

 **AGERIGHT**  
**ADVANTAGE**

# Welcome!



## Welcome to AgeRight Advantage!

We are honored you chose to be part of our family. We trust you enjoyed the enrollment process and working with our Medicare Benefit Consultant. We look forward to helping you navigate your healthcare journey—our goal is to make your experience as easy as possible. So, let's get started!

Our Care Navigator will reach out to you or your community to welcome you to the plan within the first month of enrollment. Feel free to ask them any questions you may have!

### What to Expect Next:

1. Your enrollment form will be reviewed by the Centers for Medicare and Medicaid Services (CMS).
2. Once reviewed, you'll get a letter confirming your enrollment within 14 days of your enrollment application.
3. Keep an eye on the mail! Your Member ID card will be sent to you within 10 business days after you receive your confirmation letter from CMS.
4. Your benefits will begin on the 1st of the upcoming month after you enroll OR the 1st of the year.

\* Speak to our Care Navigator to learn more about when you can access your benefits.

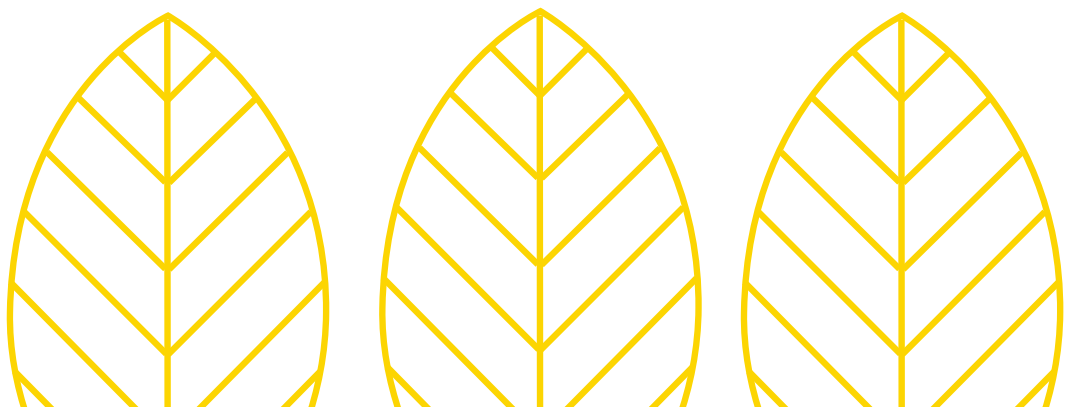
**Medicaid Participants:** Enrollment in AgeRight Advantage will not impact your current Medicaid status, application, eligibility, or authorized services. The welcome letter you receive with your Member ID card may express a premium charge. After we've confirmed Medicaid enrollment you will receive another letter indicating the percentage that Medicaid will pay for your premium. For some members, it could be up to 100%. Have additional questions? Call Member Services at **1-844-854-6885 (TTY: 711)**. Our Member Services team is a great resource and can help answer questions you may have about your plan and coverage.

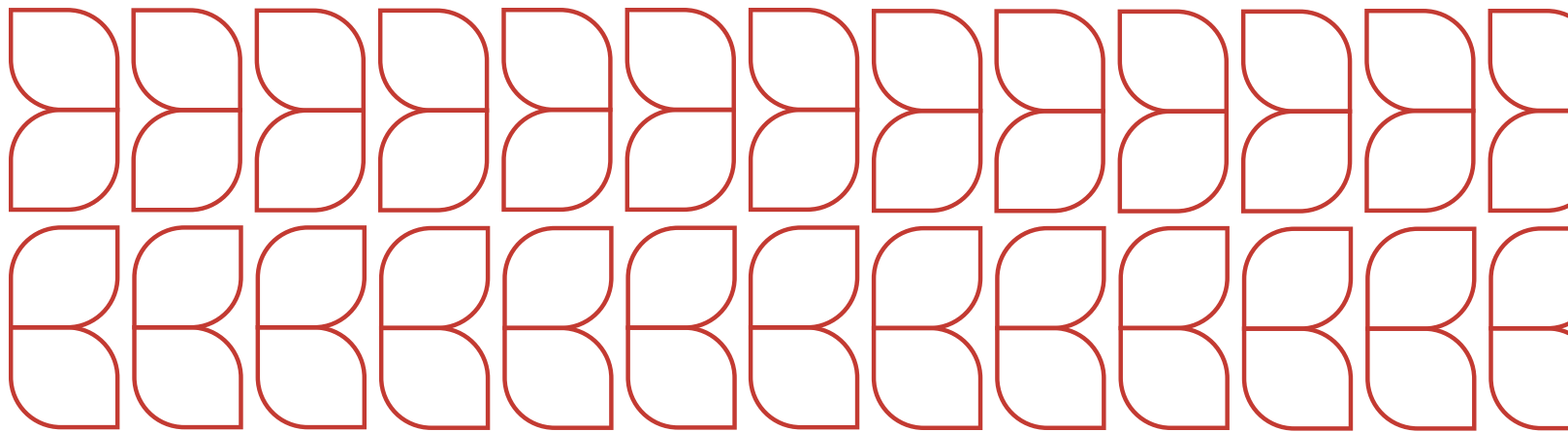
**About Part D Coverage:** You may receive letters regarding your prescription drug coverage. Our provider will perform medication reviews to ensure you don't have a disruption in access to your medications.

