

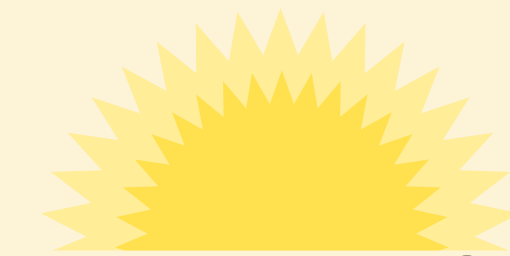
MEMBER QUICK REFERENCE GUIDE



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If there are more than two members in your family, the remainder of your family members' identification cards will come under separate cover.



ADVANTAGE

...rising above the service you expectSM

Many of our HMO members have raised questions on several key topics. ADVANTAGE has compiled this Member Quick Reference Guide to quickly answer some of your most frequently asked questions. Take a moment to review as we hope this will clarify important aspects of your health plan.

CHANGING/TRANSFERRING TO A NEW PRIMARY CARE PHYSICIAN (PCP)

- Call the PCP's office to inquire if he/she is accepting new patients.
- If the PCP is accepting new patients, call ADVANTAGE (800-553-8933) or you can log onto ADVANTAGE-connect @ www.advantageplan.com to make the change. The change will be effective the first of the following month.
- Call your new PCP to schedule a new patient appointment after the first of the following month.
- If, by changing PCPs, you are also changing to a new network (hospital), you will be asked some questions concerning your health. If you are currently being treated for a health condition, your change may be delayed.
- You may change your PCP up to 2 times a year.

COORDINATION OF BENEFITS (COB)

- The COB section on your enrollment form must be completed. This information is required to find out if any claim payments for you or any member of your family should be coordinated with another insurance carrier.
- If you or your family members DO NOT have other insurance coverage once your coverage with ADVANTAGE begins, mark the answer NO and sign your name.
- If you or your family members DO have other insurance coverage, indicate that information in the appropriate area.
- If this COB section is not completed, payment of your claims may be delayed.
- This information must be updated yearly, and ADVANTAGE will mail you a COB questionnaire. Please return to us.
- Sorry, we cannot accept your responses by telephone.

STEP THERAPY

- Step Therapy is a program that encourages the use of safe and effective first-line medications. First-Line drugs are well established and known to be both safe and effective.
- For some conditions, your doctor will need to prescribe one medication before trying another (try "Drug A" before trying "Drug B"). Clinical committees select first-line and second-line drugs after careful review of medical literature, manufacturer product information, and consultation with medical professionals. Step Therapy medications are noted on your formulary with an "ST" following the tier.
- If you are a new ADVANTAGE member and currently under active treatment with a second-line medication within the last 6 months, please have your physician or pharmacist complete the "Step Therapy Plan Exception Request Form" and fax it to the number listed on the form.
- Please note, not all medications requiring Step Therapy are included on this listing. For example, many non-preferred products require Step Therapy.
- Some employer groups may not be subject to Step Therapy.

MAINTENANCE MEDICATIONS THROUGH MAIL ORDER

- Most plans provide for a savings of one-monthly co-pay when ordering a three-month supply of maintenance drugs. Please allow 14 days for processing and shipping.
- To begin receiving your medication through mail order, you may contact:
 - Orchard, 1-866-909-5170,
 - Members can enroll online for Orchard via www.orchardrx.com

PHARMACY INQUIRIES

- Answers to all of the inquiries below can be found at www.envisionrx.com under the "I am a Member" link:
 - View your plan's co-pay for a specific drug
 - Look-up medications to learn about side-effects, dosage, and more
 - Print out a history of your prescription purchases

EMERGENCY ROOM SERVICES (ER)

- Contact your PCP before going to the ER or urgent care center (unless your life or limb is endangered). Your PCP's office is available 24 hours a day, 7 days a week for direction in treatment.
- If you go to the ER or urgent care center for a non-life or limb threatening condition before you contact your PCP, your claim may be denied.

OUT-OF-NETWORK SERVICES

- When you chose your PCP, you were automatically assigned to his/her network and must use the providers, specialists, hospitals, etc. within that network.
- In rare cases, if your PCP refers you to a facility or specialist outside of your network, you must receive an authorization from your network before the service is provided.

ADVANTAGE-connect

ADVANTAGE-connect is our unique online tool that provides you easy and instant access to your health plan information 24/7. This online tool allows you to:

- Check your eligibility and benefits
- Change your PCP
- Request an ID card or print a temporary ID card
- Change your address
- View the status of your claims

ADVANTAGE-connect also provides you the ability to obtain information regarding:

- Frequently Asked Questions
- Online Provider Directories and Provider Search
- Prescription Formulary and a direct link to the Orchard web site



- Wellness information at ADVANTAGE Health Zone
- Communication via secure email to ADVANTAGE Member Services by using our Online Service Requests