



**Account Name:** Williamsville Teachers Association  
**Account #:** 34420  
**Sales Representative:** Joel Marinaccio  
**Plan Effective Date:** January 1, 2021

## Benefit Summary

Plan Name:	Independent Health's Encompass 65 (HMO-POS)		
Benefits	In-Network	Out-of-Network	Additional Information
<b>General Information</b>			
Deductible	\$0	\$0	
Out-of-Pocket Maximum	\$3,450 In Network	\$5,150 Combined In and Out of Network	
<b>Preventive Services</b>			
Abdominal Aortic Aneurysm Screen Annual Physical Exam Basic Metabolism Test Bone Mass Measurement Cholesterol Test (Lipid Panel) Colonoscopy and Sigmoidoscopy Fecal Blood Testing Flu Shot Hemoglobin and Hematocrit Testing Hepatitis B Vaccine HIV screening HPV screening Mammogram Pap Smear Pneumonia Vaccine Prenatal and Post-partum Visits Prostate Exam (Prostate Specific Antigen "PSA") Rh Screening Rubella screening	Covered in full	20% coinsurance	All preventive services are covered in full with \$0 member liability when performed by an Independent Health participating provider. See independenthealth.com for additional information.  Additional tests and screenings may require a copay. See your EOC, chapter 4.
<b>Physician and Other Services</b>			
Primary Care Physician	\$10 copayment	20% coinsurance	PCP Required
Specialty Physician	\$20 copayment	20% coinsurance	
Outpatient Surgery (PCP's office)	\$10 copayment	20% coinsurance	
Outpatient Surgery (Specialist's office)	\$20 copayment	20% coinsurance	
Telemedicine Program	\$20 copayment	Not Covered	Administered by Teladoc
<b>Emergency &amp; Urgent Care Services</b>			
Emergency Room	\$50 copayment	\$50 copayment	Copayment waived if admitted to hospital
Ambulance	\$50 copayment	\$50 copayment	
Urgent Care Center	\$35 copayment	\$35 copayment	
<b>Hospital and Other Facility Services</b>			
Inpatient Hospital	\$250 copayment Maximum one copayment per calendar year	20% coinsurance	
Outpatient Surgical Procedures (Hospital Facility)	\$75 copayment	20% coinsurance	
Skilled Nursing Facility	Covered in full	20% coinsurance	100 days max / benefit period



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<b>Diagnostic Testing Services</b>			
Lab Services	Covered in full	Covered in full	
X-Rays	\$20 copayment	20% coinsurance	
Advanced Radiology	\$20 copayment	20% coinsurance	
Diagnostic Tests	\$10/\$20 copayment	20% coinsurance	
Radiation Therapy	\$20 copayment	20% coinsurance	
<b>Mental Health &amp; Substance Abuse</b>			
Inpatient Mental Health	\$250 copayment	20% coinsurance	190 day lifetime limit
Outpatient Mental Health	\$20 copayment	\$40 copayment	
Inpatient Substance Abuse - Rehab	\$250 copayment 1 max per year	Not Covered	
Outpatient Substance Abuse	\$20 copayment	45% coinsurance	
<b>Rehabilitation Services</b>			
Chiropractic - Medicare Covered	\$20 copayment	50% coinsurance	
Physical - Occupational - Speech Therapies	\$20 copayment per visit	20% coinsurance	
Cardiac Rehabilitation	Covered in full	20% coinsurance	
Pulmonary Rehabilitation	Covered in full	20% coinsurance	