Your care team is an important part of your AgeRight Advantage experience. You can expect a member of your care team to reach out within 30 days to schedule your first meeting.

We are grateful for the opportunity to join you on your health journey. We hope you love it here as much as we love having you be part of our family.

In Health,  
Your AgeRight Advantage Team





## Letters After Enrollment

Upon enrollment in AgeRight Advantage, members can expect to receive various mailings. Included in these communications is a **Welcome Letter** containing their ID card, which is essential for accessing benefits. Additionally, members may receive correspondence regarding **non-formulary medications**, advising them to consult their provider for alternatives covered by their plan. Another letter outlines premium details. For those on **Medicaid**, an additional letter is sent, detailing any changes to their premium. These communications aim to streamline the enrollment

process and help members navigate their healthcare coverage effectively.

In the months following enrollment, AgeRight Advantage members can anticipate receiving regular letters detailing the services and expenses covered by their plan during each month. These letters serve as statements rather than bills, as mandated by Medicare regulations. They offer transparency regarding the utilization of benefits and help members track their healthcare expenses.



# Important Resources

**Important Reminder:** please be sure to select the correct year, state, and plan when viewing plan documents and/or benefit information online.



## Your Care Navigator:

Care Navigator Services can assist you with coverage questions, finding in-network providers, and more.

Name: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_



## Important Plan Documents

AgeRightAdvantage.com  
/for-members/plan-documents

You can access important plan documents online, including your Summary of Benefits, Drug Formulary, Evidence of Coverage, and more.



## Accessing Your Benefits

AgeRightAdvantage.com  
/access-your-benefits



Find information about how to access your benefits online. You can also call Member Services or your Care Navigator for more information.



## Member ID Card

Your Member ID card is the key to accessing your benefits! Keep your card on you at all medical appointments.



## Search Our Network for Covered Providers, Pharmacies, and Drugs

AgeRightadvantage.com  
/find-a-provider/#

Search for covered drugs:  
AgeRightAdvantage.com/formulary/#

Search providers and specialties, hospitals, and pharmacies in-network for your plan.



## Member Services

1-844-854-6885 (TTY: 711)

## Hours of Operation

**April 1 – September 30:**

8 am – 8 pm local time, Monday – Friday

**October 1 – March 31:**

8 am – 8 pm local time, 7 days a week

Note: Member Services is closed on the following holidays: Memorial Day, Independence Day, Thanksgiving, and Christmas



## AgeRight Advantage & Veterans Administration Benefits

You served our country. Now, let us help you get the health services you deserve.

Medicare Advantage Special Needs Plans, like AgeRight Advantage, allow you the freedom to choose how and where you receive care.

Through AgeRight Advantage, you'll have access to additional:

- ✚ Providers and provider groups
- ✚ Hospitals, ERs, and urgent care facilities
- ✚ Pharmacies

Or utilize your VA benefits and network – you choose!

Members also receive added benefits not typically covered, like vision, dental, podiatry, and more.\*

*\*Specific ancillary benefits are based on the plan you are enrolled in. Please speak to our Medicare Benefits Consultant to learn more about the benefits included in your plan.*

Veterans enrolled in Medicare Part A and Part B keep their VA health benefits and Tricare for Life.

You can enroll in AgeRight Advantage at any time during the year.

