



Why not?

Clover Health

**Why not more
*laughing?***

**Why not more
*loving?***

**Why not more
*living?***



Why not a Medicare plan that helps you live your best life?

Clover Health is a different kind of Medicare company with a different kind of mission: to improve every life. We do just that for every one of our members.

Our innovative Medicare Advantage plans help you have the best possible health, so you can enjoy the best possible life.

We give you more than Original Medicare, many Medicare supplements, and many other Medicare Advantage plans. We let you choose your doctors. We provide benefits that help you maintain your health and save money. And for all this, **your monthly plan premium is \$0!**

This brochure lays it all out. Give it a look, then give us a call. We'll answer all your questions, and if you like what you hear, we'll help you enroll right over the phone.

Call 1-800-934-1963.

We think up ways to give you more. And we always say, “Why not?”

Our Medicare Advantage plans combine all your Medicare medical benefits and Part D prescription drug coverage in one simple plan. This keeps costs lower than they would be with two separate plans.

But we don't stop there. We're always pushing to improve our plans with new and better benefits.

Like giving you allowances to help pay for dental care, eyewear, and over-the-counter items. Empowering your doctor to give you the most personalized care possible. Keeping your copays and out-of-pocket costs to a bare minimum. Giving you generous reward dollars for doing a few simple health-related tasks.

We put you first, and we give you more than the same old same old. That's why our Medicare Advantage plans have been among the fastest growing in the country. When you learn more, we're sure you'll say, “Why not?” too.



Call 1-800-934-1963.

We know you hate out-of-pocket costs. So we give you lots and lots of zeros.

Our favorite number is a big round money-saving **ZERO**.

It's what you'll pay for most benefits with our Medicare Advantage plans.

\$0 **monthly premium**, includes prescription drug coverage

\$0 **copay**—unlimited primary care visits

\$0 **copay**—many generic drugs, including shingles vaccine

\$0 **copay**—diabetes monitoring supplies, including therapeutic shoes and inserts

\$0 **copay**—routine dental, hearing, and vision exams

\$0 **copay**—preventive care

\$0 **copay**—SilverSneakers® membership



Call 1-800-934-1963.

See the doctor you choose. As often as you need.

We know your relationship with your doctor is vitally important. That's why we let you choose your PCP and specialists. It's why our plan gives you unlimited primary care visits. And it's why **your PCP copay is always \$0**, whether you go in or out of network.

Doctors who work with Clover Health are better equipped to give you great care.

Many excellent doctors choose to practice with Clover Health because **we empower them with the most advanced health data technology**, like Clover Assistant, our care management app for providers. Clover Assistant consolidates your health information and puts it in your doctor's hands right in the exam room. With an up-to-date picture of your health history, test results, diagnoses and medications, your doctor can make more informed decisions to give you **more personalized care**.

Clover lets you go to the hospital of your choice.

If you ever need to go to the hospital, we want you to feel as comfortable with that facility as possible. That's why we have so many different hospitals in our network, and why we let you go to those that are most convenient or familiar to you. We also give you the freedom to choose a hospital that's not in our network, but you may have to pay a little more. The choice is always yours.

Call 1-800-934-1963.

Clover LiveHealthy Rewards[®]

You do healthy things, we give you rewards. Lots of them.

With our LiveHealthy Rewards, it pays to be healthy!
We give you reward dollars just for doing some easy health-related tasks!

Get up to **\$400** a year in rewards. It's easy!

When you enroll in your Clover Medicare Advantage plan, you get a **LiveHealthy Flex Plus Visa** card. Then, we add reward dollars to your card as you complete each task.



Get **\$100** for your getting-to-know-you call!

On our welcome phone call, you'll give us your phone, email, doctors' names, and other basic info then, \$100 goes onto your Flex Plus card!

Get up to **\$100** for getting active with your plan, your health or your fitness.

Every quarter, you can earn \$25 just for doing one of a few easy things: going to a SilverSneakers gym or fitness class or attending a health fair, either in person or virtually; taking a member survey; creating or accessing your member portal online account.

Get **\$150** for a LiveHealthy Visit.

Having one of our preferred doctors take a comprehensive look at you, your lifestyle, and your meds is good for your health—and your Flex Plus card funds.

