


# Medicare Decision Guide

A photograph of two women laughing together. The woman on the left has dark curly hair and is wearing a white and brown patterned top. The woman on the right has grey hair and is wearing a blue and white striped top. They are both smiling broadly. Above them is a large, ornate chandelier with many hanging glass or crystal pieces. The background is a bright, slightly out-of-focus interior space.

**Clover Health**





## A Bit About Clover Health

Clover Health is Medicare done differently. You receive all the benefits of Original Medicare and more. Our plans offer high quality care, are easy to understand, and have a cap on your out-of-pocket costs.

**Francisco,**  
MEMBER  
SINCE 2017



## What Makes Clover Health Different

At Clover Health, our mission is to improve every life. That's why our plans offer the benefits you want and need most while also going easy on your budget.

Unlike the limited provider networks you get with other Medicare Advantage plans, Clover Health has a network of more than 60,000 healthcare providers. Our broad network ensures you're able to get the care you need in your area from a trusted doctor.

We believe in treating every member like a person, not a policy.



## Peace of Mind With Medicare Advantage

When you choose a Medicare Advantage plan from a company like Clover Health, you can have peace of mind knowing...

- You are still enrolled in Medicare. Every Medicare Advantage company has a contract with Medicare.
- Every plan includes all Part A and Part B benefits.
- Every plan is reviewed and approved by Medicare each year.
- Medicare Advantage plans like those offered by Clover Health include extra benefits that many of our members enjoy.

## Insurance Terms

Understanding insurance is not always easy. We'd like to explain some commonly used terms.

### coinsurance

Your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

### copay

Your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug.

### deductible

The amount you must pay out of pocket for healthcare or prescriptions before your insurance plan "kicks in" to start paying.

### out-of-pocket costs

Health or prescription drug costs that you must pay on your own because they aren't covered by Medicare or other insurance.

### Part B giveback

This benefit can lower your Part B premium.

### premium

The periodic payment to Medicare, an insurance company, or a healthcare plan for health or prescription drug coverage.

### tiers

Groups of drugs that have a different cost for each group. Generally, a drug in a lower tier will cost you less than a drug in a higher tier.

## What to Consider When Choosing a Plan



### Cost

- What will I pay for premiums, deductibles, coinsurance, and copays? (See Insurance Terms on page 4.)
- What is the out-of-pocket maximum?



### Benefits

- Does the plan have all the benefits I'm looking for, like prescription drug coverage?
- What about dental care or eyeglasses?



### Convenience

- Are the plan's in-network providers (primary care doctors, specialists, and hospitals) near me?
- Is telehealth a covered benefit?



### Health History

- Do I have a chronic condition?
- How many prescription drugs do I take?
- Do I need more coverage than Original Medicare provides?





## Clover Health Plan Benefits

With a Clover Health Medicare Advantage plan with prescription drug coverage, you'll enjoy benefits like:

- \$0 or low monthly premiums
- \$0 or low copays for unlimited primary care visits
- Low copays for unlimited specialist visits
- \$0 copays for many generic drugs including shingles vaccine
- \$0 copay for SilverSneakers® fitness program
- \$0 copays for diabetes monitoring supplies
- \$0 to low copays for outpatient lab services
- Low copays for dental, vision, and hearing exams
- \$0 copays for preventive services

Give us a call so we can review the specific benefits covered by our plans in your area.



### Clover Assistant

#### Helping Doctors Give Our Members Better Care

Clover Assistant acts as your doctor's extra set of eyes. This electronic system shows your doctor all of your relevant health information while you're sitting right in front of them. For example, it will list important routine health screenings or vaccinations you may need, show new medicines prescribed by another doctor, and alert your doctor to possible underlying health conditions if needed.

With Clover Assistant, your doctor has the right information at the right time. It's one of the many ways Cover Health puts members' health and safety first.



### Access the Care You Need With Our Large Network

Clover Health has a broad network of more than 60,000 healthcare providers, so you can more easily find in-network doctors in your area. We know that when you have convenient care options, it's easier to stay healthy.

If for some reason your personal doctor isn't available when you need care, Clover Health also offers telehealth options to see a provider via video or phone.



### Smile Big With Comprehensive Dental

Most Clover Health plans include an allowance to spend on dental services that are not considered preventive, including extractions, crowns, bridges, and dentures.



## Enjoy Fewer Medication Refills and More Savings

Because we know how important it is for our members to take their medications, we allow extended (up to 100-day) supplies of Tier 1 medications. Extended supplies are offered with lower cost-shares than one-month supplies while you're in the initial coverage stage. **This means you can refill less often while saving money. And you may be able to save even more by signing up for mail order.**



## Save on Over-the-Counter (OTC) Items

Clover Health offers an over-the-counter (OTC) benefit, which gives members an allowance to shop from a selection of thousands of approved items, including things like vitamins, bandages, cough medicine, and toothpaste. Plus, you have the convenience of purchasing your OTC items at leading retail locations like CVS, Walgreens, and Walmart by phone or online.



## Get Rewards With Clover LiveHealthy

Taking steps to stay healthy pays off with our new Clover LiveHealthy Rewards program.



- **Easy to use**  
Earn reward dollars through our rewards program by completing activities that promote good health. You can even do some of the activities without leaving home.
- **More value**  
Earn up to \$410\* in reward dollars per year to spend on groceries, transportation—almost anything except alcohol, firearms, and tobacco.
- **More flexibility**  
The LiveHealthy Flex Plus card members receive is a Visa card that can be used most places Visa is accepted.
- **No need to qualify**  
All members can earn reward dollars.



## Save on Insulin

Many Clover Health plans allow members with diabetes to pay \$35 per month for select insulins with no deductible.

## Want to Learn More?

At Clover Health, there are many convenient ways to learn more about our Medicare Advantage plans and become a member.



**Call 1-888-865-0343 (TTY 711)**

**8 am–8 pm** local time, 7 days/week<sup>†</sup>

Our experienced Medicare advisers are ready to answer any questions you may have about eligibility, plan options, and costs.

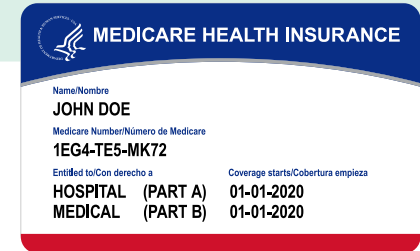


Visit **cloverhealth.com**

## Notes

## Tips for Enrolling by Phone or Online

If you want to enroll over the phone, here are tips on how to prepare.



- Have the following items ready:
  - Your Medicare card and any other cards that you show at the doctor's office or pharmacy
  - Your prescription(s)
  - The names, addresses, and phone numbers of your primary doctor and specialists
- Be ready to let us know if you're on a state or federal government retiree health plan, such as TRICARE, or have a group Medicare plan through an employer.

Having this information ready and available to share will help our team find the best Clover Health plan for you and will make enrollment an easy process.

# Clover Health

There's no better Medicare plan

Clover Health is a Preferred Provider Organization (PPO) plan and a Health Maintenance Organization (HMO) plan with a Medicare contract. Enrollment in Clover Health depends on contract renewal.

\*Not redeemable for cash. Additional limitations apply. Contact us for more details.

†Between April 1 and September 30, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

Out-of-network/non-contracted providers are under no obligation to treat Clover 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.

All plans have prescription drug coverage except H5141-056 and H5141-057 as they are Medicare Advantage only plans.

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