**Thank you for  
your service!**

AgeRight Advantage is an HMO I-SNP and HMO C-SNP with a Medicare contract. Enrollment in AgeRight Advantage plans depends on contract renewal. Other providers are available in our network. Out-of-network/non-contracted providers are under no obligation to treat AgeRight Advantage 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. For accommodations of persons with special needs at meetings call: 1-844-854-6885 (TTY: 711). AgeRight Advantage complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-854-6885 (TTY: 711). Our hours of operation are April 1 – September 30: 8 am – 8 pm local time, Monday – Friday and October 1 – March 31: 8 am – 8 pm local time, 7 days a week.



# New Member Benefit Guide

The AgeRight Advantage mission is to promote the vitality within each member and to support them along their aging journey. AgeRight Advantage is a Medicare Advantage Plan **local to the Pacific Northwest owned by long-term care operators**. This plan was specifically created for those living in senior living with the goal of helping all of our members, AgeRight.

Our mission is to make healthcare more accessible for seniors. Beyond the benefits offered by Original Medicare, AgeRight Advantage provides its members with regular on-site care from a NP/PA and routine podiatry, vision, dental, and audiology appointments with contracted providers. In addition, members also have coverage for eyewear, hearing aids, and transportation to medical appointments.



# Accessing Your Supplemental AgeRight Benefits

AgeRight offers hearing, vision, dental, and podiatry benefits that can be used at local in-network clinics. Additionally, where possible, AgeRight has contracted with mobile providers to see members at their senior living community.

## NationsBenefits

AgeRight Advantage has partnered with NationsBenefits to manage our members' hearing, transportation, and over-the-counter benefits, where applicable.

Each AgeRight Advantage member will receive an AgeRight Advantage debit card from NationsBenefits, and once activated, the member can use it to access their benefits.

### Hearing:

The facility/family/member can call 877-200-3586 (TTY: 711) and a representative will assist in finding a clinic and scheduling an appointment.

### Transportation:

Please see the additional NationsBenefits pages

### Over-the-Counter:

Shortly after enrolling—and before the start of each year—the member will receive a catalog in the mail of over-the-counter items. The facility/family/member can call 877-200-3586 (TTY: 711) or log into the portal at **members.nationsbenefits.com** and order items. The member can also use their debit card to purchase qualifying items at their local grocery store or pharmacy.

## Liberty Dental

AgeRight Advantage partners Liberty Dental for the management of our dental benefit. This partnership gives our members access to Liberty's dental network, which includes our long-standing mobile provider.

To schedule an appointment, please call 866-544-1942 (TTY: 711) and ask for assistance. An agent will help locate the closest clinic and can help with scheduling.

There are also additional resources on their website: [client.libertydentalplan.com/agerightadvantage](http://client.libertydentalplan.com/agerightadvantage)



# AgeRight Advantage Transportation Benefit

Your plan comes with non-emergency transportation benefits.

You can use your rides to go to your doctor and dentist appointments, the pharmacy, the gym, AgeRight Medicare meetings, or to get to most other covered services within 20 miles of your home.

You have access to  
**non-emergency  
transportation needs  
throughout the year.**

**Weight limits and other  
restrictions apply.**

## Tips for Using Your Transportation Benefit

### Plan Your Ride

To schedule your ride, call NationsBenefits at **1-877-200-3586 (TTY: 711)**.






**When you call, you'll need to provide:**

#### Your Information:

- Name
- Street Address
- Phone Number
- AgeRight member number (shown on your ID card)







#### Appointment Information:

- Date and time
- Name, address, and phone number of doctor, dentist, pharmacy, gym, AgeRight Medicare meeting, or other covered service

-  Let NationsBenefits know if you need a special type of vehicle, such as a wheelchair van, or if someone will be riding with you; you can bring one adult escort with you.
-  NationsBenefits can take your calls 24 hours a day, 7 days a week, but dedicated Transportation Specialists can better assist you between 8:00 a.m. and 6:00 p.m. Monday – Friday.
-  Call to schedule your ride at least 48 hours BEFORE you need the ride. Last minute and same day requests will still be handled, but transportation cannot be guaranteed without 48 hour notice.
-  You will receive updates about your ride prior to pickup, including the number to contact for your return ride home when you are finished with your appointment.
-  You can contact NationsBenefits at any time for assistance before, during, or after a ride by calling 1-877-200-3586, and press Option 3. TTY users dial 711.