Call 1-800-934-1963.

Get up to \$50 for preventive care.

When you get a flu shot, an A1C blood test, or a retinal eye exam, we'll put reward dollars on your card.

Get at least \$240 a year for OTC items!*

Every quarter, we add at least \$60 to your Flex Plus card for you to buy over-the-counter items, such as pain relievers, vitamins, cold and flu medications, and more.

Your rewards and OTC dollars are easy to use.

Your LiveHealthy Flex Plus Visa card will contain both your rewards and OTC funds. You can use your OTC benefits at a number of approved locations. And you can spend your reward dollars on just about any products or services!†

Imagine, at least \$640 a year in rewards and OTC benefits!

It's a big number, it's on one easy-to-use card, and in this economy, it's just in time, only from Clover.

*OTC allowance is \$240 per year in Georgia (plan H5141-026), \$280 per year in South Carolina (plan H5141-036), and \$300 per year in New Jersey (plans H5141-001 and H5141-004).

†LiveHealthy reward dollars may not be used to purchase alcohol, tobacco products, or firearms. Not redeemable for cash. Other limitations may apply; please call Clover for details.

Call 1-800-934-1963.

Preventive services are not a nice-to-have. They're a must-have.

An ounce of prevention is worth a pound of cure. At Clover, this is not just an adage, it's a marching order. We know that preventive health screenings are vital to helping you enjoy a healthy life. So naturally, our plans include them at no cost to you.

Heart disease screenings
Breast cancer screenings
Colorectal cancer screenings
Diabetes screenings
Mental health screenings
Annual physical and wellness visits
Vaccines: flu, pneumonia, shingles, COVID-19
(some vaccines earn you reward dollars)

Call 1-800-934-1963.

Medications cost too much. We help you pay as little as possible.

Even with your Medicare Part D benefit, prescriptions can still be a financial burden. So we do everything we can to make your medications affordable.

Lowest possible out-of-pocket costs

- **\$0 copay** for Tier 1 drugs (30-day supply at retail pharmacy)—including many generic drugs
- **\$8 copay** for Tier 2 drugs (30-day supply at retail pharmacy)

100-day supplies

We cover up to 100-day supplies of many medications, including those for blood pressure, cholesterol, and diabetes. You spend less and make fewer trips to the pharmacy.

Network pharmacies

We know you need a pharmacy that's convenient. That's why we maintain a wide selection of pharmacies in our network and let you use any of them. Many offer automatic refills and some even have home delivery.

Call 1-800-934-1963.

You get \$1,250 for dental care. You're smiling, right?!

Dental care is costly, and it just keeps getting more expensive. That's why our Medicare Advantage plans come with comprehensive dental coverage. You receive a generous **\$1,250 annual allowance** that you can use for extractions, crowns, dentures, root canals, bridges and fillings, gum disease-related issues, and more.

What about your eyes and ears? We cover them, too.

Maintaining healthy vision and hearing is important at any age, but it's even more vital later in life. Routine vision and hearing exams are essential. So, of course, we provide them at no cost to you as part of your Clover Health Medicare Advantage benefits. And we even give you at least **\$100 a year** for eyewear or contacts.*



*Eyewear allowance is \$100 per year in Georgia (plan H5141-026), \$200 per year in South Carolina (plan H5141-036), and \$200 per year in New Jersey (plans H5141-001 and H5141-004).

Call 1-800-934-1963.

Healthy savings for diabetes care.

Living with diabetes is challenging, and it can be expensive. If you're diabetic, we give you important money-saving benefits.

You'll pay only **\$35 a month** for insulin. This predictable and low monthly cost will save you in yearly out-of-pocket expenses.

We also help you save on diabetes monitoring supplies, including therapeutic shoes and inserts. Because your copay for them is \$0.



Call 1-800-934-1963.

Exercise your right to feel great. Get SilverSneakers® free!

We all know getting regular exercise helps with blood pressure, weight control, stress reduction, mobility, independence, and so much more. That's why **our Medicare Advantage plans give you a free SilverSneakers® fitness membership.**

You can take SilverSneakers exercise and wellness classes in person at more than 17,000 fitness locations. Or join live or pre-recorded video sessions with expert instructors. You can also get invaluable information about healthy eating, fall prevention, pain management, and more.

