0%
\$8,500/\$17,000 (E)	\$8,000/\$16,000 (E)	\$9,200/\$18,400 (E)	\$7,500/\$15,000 (E)
\$5,000/\$10,000 (E)	\$5,000/\$10,000 (T)	\$5,000/\$10,000 (E)	\$5,000/\$10,000 (T)
Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)
\$35 Copayment after first dollar and deductible	Deductible then \$35	Deductible then \$30	Deductible then \$35
\$60 Copayment after first dollar and deductible	Deductible then \$60	Deductible then \$65	Deductible then \$60
\$0	\$0	\$0	Deductible then \$0
\$75 Copayment after first dollar and deductible	\$75	Deductible then \$70	Deductible then \$75
40% Coinsurance after first dollar and deductible	Deductible then \$300	Deductible then \$500	Deductible then \$300
40% Coinsurance after first dollar and deductible	Deductible then \$200	Deductible then \$250	Deductible then \$200
40% Coinsurance after first dollar and deductible	Deductible then \$250	Deductible then \$300	Deductible then \$250
40% Coinsurance after first dollar and deductible	Deductible then \$1,000	Deductible then \$1,500	Deductible then \$1,000
\$15/40%/50% after first dollar and deductible	\$15/\$50/50%	\$15/\$40/ \$125	Deductible then \$15/\$50/50%
Health Extras SM or Nutrition	Health Extras SM or Nutrition	Health Extras SM or Nutrition	Health Extras SM or Nutrition
IHC	IHC	IHC	IHC
\$720.31	\$776.08	\$785.33	\$765.66
\$1,224.53	\$1,319.34	\$1,335.06	\$1,301.62
\$1,440.62	\$1,552.16	\$1,570.66	\$1,531.32
\$2,052.88	\$2,211.83	\$2,238.19	\$2,182.13

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2025 Small Group Plans



SILVER LEVEL

(CONTINUED)

IN-NETWORK (IN)
First Dollar Coverage
Deductible
Coinsurance
Out-of-Pocket Max.
OUT-OF-NETWORK (OON) ¹
Deductible
Coinsurance
Out-of-Pocket Max.
MEDICAL SERVICES
Primary Care Office Visit
Specialist Office Visit
Telemedicine — General Medical & Behavioral Health Services (participating Teladoc® providers only) For Dermatology telemedicine refer to the plan's benefit summary
Urgent Care
Emergency Room Services
Outpatient Procedures Performed in an Ambulatory Surgery Center
Outpatient Procedures Performed in a Hospital
Inpatient Hospital Services (per admission)
PRESCRIPTION DRUGS
Pharmacy ²
PRODUCT DETAILS
Wellness Benefits
Network
Q4 RATES
Employee Rate
Employee & Child(ren) Rate
Employee & Spouse Rate
Family Rate

iDirect Silver Coinsurance HSAQ	Passport Plan National Silver HSAQ	Passport Plan Local Silver HSAQ ⁴
HealthEquity	HealthEquity	HealthEquity
N/A	N/A	N/A
\$3,000/\$6,000 (T)	\$3,000/\$6,000 (T)	\$3,000/\$6,000 (T)
Deductible then 25%	Deductible then 25%	Deductible then 25%
\$7,500/\$15,000 (E)	\$7,500/\$15,000 (E)	\$7,500/\$15,000 (E)
Deductible	Deductible	Deductible
\$5,000/\$10,000 (T)	\$5,000/\$10,000 (T)	\$5,000/\$10,000 (T)
Deductible then 50%	Deductible then 50%	Deductible then 50%
\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)	\$10,000/\$20,000 (E)
Deductible	Deductible	Deductible
Deductible then 25%	Deductible then 25%	Deductible then 25%
Deductible then 25%	Deductible then 25%	Deductible then 25%
Deductible then \$0	Deductible then \$0	Deductible then \$0
Deductible then 25%	Deductible then 25%	Deductible then 25%
Deductible then 25%	Deductible then 25%	Deductible then 25%
Deductible then 25%	Deductible then 25%	Deductible then 25%
Deductible then 25%	Deductible then 25%	Deductible then 25%
Deductible then 25%	Deductible then 25%	Deductible then 25%
Deductible	Deductible	Deductible
Deductible then \$15/ \$50 /50%	Deductible then \$15/ \$50 /50%	Deductible then \$15/ \$50 /50%
Health Extras SM or Nutrition	Health Extras SM	Health Extras SM or Nutrition
IHC	IHC + United Nationally	IHC + United Nationally
Employee Rate	Employee Rate	Employee Rate
\$713.82	\$1,014.74	\$916.26
Employee & Child(ren) Rate	Employee & Child(ren) Rate	Employee & Child(ren) Rate
\$1,213.49	\$1,725.06	\$1,557.64
Employee & Spouse Rate	Employee & Spouse Rate	Employee & Spouse Rate
\$1,427.64	\$2,029.48	\$1,832.52
Family Rate	Family Rate	Family Rate
\$2,034.39	\$2,892.01	\$2,611.34