# Tips for Using Your Transportation Benefit

## Know Before You Go






-  Rides cannot be used for pickup after surgeries or emergencies. For emergencies, call 911.
-  You cannot be transported while sitting on a 3-wheeled scooter. All medical equipment, such as oxygen, must be small enough to fit properly in the vehicle and be fully secured during the ride.
-  Always allow plenty of time for your trips. Your driver will try to arrive at your home within 30 minutes of your scheduled pick-up time, but may arrive earlier than your pickup time if travel delays are expected.
-  You may want to bring water and a snack with you in case there is a delay, especially if you have a medical condition such as diabetes.
-  Transportation drivers are not medically trained or approved to lift or carry members, including members who use wheelchairs.
-  You are responsible for all your belongings.

For general questions about your transportation benefit, to check your transportation allowance balance, or to book a ride, call a NationsBenefits Transportation Specialist toll-free at:

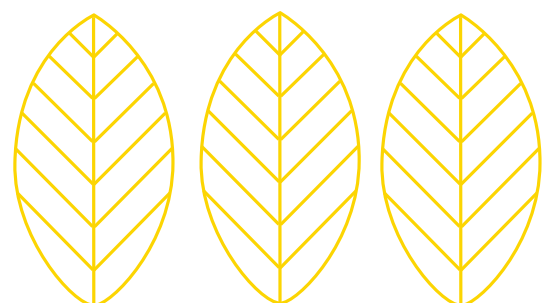
**1-877-200-3856**  
**(TTY: 711)**

**Monday – Friday**  
**8:00 a.m. – 6:00 p.m.**

## The Day You Go

-  Be sure to stay at your pick-up location so your driver can find you and you do not miss your ride.
-  Watch for your assigned vehicle and go to it right away. If you are not at your pick-up location when your driver arrives, they cannot wait very long for you or go back to pick you up.
-  Follow any posted Conduct Rules while riding in a provided vehicle (see more on page 4). If you need to cancel your ride, you must call NationsBenefits at least 2 hours before your pick-up time or you will be charged for the ride.
-  If your driver arrives to pick you up at the address you provided when you scheduled your ride, and is then asked to go to a different address to pick you up, your ride will be canceled and you will be charged for an additional ride.
-  Remember to call for your return ride home as soon as you are finished with your appointment. Call 1-877-200-3586, and press Option 3 if you require any assistance. TTY users dial 711.

**See important rules and limitations on the next page**



# Tips for Using Your Transportation Benefit

## Conduct Rules:

The following are never allowed when riding in a vehicle provided by your AgeRight transportation benefit:

- Smoking or vaping
- Inappropriate displays of affection or sexual advances
- Riding under the influence of alcohol or illegal drugs
- Littering
- Profanity
- Playing radios or other devices without the use of headphones
- Threats of physical harm to self or others; verbal, nonverbal, or physical harassment
- Unauthorized use or willful damage to vehicle or equipment
- Refusing to abide by state laws regarding seatbelt usage
- Any criminal conduct

**NOTE: If you break the rules, you may not be allowed to ride anymore.**

## Limitations:

- Transportation services are provided for routine, non-emergency medical appointments that do not require the use of a gurney or a reclining position. Transportation cannot be provided for outpatient or inpatient surgeries.
- Transportation drivers do not receive any form of medical training. They are not approved to lift or carry members, including members who use wheelchairs. Drivers cannot assist you up or down more than 3 steps (including landing) at the front entry of your home. You cannot be picked up from the rear entrance of your home.
- Transportation is provided by a multi-passenger van or a medical transport that can hold wheelchairs, walkers, oxygen tanks, and service animals.
- Mileage for one-way trips over 20 miles or rides you ask for after your 24 rides are used must be paid for by you. Call for rates.

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## Questions?

If you have any questions about your balance or any scheduled rides, please call NationsBenefits at:

**1-877-200-3586 (TTY: 711).**

**Monday – Friday 8:00 a.m. – 6:00 p.m.**



# AgeRight Advantage and Primary Care Providers (PCP)

At AgeRight Advantage, we can appreciate how difficult it can be for our members to make regular clinic visits to their community PCP and can assist between appointments. To help supplement, their dedicated AgeRight Provider can help with:

- Medication reviews and refills
- Responses to non-injury falls and skin tears
- Urgent medical needs that arise
- DME, oxygen, outpatient physical therapy, and home health orders
- Follow up visits after hospital/emergency room visits
- Ordering labs, imaging, and procedures
- Direct admission to a skilled nursing facility without 3 days at the hospital

AgeRight's model of care requires coordination with a PCP to best serve our members. Member's must identify an in-network PCP at enrollment. A list of in-network providers can be found at: [AgeRightAdvantage.com/find-a-provider/#](https://AgeRightAdvantage.com/find-a-provider/#), can help you find one in your area. Members can also reach out to their Care Navigator with any questions.



