

Clover **is the Medicare** **plan that cares.**

2018 Welcome Guide





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See the doctor you want: primary care or specialist.

Your Clover plan includes unlimited primary care visits, plus specialist visits for a low or no copay, depending on your plan.

Primary care doctor visits.

Your primary care doctor is your home base for medical care. Primary care doctors help you manage and improve your quality of life, and are usually your first point of contact for routine medical care. This type of physician often practices general, family, or internal medicine. Our New Jersey plans allow you to see any Medicare doctor who accepts you as a patient.*

Specialist visits.

As a Clover member, you can see a specialist without a referral. You do not need prior authorization from your primary care doctor or from Clover. Our New Jersey plans allow you to see any Medicare doctor who accepts you as a patient.* Check your Evidence of Coverage for more information.

In-network vs. out-of-network doctors.

In-network doctors have a direct billing relationship with Clover for no-hassle office visits. Simply present your card at your visit and pay a fixed copay or coinsurance for covered services. Not sure if the doctor is in the Clover network? Just call the office before your appointment or check the provider directory online at cloverhealth.com/doctors.



Telemedicine: your after-hours hotline.

Speak to a licensed physician by phone, web, or mobile app for routine, non-urgent medical issues, even if your doctor's office is closed for the day.

Your Clover plan includes access to Teladoc, where expert answers are just a tap or phone call away. Video appointments are also available.

Do you have a mental health question about depression, substance abuse, or a family-related issue? You can make an appointment to speak with a mental health professional, such as a psychiatrist, psychologist, or licensed social worker.

To register for Teladoc, call **1-800-TELADOC** (1-800-835-2362) or visit **Teladoc.com**.



Need help finding a doctor?

 **1-888-657-1207 (TTY 711)**
8 am–8 pm local time, 7 days/week[†]

 **cloverhealth.com/doctors**



We're here when you need us.

In-network hospitals help keep costs predictable.

In-patient hospital care.

If you need hospital care, your Clover plan covers days 1–6 of each hospital stay for a fixed copay. For days 7–365 of a continuous hospital stay, there is a \$0 copay.

Outpatient surgery.

Having a medical procedure at an ambulatory surgery center could save you money. Talk with your doctor and your loved ones about which option is best for you.

Urgent care.

If you ever need urgent medical care that doesn't require a trip to the emergency room, you can go to an urgent care center for a fixed dollar-amount copay.

 **See your Evidence of Coverage for more details.**
Certain procedures require prior authorization.



Emergency Care

Call 911

If there's an emergency and you need care, call 911. When in doubt, call anyway. It's better to err on the side of caution.

Ambulance


If an ambulance is needed, your Clover plan will cover it for a fixed copay.

Emergency Room

If you go to the emergency room, your plan will cover it for a \$75 copay. The copay is waived if you're admitted to the hospital within 24 hours.



Need help with your hospital benefits?

 **1-888-657-1207 (TTY 711)**
8 am–8 pm local time, 7 days/week[†]

 **cloverhealth.com/hospitals**
to find local hospitals.



Learn about your Clover drug benefits.

For the lowest copay, fill your prescriptions at any preferred pharmacy in the CVS Caremark network.

Fill your prescriptions.

The most affordable way to fill your prescriptions is at a preferred pharmacy, and there may be additional cost-savings when you order by mail. Preferred pharmacies include CVS pharmacies, as well as many Walmart, Target, and other locations nationwide. See your Evidence of Coverage for more details on copays and costs.

Mail-order pharmacy.

Can't always get to the pharmacy? Certain prescriptions can be filled by mail through CVS Caremark. Call **1-855-479-3657** or visit **caremark.com/faststart** to get started.

Not sure if your drug is covered? Check your formulary.

Your formulary is available online at **cloverhealth.com/formulary**. You can also request a printed copy by mail. Just call **1-888-657-1207 (TTY 711)** 8 am–8 pm local time, 7 days/week.[†]

Why do prescriptions vary in cost?