Plus, as a SilverSneakers member you can even help your loved ones save thousands on tuition. So as you get fitter, they get smarter! This program is administered by SilverSneakers. Learn more at [SilverSneakers.TuitionRewards.com](https://www.silversneakers.com/tuitionrewards).



Call 1-800-934-1963.

How does it feel to be the center of attention?

Join us and find out.

You are the reason we exist. Your health is the focus of everything we do. We never forget there are many Medicare plans you could choose. So when you join Clover, we make sure you never feel the need to look anywhere else.

We always go the extra mile—to give you the finest, most affordable care; to have an answer for every question; to help with anything you need in any way we can.

- ★ We'll remind you to use all your benefits, like OTC or dental
- ★ We'll prompt you to use your easy-to-earn, easy-to-spend Clover LiveHealthy Rewards
- ★ We'll help you select a primary care doctor
- ★ We'll assist you in creating your member account

And, of course as a member, you can always reach out to us in whatever way is best for you: by phone, with email, or through our website.

**Please know that for us, this is all very personal.
And the person who matters most is you.**

Call 1-800-934-1963.

Now's the time to compare benefits. You'll see there's no comparison.

Compared to Original Medicare, a Medicare supplement, and other Medicare Advantage plans, our Medicare Advantage plans may give you a lot more. Look at all our health-promoting, money-saving benefits.

Benefits & Extras	Clover PPO	Your plan
Dental care allowance per year	\$1,250	\$
Rewards Program	Up to \$400/year	\$
Monthly premium, includes prescription drug coverage	\$0	\$
Unlimited primary care visits	\$0 copay	\$
Many generic drugs, including shingles vaccine	\$0 copay	\$
Routine dental exams	\$0 copay	\$
Routine hearing exams	\$0 copay	\$
Routine vision exams	\$0 copay	\$
Diabetes monitoring supplies, incl. therapeutic shoes and inserts	\$0 copay	\$
Preventive care	\$0 copay	\$
SilverSneakers® membership	\$0 copay	\$
Outpatient lab services with LabCorp and Quest	\$0 copay	\$
Chiropractic services*	\$15 copay	\$
Insulin	\$35 a month	\$

*In-network copay only. Out-of-network has higher cost share.

Call 1-800-934-1963.

Big Clover love from big Clover lovers.

Who says there's no better Medicare plan than Clover Health?
Our members, that's who.



Clover gives me tranquility. Because I know that whatever I need, they're going to do everything they can to get it for me. I don't know if other companies do that, but Clover sure does.

Florence, Clover Member, South Carolina



Clover is the absolute best health insurance company I've ever had. They're courteous, knowledgeable, friendly, and extremely accurate. They go above and beyond what other plans even come close to doing. I've been a proud member for eight years, and I tell people about Clover all the time.

Victor, Clover Member, New Jersey



Dealing with insurance companies was always like walking through cobwebs for me. But not with Clover. They make it all so easy, and there's zero stress.

Helen, Clover Member, New Jersey



It sounded almost too good, like this can't be real. So I didn't tell my friends about Clover 'til I used it myself. And now I tell them all, this is like a dream come true. You need to get it.

Linda, Clover Member, Georgia

Call 1-800-934-1963.

Review your current plan. Compare it to ours, then ask yourself: Why not switch?

As you consider joining Clover, please remember this: We never stop enhancing our Medicare Advantage plans. Because we never forget how essential they are to enhancing your life plans.

Why not contact us now to learn more?

1-800-934-1963 (TTY 711)

8 am–8 pm local time, 7 days a week*

cloverhealth.com



*From April 1st through September 30th, alternative technologies (for example, voicemail) will be used on the weekends and holidays.

Clover Health is a Preferred Provider Organization (PPO) and a Health Maintenance Organization (HMO) with a Medicare contract. Enrollment in Clover Health depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Clover Health members, except in emergency situations. SilverSneakers® is a registered trademark of Tivity Health, Inc.
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**More benefits.
More savings.
More reasons to say, “Why not?”**

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