



Account Name: Trustees:Erie County Bar Association

Account #: 24638

Sales Representative: Tracy D'Agostino

Plan Effective Date: January 1, 2027

Benefit Summary

Plan Name:	Independent Health's Medicare Passport Standard (PPO)		
Benefits	In-Network	Out-of-Network	Additional Information
General Information			
Deductible	\$0	\$250	
Out-of-Pocket Maximum	\$3,450 In-Network	\$5,150 combined OOP max for in and out of network.	
Preventive Services			
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	Deductible and 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.
Physician and Other Services			
Primary Care Physician	\$5 copayment	\$30 copayment	
Specialty Physician	\$20 copayment	\$30 copayment	
Outpatient Surgery (PCP's office)	\$5 copayment	\$30 copayment	
Outpatient Surgery (Specialist's office)	\$20 copayment	\$30 copayment	
Telemedicine Program	\$0 copayment for behavioral health \$20 copayment for other services	Not Covered	Administered by Teladoc
Emergency & Urgent Care Services			
Emergency Room	\$50 copayment	\$50 copayment	Copayment waived if admitted to hospital
Ambulance	\$50 copayment	\$50 copayment	
Urgent Care Center	\$20 copayment	\$20 copayment	



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Hospital and Other Facility Services			
Inpatient Hospital	\$100 copayment Maximum one copayment per calendar year	Deductible and 20% coinsurance	
Outpatient Surgical Procedures (Hospital Facility)	\$50 copayment	Deductible and 20% coinsurance	
Skilled Nursing Facility	\$250 copayment	Deductible and 20% coinsurance	100 days max / benefit period
Diagnostic Testing Services			
Lab Services	Covered in full	Deductible and 20% coinsurance	
X-Rays	\$20 copayment	Deductible and 20% coinsurance	
Advanced Radiology	\$20 copayment	Deductible and 20% coinsurance	
Diagnostic Tests	\$5/\$20 copayment	Deductible and 20% coinsurance	
Radiation Therapy	\$20 copayment	Deductible and 20% coinsurance	
Mental Health & Substance Abuse			
Inpatient Mental Health	\$100 copayment Maximum one copayment per calendar year	Deductible and 45% coinsurance	190 day lifetime limit
Outpatient Mental Health	\$20 copayment	Deductible and 45% coinsurance	
Inpatient Substance Abuse - Rehab	\$100 copayment Maximum one copayment per calendar year	Deductible and 20% coinsurance	
Outpatient Substance Abuse	\$20 copayment	Deductible then 45% coinsurance	
Rehabilitation Services			
Chiropractic - Medicare Covered	\$15 copayment	50% coinsurance	
Physical - Occupational - Speech Therapies	\$15 copayment	\$25 copayment	
Cardiac Rehabilitation	Covered in full	\$25 copayment	
Pulmonary Rehabilitation	Covered in full	\$25 copayment	



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Additional Services			
Durable Medical Equipment	10%-20% coinsurance	Deductible and 40% coinsurance	Reduced coinsurance for certain items through People First Mobility
Prosthetic Devices	20% coinsurance per item	Deductible and 20% coinsurance per item	
Home Health Care	Covered in full	Deductible and 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	Deductible and 20% coinsurance	
Medicare Covered Podiatry Services	\$20 copayment	\$30 copayment	
Routine Foot Care	Not Covered	Not Covered	
Nutritional Therapy for ESRD or Diabetes	Covered in full	Deductible and 20% coinsurance	
Personal Emergency Response Service (PERS)	\$0 copay	Not Covered	Must use NationsResponse.
Hearing Aids and Evaluation Exam	\$45 copayment. \$250 annual allowance per ear towards hearing aids \$499 to \$1,949 copay per ear - per year. Covered through Start Hearing, Inc.	Must use an Start Hearing, Inc network provider	40 Additional Batteries 2 or 3 Year Warranty Copay covers 3 additional Fittings within the first year by an Start Hearing, Inc Provider
Prescription Drug Coverage			
Prescription Plan	\$0/\$20/\$47/\$100/\$100	\$0/\$20/\$47/\$100/\$100	Out Of Network Coverage is limited per situation. See your EOC, chapter 5.
Maintenance Medications	2.5 copayments for 100 day supply on Tier 1, 2.5 copayments for 90 supply on Tiers 2,3, and 4 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.



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Vision Services			
Medical Eye Exam	\$20 copayment	\$30 copayment	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
Dental Services			
Preventive and Routine	\$0 copayment for each visit	\$0 copayment for each visit	2 routine cleanings, 2 exams, 2 fluoride treatments 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)	Copayment is based on where the service is rendered	Deductible and 20% coinsurance	
Medicare Part B Drugs			
Administered in Providers Office	20% coinsurance	Deductible and 20% coinsurance	
Used with DME	20% coinsurance	Deductible and 20% coinsurance	
Self Administered - Hemophilia	20% coinsurance	Deductible and 20% coinsurance	
Post Transplant Immunosuppressive	20% coinsurance	Deductible and 20% coinsurance	
Injectable Osteoporosis Drugs	20% coinsurance	Deductible and 20% coinsurance	
Antigens	20% coinsurance	Deductible and 20% coinsurance	
Certain Oral Cancer/Anti-nausea	20% coinsurance	Deductible and 20% coinsurance	
Drugs for Home Dialysis	20% coinsurance	Deductible and 20% coinsurance	
Interveneous Immune Globulin	20% coinsurance	Deductible and 20% coinsurance	



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Important Notes	
If PCP has a secondary specialty other than Internal Med, Gen Practice, Family Practice, Pediatrics, Geriatrics or Obstetrics/Gynecology, the specialty copay applies.	
Your prescription drug coverage has two drug payment stages. How much you pay depends on what stage you are in when you get a prescription filled. During the Initial Coverage Stage, you pay your tier copayment amount.	
The Initial Coverage Stage ends when you have spent \$2,400 OUT OF YOUR POCKET. When the Initial Coverage Stage ends, the Catastrophic Coverage Stage begins and lasts until the end of the calendar year. During this payment stage, you pay nothing for your covered Part D drugs and your Tier 2 copayment for excluded drugs covered under our enhanced benefit	
Please refer to the Independent Health Prescription Drug Formulary and Evidence of Coverage document for more details.	
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.	
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.	