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<b>Additional Services</b>			
Durable Medical Equipment	20% coinsurance	50% coinsurance to an annual total of \$1,000	
Prosthetic Devices	Covered in full	Not Covered	
Home Health Care	Covered in full	20% coinsurance	
Fitness Benefit	Silver Sneakers \$0 activation fee	Must use a SilverSneakers Network facility	16,000 participating facilities Nationwide
Renal Dialysis	20% coinsurance	20% coinsurance	
Diabetic Supplies	Covered in full	20% coinsurance	
Medicare Covered Podiatry Services	\$20 copayment	20% coinsurance	
Routine Foot Care	Not Covered	Not Covered	
Nutritional Therapy for ESRD or Diabetes	Covered in full	20% coinsurance	
Hearing Aids and Evaluation Exam	\$45 copayment. \$499 to \$2,799 copay per ear - per year. Covered through American Hearing Benefits	Must use an American Hearing Benefits network provider	40 Additional Batteries 2 or 3 Year Warranty Copay covers 3 additional Fittings within the first year by an AHB Provider
<b>Prescription Drug Coverage</b>			
Prescription Plan	\$0/\$7/\$25/\$40/\$40	\$0/\$7/\$25/\$40/\$40	Out Of Network Coverage is limited per situation. See your EOC, chapter 5.
Maintenance Medications	2.5 copayments for 90 day supply through mail order or at select retail pharmacies	Not Covered	
Medicare Part D Creditable Coverage Status	Creditable	Not Applicable	For those who are Medicare eligible, this plan meets the standard level of prescription drug coverage determined by Medicare, therefore this plan provides you with CREDITABLE COVERAGE
<b>Vision Services</b>			
Medical Eye Exam	\$20 copayment	20% coinsurance	From an EyeMed provider
Routine/ Refractive Exam	Covered in full	\$65 copayment	From an EyeMed provider Includes Retinal Imaging
Eyewear - Routine - Annual Limit	Up to \$200 annually	Up to \$200 annually	From an EyeMed provider Combined in and out of network
Eyewear - Post Cataract Surgery	Covered in full	\$30 Reimbursement	From an EyeMed provider



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<b>Dental Services</b>			
Preventive and Routine	\$20 copayment for each visit	\$20 copayment then 50% reimbursement of what would be paid to a network provider	2 routine cleanings, 2 exams and 2 bitewing x-rays per year. 1 full mouth x-ray every 3 years.
Medicare Covered Dental Services (excludes Preventive and Comprehensive Dental Services)	Based on place of service	20% coinsurance	
<b>Medicare Part B Drugs</b>			
Administered in Providers Office	\$10/\$20 copayment	20% coinsurance	
Used with DME	Covered in full	20% coinsurance	
Self Administered - Hemophilia	Covered in full	20% coinsurance	
Post Transplant Immunosuppressive	Covered in full	20% coinsurance	
Injectable Osteoporosis Drugs	Covered in full	20% coinsurance	
Antigens	Covered in full	20% coinsurance	
Certain Oral Cancer/Anti-nausea	Covered in full	20% coinsurance	
Drugs for Home Dialysis	Covered in full	20% coinsurance	
Interveneous Immune Globulin	Covered in full	20% coinsurance	
<b>Important Notes</b>			
<p>If PCP has a secondary specialty other than Internal Med, Gen Practice, Family Practice, Pediatrics, Geriatrics or Obstetrics/Gynecology, the specialty copay applies.</p> <p>Your prescription drug benefit does not have a coverage gap.</p> <p>The Affordable Care Act, ACA, has a provision that requires Independent Health to process your pharmacy claims as if there is a coverage gap in place. The ACA also has a provision that reduces your liability for the cost of Medicare covered Part D drugs in the coverage gap. In 2019, your liability for the cost of Medicare covered Part D brand drugs in the coverage gap is 25% of the cost of the drug or the cost sharing amount based on the drugs' tier, whichever is lower. Your liability for the cost of Medicare covered Part D generic drugs in the coverage gap is 37% of the cost of the drug or the cost sharing amount based on the drugs' tier, whichever is lower. The lower copay will be applied at the point of sale.</p> <p>If you have a Medicare Part D Low Income Subsidy rider, the terms and conditions of the Low Income Subsidy rider will supersede the terms and conditions of the drug rider attached to this contract, where applicable.</p> <p>The coverage gap ends when you have spent \$5,100 OUT OF YOUR POCKET. When the coverage gap ends, the catastrophic coverage stage begins and lasts until the end of the calendar year. At the catastrophic stage, your copayment will be \$3.40 for generic drugs, \$8.50 for brand drugs or 5%, whichever is greater.</p> <p>Please refer to the Independent Health Prescription Drug Formulary and Evidence of Coverage document for more details.</p> <p>This benefit summary is designed to highlight the benefits of the plan and DOES NOT detail all benefits, limitations, and exclusions. It is not a contract and may be subject to change. For more detailed information, consult your Group Health Contract, attached Riders (if any), or Evidence of Coverage.</p>			