## Monthly Plan Premium for People Who Get Extra Help from Medicare to Help Pay for Their Prescription Drug Costs

If you get extra help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower than what it would be if you did not get extra help from Medicare.

### AgeRight Advantage (HMO I-SNP)

If you get extra help, your monthly plan premium will be \$0 for any of the plan(s) above. This does not include any Medicare Part B premium you may have to pay.

AgeRight Advantage's premium includes coverage for both medical services and prescription drug coverage.

If you aren't getting extra help, you can see if you qualify by calling:

- ✚ 1-800-Medicare or TTY users call 1-877-486-2048 (24 hours a day/7 days a week),
- ✚ Your State Medicaid Office, or
- ✚ The Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778 between 7 a.m. and 7 p.m., Monday through Friday.

If you have any questions about this notice, please contact AgeRight Advantage's customer service at 1-844-854-6885 (TTY 711). Our hours of operation are April 1 – September 30: 8 am – 8 pm local time, Monday – Friday and October 1 – March 31: 8 am – 8 pm local time, 7 days a week.

AgeRight Advantage is an HMO I-SNP and HMO C-SNP with a Medicare contract. Enrollment in AgeRight Advantage plans depends on contract renewal. Other providers are available in our network. For accommodations of persons with special needs at meetings call: 1-844-854-6885 (TTY: 711). AgeRight Advantage complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al: 1-844-854-6885 (TTY: 711).

# Non-Discrimination and Accessibility Notice



AgeRight Advantage complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, or gender identity). AgeRight Advantage does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, or gender identity).

## AgeRight Advantage

- ✚ Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (e.g., large print, audio, accessible electronic formats, Braille, other formats)
- ✚ Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

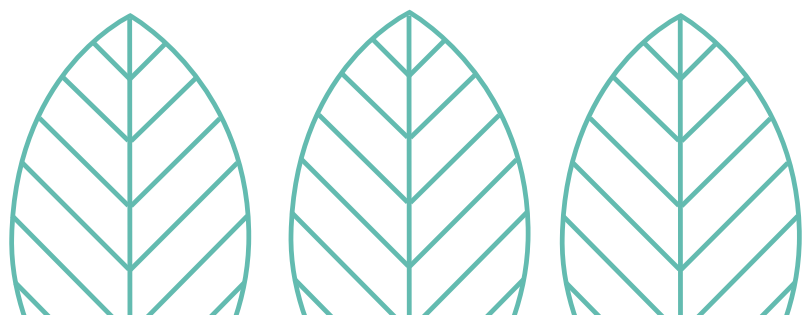
If you need these services, contact AgeRight Advantage's Member Services at the contact information below.

If you believe that AgeRight Advantage has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: AgeRight Advantage, **P.O. Box 550, Glen Burnie, MD 21060-0550** ; 1-844-854-6885 (TTY: 711); fax: 1-833-610-2390; email: [compliance@AgeRightAdvantage.com](mailto:compliance@AgeRightAdvantage.com).

You can file a grievance in person or by mail, fax, or e-mail. If you need help filing a grievance, AgeRight Advantage Member Services is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services at the Office for Civil Rights Complaint Portal, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building Washington, DC 20201, 1-800-368-1019 TTY/TDD: 1-800-537-7637 (TDD).

Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html)



# Non-Discrimination and Accessibility Notice Continued

## Accessibility

AgeRight Advantage is committed to making its electronic and information technologies accessible to people with disabilities. We strive to meet or exceed the requirements of Section 508 of the Rehabilitation Act (29 U.S.C. 794d), as amended in 1998.

Section 508 is a federal law that requires agencies to provide people with disabilities equal access to electronic information and data comparable to those who do not have disabilities, unless doing so would impose an undue burden on the agency. The Section 508 standards are the technical requirements and criteria used to determine whether the agency is meeting the requirements of this law.

More information on Section 508 can be found at [www.section508.gov](http://www.section508.gov)

- +** **For people using assistive technology only:** If you cannot access any content or use any features on this website due to a disability, please contact our Section 508 Team via email at [supportteam@curanahealth.com](mailto:supportteam@curanahealth.com). If you are reporting a problem accessing specific content or features, please upload the material in question and/or include the URL. Let us know the specific problems you are having.
- +** **For other technical or customer service issues:** If you are experiencing a technical problem creating an account or applying for coverage, please contact AgeRight Advantage Member Services by phone at 1-844-854-6885 (TTY: 711) for assistance.