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3. Specific qualifications must be met.
4. Subscribers must reside within Independent Health's 23-county network area.

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(T) = True Family (Non Embedded) Deductible

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2025 Small Group Plans



BRONZE LEVEL

BRONZE LEVEL PLANS CONTINUED ON NEXT PAGE »

IN-NETWORK (IN)
First Dollar Coverage
Deductible
Coinsurance
Out-of-Pocket Max.
OUT-OF-NETWORK (OON) ¹
Deductible
Coinsurance
Out-of-Pocket Max.
MEDICAL SERVICES
Primary Care Office Visit
Specialist Office Visit
Telemedicine — General Medical & Behavioral Health Services (participating Teladoc® providers only) For Dermatology telemedicine refer to the plan's benefit summary
Urgent Care
Emergency Room Services
Outpatient Procedures Performed in an Ambulatory Surgery Center
Outpatient Procedures Performed in a Hospital
Inpatient Hospital Services (per admission)
PRESCRIPTION DRUGS
Pharmacy ²
PRODUCT DETAILS
Wellness Benefits
Network
Q4 RATES
Employee Rate
Employee & Child(ren) Rate
Employee & Spouse Rate
Family Rate

iDirect Bronze Coinsurance HSAQ

iDirect Bronze MV HSAQ

HealthEquity	HealthEquity
N/A	N/A
\$5,600/\$11,200 (E)	\$8,050/\$16,100 (E)
Deductible then 50%	0%
\$7,500/\$15,000 (E)	\$8,050/\$16,100 (E)
\$7,500/\$15,000 (E)	\$10,000/\$20,000 (E)
Deductible then 50%	Deductible then 50%
\$15,000/\$30,000 (E)	\$20,000/\$40,000 (E)
Deductible then 50%	Deductible then \$0
Deductible then 50%	Deductible then \$0
Deductible then \$0	Deductible then \$0
Deductible then 50%	Deductible then \$0
Deductible then 50%	Deductible then \$0
Deductible then 50%	Deductible then \$0
Deductible then 50%	Deductible then \$0
Deductible then 50%	Deductible then \$0
Deductible then 50%	Deductible then \$0
Deductible then 50%	Deductible then \$0
Health Extras SM or Nutrition	Health Extras SM or Nutrition
IHC	IHC
\$631.68	\$620.02
\$1,073.86	\$1,054.03
\$1,263.36	\$1,240.04
\$1,800.29	\$1,767.06

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3. Specific qualifications must be met.
4. Subscribers must reside within Independent Health's 23-county network area.

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(T) = True Family (Non Embedded) Deductible

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2025 Small Group Plans

BRONZE LEVEL

(CONTINUED)



Passport Plan National Bronze HSAQ

Passport Plan Local Bronze HSAQ⁴

IN-NETWORK (IN)
First Dollar Coverage
Deductible
Coinsurance
Out-of-Pocket Max.
OUT-OF-NETWORK (OON) ¹
Deductible
Coinsurance
Out-of-Pocket Max.
MEDICAL SERVICES
Primary Care Office Visit
Specialist Office Visit
Telemedicine — General Medical & Behavioral Health Services (participating Teladoc® providers only) For Dermatology telemedicine refer to the plan's benefit summary
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Outpatient Procedures Performed in a Hospital
Inpatient Hospital Services (per admission)
PRESCRIPTION DRUGS
Pharmacy ²
PRODUCT DETAILS
Wellness Benefits
Network
Q4 RATES
Employee Rate
Employee & Child(ren) Rate
Employee & Spouse Rate
Family Rate

