

Member Handbook

Erickson Advantage[®] Member Handbook

Contents

Important Phone Numbers	2
The Erickson Advantage Welcome Call	3
New Member Orientation Meeting	3
Your Primary Care Physician	3
Specialty Care and Out of Network Providers	4
Hospital Care	4
After Hours Emergency Care and Out-of Area Emergency Care	4
Care Coordination Services	5
Helping You Stay Healthy	6
Administrative Matters	6
Ending Your Erickson Advantage Coverage	6
United Healthcare Service Center/ Erickson Advantage Member Services	7
Call Chart	7

Erickson Advantage[®] Member Handbook

We welcome you as a member of the Erickson Advantage Health Plan, created exclusively for Erickson residents. Erickson Retirement Communities, in collaboration with UnitedHealthcare, has created this member handbook to highlight some important points to make it easy for you to access your health care benefits. The handbook is a guide to get you started. We also encourage you to call us with specific questions. This handbook is not intended as a full disclosure of your benefits. Please see the Evidence of Coverage for an explanation of all your Erickson Advantage benefits.

Important Telephone Numbers*

Erickson Advantage[®] Member Services: <local number>, Monday through Friday, 8:30 a.m.-5:00 p.m., local time,
TTY 1-888-685-8480 Monday through Friday
8:30 a.m.-5:00 p.m., local time.

Call this number when you have questions concerning:

- Coordination of your health care services
- Your health care needs
- Your member benefits
- Part D questions
- A bill
- A complaint (See grievances and appeals section in your Evidence of Coverage)
- Changes to contact information (emergency contact, primary care physician, phone number, etc.)

UnitedHealthcare Service Center: <1-866-314-8188>
TTY 1-888-685-8480 Sunday-Saturday
8:00 a.m. - 8:00 p.m., local time.

You may also call this number when you have questions concerning:

- Your member benefits
- Part D questions
- A bill
- A complaint (See grievances and appeals section in your Evidence of Coverage)
- Changes to contact information (emergency contact, primary care physician, phone number, etc.)

* For more information about who to contact regarding specific questions, please refer to the table starting on page 7.

The Erickson Advantage[®] Welcome Call

After enrollment you will receive a welcome call from the Erickson Advantage Member Services representative to:

- Verify your contact information
- Review information you will be receiving in your Welcome Packet
- Verify that you have scheduled an appointment with your primary care physician

New Member Orientation Meeting

After your “welcome call,” you will be invited to a new member orientation meeting. We recommend that you and/or a family member attend to review your covered services and supplemental benefits such as prescription drugs and vision/hearing benefits.

At the meeting, we will also explain your supplemental benefits including care coordination services and health education/wellness programs that are available. At the end of the meeting, we hope that you have a full understanding of how you can best maximize all the services available to you as an Erickson Advantage member.

Your Erickson Advantage® ID card

You will receive your Erickson Advantage membership ID card as part of the welcome package sent to you after enrollment into the plan. This card should be used instead of your Medicare card when you access medical services. **Please do not show your Medicare card for services once you have your Erickson Advantage card. Please keep your Medicare card in a safe place for reference.**

Carry your Erickson Advantage membership ID card with you at all times. Use it whenever you obtain any type of medical service, such as when you need medical care, make an appointment with your physician, get a prescription filled, or go to the hospital.

Your Erickson Advantage membership ID card has important information that you can use to get services or to contact us regarding your health care. If at any time the basic information on your membership card changes, contact the number on the back of your membership ID card, we will send you a new one.

Your Primary Care Physician

Please be sure you have selected a primary care physician. To maximize the quality of care and minimize out-of-pocket expenses, we encourage you to coordinate all of your health care needs with your Erickson in-network physician.

Specialty Care and Out of Network Providers

To maximize your benefits, you can work with your primary care physician to help you find specialists who are part of the contracted physician network.

If you choose to use an in-network specialist, there will be a <\$20 copay / \$0-\$20 copay> for each visit.

If you choose to use out-of-network specialists or any other out-of-network providers, you will be responsible for a 30% coinsurance payment. There might be other costs besides coinsurance associated when services are obtained from out-of-network providers.

Not all benefits are available from non-plan providers. Please read your Evidence of Coverage

carefully for a description of what portion of your health care costs you will be responsible for, and which benefits are available from non-plan providers.

Hospital Care

If you need to be admitted to the hospital or have an outpatient procedure done, your primary care physician will work with the Erickson Advantage Care Coordination team to make the arrangements. He or she will select the hospital that best meets your medical needs and where your primary care physician or specialist has admitting privileges.

