

Thank You for Your Membership with Independent Health!

At Independent Health, making a difference for our members is what drives us every day. As a proud Medicare Advantage provider for Buffalo City School District retirees, we're pleased to inform you that **your plan will not be changing for 2027**. You'll continue to enjoy the same great benefits and exceptional service that you deserve, so you can get the most out of your membership — and your retirement — all year long.

Included with this letter is your Benefit Summary, featuring details about your 2027 plan.

HIGHLIGHTS OF YOUR 2027 PASSPORT® PPO PLAN

Through our Premier Wellness Package, you will continue to enjoy the same great wellness benefits for 2027, including:

Dental
$500 annual allowance[1] for routine cleanings, X-rays and other dental services. There is no dental network associated with this benefit. You can use any dental provider of your choice.

SilverSneakers® Fitness
Access to thousands of participating facilities nationwide at no cost.

Vision
$300 annual allowance toward eyewear. Coverage includes routine eye exams, digital retinal imaging and post-cataract appointments.

Hearing
High-quality hearing aids and professional care at a fraction of the cost.[2]

Enhanced Annual Wellness Visit (EAV)
There's no cost for your EAV, a comprehensive annual visit with your primary care physician.

Plus, after completing your EAV, you'll receive a $30 Health Reimbursement Account card with your Senior Savings reward.

Telemedicine from Teladoc®
Speak with a doctor anytime, anywhere, with year-round, 24/7 availability for questions about common medical issues.[3]

Health Support with Brook
Brook and Brook+ offer a variety of fully digital programs[4] personalized to your lifestyle and health goals.

Members Can Also Enjoy the Following:

- Access to a wide network of local physicians, providers, laboratories, pharmacies and hospitals in Western New York, including **Roswell Park Comprehensive Cancer Center and its community network practices**.
- Worldwide emergency coverage and urgent care coverage.
- $0 preventive screenings.
- $0 copay for select Part D prescription drugs.

NATIONAL NETWORK THROUGH MULTIPLAN

Enjoy In-Network costs outside of our service area — for services including routine care — by using our national network of doctors and specialists.

ONCE AGAIN, THANK YOU!

Independent Health appreciates you and your membership! We're committed to bringing you the attention you need, with the benefits and care you deserve.

It's all part of the RedShirt® Treatment.



Questions? Please Call Your Special BCSD Member Service Team!
(716) 250-4401 or **1-800-665-1502** (TTY: 711)
Remember to input your member ID number to identify yourself as a BCSD retiree to connect you with our BCSD retiree specialists:
Mon. – Fri., 8 a.m. – 5 p.m.

After 5 p.m. during our normal service hours throughout the year:
Apr. 1 – Sept. 30: Mon. – Fri., 8 a.m. – 8 p.m.;
Oct. 1 – Mar. 31: Mon. – Sun., 8 a.m. – 8 p.m.

Sincerely,
Your RedShirt Team

Independent Health®

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. This information is not a complete description of benefits. See Evidence of Coverage for complete details. Out-of-network/non-contracted providers are under no obligation to treat Independent Health members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. SilverSneakers is a registered trademark of Tivity Health, Inc. ©2026 Tivity Health, Inc. All rights reserved.

[1] When you visit your dentist, you must pay for the service then submit the paid receipt with a completed reimbursement form to Nova Healthcare Administrators.

[2] Hearing benefit is limited to Starkey Hearing Aids. You must see a Start Hearing provider. Routine hearing exam/fitting and hearing aid copayments are not subject to the out-of-pocket maximum.

[3] Teladoc does not replace the primary care physician. Subject to state regulations and may not be available in certain states. Teladoc does not guarantee a prescription, they do not prescribe DEA controlled substances, non-therapeutic drugs and other drugs which may be harmful due to potential for abuse. Consultations are available 24/7. All rights reserved. Teladoc and the Teladoc logo are registered trademarks of Teladoc, Inc. and may not be used without written permission. Wait times may be up to 60 minutes. Part D drugs purchased outside of the U.S. are not covered.

[4] Brook+ is available to eligible Independent Health members based on an eligibility survey.

©2026 Independent Health Association, Inc. IH36431