HealthEquity	HealthEquity
N/A	N/A
\$5,600/\$11,200 (E)	\$5,600/\$11,200 (E)
Deductible then 50%	Deductible then 50%
\$7,500/\$15,000 (E)	\$7,500/\$15,000 (E)
\$7,500/\$15,000 (E)	\$7,500/\$15,000 (E)
Deductible then 50%	Deductible then 50%
\$15,000/\$30,000 (E)	\$15,000/\$30,000 (E)
Deductible then 50%	Deductible then 50%
Deductible then 50%	Deductible then 50%
Deductible then \$0	Deductible then \$0
Deductible then 50%	Deductible then 50%
Deductible then 50%	Deductible then 50%
Deductible then 50%	Deductible then 50%
Deductible then 50%	Deductible then 50%
Deductible then 50%	Deductible then 50%
Deductible then 50%	Deductible then 50%
Health Extras SM	Health Extras SM or Nutrition
IHC + United Nationally	IHC + United Nationally
\$897.61	\$810.32
\$1,525.94	\$1,377.54
\$1,795.22	\$1,620.64
\$2,558.19	\$2,309.41

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4. Subscribers must reside within Independent Health's 23-county network area.

(E) = Embedded Deductible
(T) = True Family (Non Embedded) Deductible

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BRINGING YOU MORE REASONS TO REDSHIRT.®

Independent Health members can rely on the high-quality coverage they need, backed by the leading RedShirt service and support they deserve. With convenient access to tools, resources, member savings, community programs and a wide range of unique health benefits³, we make it even easier to get and stay healthy all year long.

\$250 HEALTH EXTRASSM VISA[®]

A debit card to pay for healthy goods and services.



EARN \$1,000 BACK

Nutrition Benefit⁴ pays members back for buying fresh fruits and vegetables.



EARN UP TO \$30 IN REDSHIRT REWARDSSM

Get rewarded⁵ for completing healthy actions like annual checkups, flu shots and health screenings — and choose a gift card at a wide range of retailers, including Amazon.com Gift Card, Target and more!

600+ WELLNESS DISCOUNTS

Members can show their member ID card for exclusive health and wellness discounts — up to 30% off — at a wide range of local businesses.

\$0 PREVENTIVE CARE

More than 60 FREE services — from checkups and screenings to vaccines.



\$0 PREVENTIVE RX

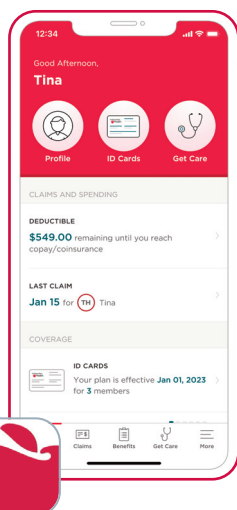
For cholesterol, blood pressure, diabetes, antidepressants and so much more.



Plus — Get **Vision Discounts** with EyeMed providers. Also available, **Dental Coverage** through Delta Dental.



DIGITAL HEALTH TOOLS AND APPS



Download the **MyIH app** to get started with personalized plan information and access to a wide range of easy-to-use digital tools and resources. Chat with a RedShirt, search for a doctor or pharmacy, view member ID card, track balances and so much more.



Scan here to download the MyIH app

It's all a tap away! **Brook and Brook+** (health coaching, diabetes/weight management), **Compare Medical and Rx Costs** (online compare tools), **e-pay** (pay plan bills electronically) and more!

CONNECT WITH OUR COMMUNITY

Our goal is to improve the health and well-being of every Western New Yorker, not just our members. That's why we partner with local organizations to offer programs and events that promote the importance of healthy choices and easy access to healthy activities. Bringing healthy to WNY — year-round:

- Buffalo Outer Harbor
- Buffalo RiverWorks
- Community Health Day
- First Night® Buffalo
- Fitness for Kids Challenge
- Fitness in the Parks
- Food Truck Tuesdays
- GObike
- Good for the Neighborhood®
- Healthy Options®
- Kids Run
- PlayStreets
- Reddy Bikeshare
- Soccer for Success
- Wellness Walks

To learn about community partnerships, visit independenthealth.com/in-the-community.



You Deserve the RedShirt Treatment.®

Call our RedShirtsSM today at **1-800-453-1910**.



independenthealth.com

3. Benefits vary by plan.

4. Canned or frozen fruits and vegetables are excluded. Money back is in the form of store credit for future purchases.

5. Rewards will be issued when Independent Health receives notification of a claim for each service, which may take up to 90 days for a provider to submit the claim(s). \$30.00 limit per eligible member (subscriber, spouse and dependents 18 years of age and older) per plan year.