After Hours Emergency Care and Out-of Area Emergency Care

What is an Emergency?

Examples of emergency situations:

- Life-threatening health condition
- Impairment to your bodily functions
- Dysfunction of any bodily organ
- Severe unexplained pain

What to do in an Emergency

If you are in your residence within the community, please activate your Community Emergency Response system pull-cord, located in your apartment.

If you are outside the community, call 911 or go to the nearest emergency room. There is a \$50 copay if you go to the emergency room. However, the \$50 copay will be waived if you are admitted within 24 hours of going to the emergency room.

Urgently Needed Care

With Erickson Advantage you are covered for sudden illness or injury not only in your area, but also when you are away from home. There is a \$20 copay for each urgent care visit.

Example: If you are temporarily out of the area and experience an unforeseen injury or illness which cannot wait until you get home to see your physician. In this situation, you may seek care from another health care provider. Erickson Advantage will only cover care for illnesses and injuries that require immediate attention.

Routine care such as allergy shots or blood work should be arranged before you go away or after you return from your trip.

Care Coordination Services

One of the most important benefits you will receive as an Erickson Advantage member is having access to our Care Coordination services. We have registered nurses who are experienced in assisting members with complex health care needs and arranging services to support their

independence. Below is an overview of the different services available to you from our skilled team of registered nurses.

Care Coordination - provided for members who need assistance coordinating care for outpatient services such as information about procedures and aftercare, assessing complications, coordination of communication with specialists and primary care physician, arranging services, accessing medical equipment and supplies, transportation, appointments, and general health care questions.

Episodic Care Management - provided for members who are hospitalized or who have short term acute medical problems, which can include assessment and care planning, service arrangement and monitoring, and coordination of care with health team members.

Chronic Care Management - provided for members who have chronic conditions and complex medical care which can include comprehensive assessment and care planning, education on disease process and increasing signs and symptoms for early detection and intervention, regular follow up and communication with health care team, and coordination of services.

Helping You Stay Healthy

In addition to your covered benefits, Erickson Advantage provides you with supplemental services aimed to improve or maintain your health. We encourage you to take advantage of the many educational programs we offer.

Our educational programs include but are not limited to:

- Disease management
- Important care-reminders
- Newsletters
- Lectures

Administrative Matters

Claims and Bills

Should you receive a bill for services that were coordinated through your primary care physician, please call UnitedHealthcare Service Center at <1-866-314-8188> TTY 1-888-685-8480 Sunday-Saturday 8:00 a.m.-8:00 p.m., local time. If you travel out of the area and need urgent or emergency care, you may have to file a claim form. When receiving out-of-area health care, request that the provider bill Erickson Advantage directly. All the billing information is on the back of your Erickson Advantage ID card. If the provider asks that you pay up front, save all of the receipts and bills. When you return home, call the Erickson Advantage Member Services Representative at <443-297-3200>, TTY <1-888-685-8480> Monday – Friday, 8:30 am – 5:00 pm, local time. to let us know that you received treatment out of the area and need to file a claim. You may also call about Part D issues. We will gladly assist you through the process.

Grievances and Appeals

If you have concerns about Erickson Advantage determination on a claim or quality of care, you have the right to file a grievance or appeal. Please refer to your Evidence of Coverage for more information or call the UnitedHealthcare Service Center at <1-866-314-8188> TTY 1-888-685-8480 Sunday-Saturday 8:00 a.m.-8:00 p.m., local time.

Your Erickson Advantage Member Services Representative can also assist you with filing a grievance or appeal, please call <443-297-3200>>, TTY <1-888-685-8480> Monday – Friday, 8:30 am – 5:00 pm, local time.

Ending Your Erickson Advantage® Coverage

You may change your coverage or disenroll from Erickson Advantage at certain times of the year. For more information, please speak with your member services representative, or contact Customer Service at <1-866-314-8188> TTY 1-888-685-8480, Sunday-Saturday 8:00 a.m.-8:00 p.m., local time.

Your coverage will end as of the first day of the month after we have received your written request. We will send you written notice telling you that you are no longer a member of Erickson Advantage. You must continue to use your Erickson Advantage membership card and follow membership requirements until you have received our written notice stating you are no longer a member. If you would like to disenroll in writing, please send to Evercare, P.O. Box 6100, Eau Claire, WI 54702.

UnitedHealthcare Service Center/ Erickson Advantage Member Services

The table below is a guide to assist you in determining who to call for specific questions or concerns.

Erickson Advantage Member Services <local number>
Monday through Friday, 8:30 a.m.-5:00 p.m.
TTY 1-888-685-8480 Monday through Friday
8:30 a.m.-5:00 p.m., local time.

UnitedHealthcare Service Center at
<1-866-314-8188> TTY 1-888-685-8480 Sunday-Saturday
8:00 a.m.-8:00 p.m., local time.

Call Chart

Call Types	Call UnitedHealthcare Service Center	Call Erickson Advantage Member Services
Claims	X	X

Benefits	X	X
Quality of Care	X	X
Quality of Service	X	X
Enrollment	X	X
Grievances	X	X
Appeals	X	X
Provider Network	X	X
Provider Service	X	X
Premiums	X	X
Billing	X	X
Changes to basic information such as address, emergency contact or primary care provider	X	X
Authorizations		X
Coordination of Medical Care*		X
Durable Medical Equipment		X
Transportation		X

* Your Erickson Advantage Member Services Representative is available during regular business hours to help guide or assist you with resolving any questions or concerns you may have about Erickson Advantage.

For a more extensive explanation of your Erickson Advantage coverage please review your copy of the **Evidence of Coverage**.

Erickson Advantage[®]

[Maryland version]

[Charlestown

719 Maiden Choice Lane
 Catonsville, Maryland 21228
 Local Erickson Member Services:
 1-443-297-3200

Oak Crest Village

8820 Walther Boulevard
 Parkville, Maryland 21234
 Local Erickson Member Services:
 1-410-513-2100

Riderwood Village

3110 Gracefield Road
Silver Spring, Maryland 20904
Local Erickson Member Services:
1-301-628-3600]

[Pennsylvania version]

[Ann's Choice

10000 Ann's Choice Way
Warminster, Pennsylvania 18974
Local Erickson Member Services:
1-215-443-4900

Maris Grove

117 Brinton Lake Road
Glen Mills, Pennsylvania 19342
Local Erickson Member Services:
1-610-387-4611]

[Massachusetts Version]

[Brooksby Village

100 Brooksby Village Drive
Peabody, Massachusetts 01960
Local Erickson Member Services:
1-978-326-2200

Linden Ponds

300 Linden Ponds Way
Hingham, Massachusetts 02043
Local Erickson Member Services:
1-781-534-7222]

[New Jersey version]

[Cedar Crest Village

1 Cedar Crest Village Drive
Pompton Plains, New Jersey 07444
Local Erickson Member Services:
1-973-831-3677

Seabrook Village

3000 Essex Road
Neptune, New Jersey 07753
Local Erickson Member Services:
1-732-643-2097]

[Virginia version]

[Greenspring Village
7410 Spring Village Drive
Springfield, Virginia 22150
Local Erickson Member Services:
1-703-663-3200]

[Texas version]

[Eagle's Trace
1401 Highway 6 South
Houston, Texas 77077
Local Erickson Member Services:
1-281-249-7094

Highland Springs
17900 Coit Road
Dallas, Texas 75252
Local Erickson Member Services:
1-972-232-8102]

[Michigan version]

[Fox Run Village
41000 Fox Run Road
Novi, Michigan 48377
Local Erickson Member Services:
1-248-863-3200

Henry Ford Village
15101 Ford Road
Dearborn, Michigan 48126
Local Erickson Member Services:
1-313-846-7277]

[Illinois version]

[Monarch Landing
2255 Erickson Drive
Naperville, Illinois 60563
Local Erickson Member Services:
1-630-300-1352

Sedgebrook Village
800 Audubon Way
Lincolnshire, Illinois 60069
Local Erickson Member Services:
1-847-876-2340]

[Colorado version]

[Wind Crest

3480 West County Line Road
Highland Springs, CO 80129
Local Erickson Member Services:
1-303-876-8311]

[Kansas version]

[Tall Grass Creek

13800 Metcalf Ave.
Overland Park, KS
Local Erickson Member Services:
1-913-945-2102]

Or you may also call us at:

UnitedHealthcare Service Center at <1-866-314-8188>, TTY 1-888-685-8480 Sunday-Saturday
8:00 a.m.-8:00 p.m., local time.

©2006 UnitedHealthCare Services, Inc.

<Item Number>

You must have Medicare Parts A and B, and must reside in the service area of the plan.

Erickson Advantage[®] is a Medicare Advantage demonstration project administered by Evercare[®], offered by United HealthCare Insurance Company, a Medicare Advantage organization with a Medicare contract.

M0011_071128RL10 (12/07)