The federal government puts drugs into different categories or tiers for Medicare beneficiaries. These tiers range from tier 1 (preferred generic drugs) to tier 5 (specialty drugs with higher costs or that require special handling). If you have questions about drug tiers, feel free to call us anytime.

The formulary and pharmacy network may change at any time. You will receive notice when necessary. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums, and/or copayments/coinsurance may change on January 1 of each year.



What to do if your drugs are too expensive.

Federal or state assistance.

There are state and federal programs that can help you pay for the cost of your drugs if you qualify. Contact Customer Experience for more information about **Extra Help** and other forms of assistance that may be available.

Generic alternatives.

In some cases, a generic drug or a less expensive alternative may be available. Talk to your doctor about your options.

Other options.

Contact Customer Experience about other options that may be available for lowering the cost of your medications.

Need help with your drug benefits?

1-888-657-1207 (TTY 711)
8 am–8 pm local time, 7 days/week[†]
for phone assistance or to request a
pharmacy directory or formulary by mail.

cloverhealth.com/formulary



Routine vision care: the big picture.

A routine vision exam will not only help you dial in your eyeglass prescription. It can also help you detect health problems sooner.

In-network vision exams.

Your Clover plan covers one routine vision exam per year. An EyeQuest provider will perform your routine exam for a fixed copay. Just present your Clover card at the time of service, and be sure your appointment is for a routine exam. To find an EyeQuest doctor near you, visit www.dentaquest.com/find-a-provider/clovertvision.

Out-of-network eye care.

If you choose to go out of network for your routine vision exam, you will need to pay up-front and submit a claim or have your provider submit a claim for you to EyeQuest. You will be reimbursed up to the allowed amount under your plan; however, you may be responsible for any balance above the allowed amount.*



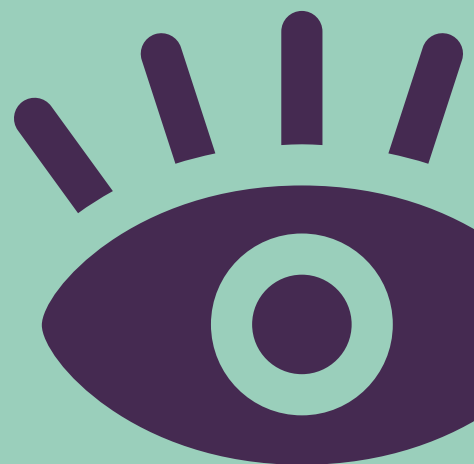
Protect your eyes from being damaged by harmful UV rays. Wear a pair of sunglasses with 100% protection from UVA and UVB radiation.

Glasses and contacts.

Need a cooler set of glasses, some new lenses, or contacts? Your plan includes an annual allowance for everyday eye wear through EyeQuest or at other retail locations. We'll reimburse you up to the amount your plan covers.

Medical vision benefits.

Your Clover plan also covers medical vision care, such as diabetic retinal exams, cataract surgeries, and other treatments that fall under your medical benefits. See your Evidence of Coverage for more information, or just give us a call.



Need help with your vision benefits?

📞 1-888-657-1207 (TTY 711)
8 am–8 pm local time, 7 days/week[†]

🖱️ cloverhealth.com/vision



A healthier smile begins with good dental care.

Good oral hygiene helps your physical health, too. Gum disease can affect your heart and lungs and put you at greater risk for diabetic complications.

Your 2018 dental benefits explained.

Exams	Cleanings	X-Ray
2 routine dental exams per year	2 routine dental cleanings per year	1 routine dental X-ray each year


 See your Evidence of Coverage for more details.



Remember: Regular checkups and cleanings can mean a healthier you.

In-network dentists.

DentaQuest is a nationwide network of dentists committed to high-quality dental care. Seeing an in-network dentist is the easiest way to take advantage of your \$0 copay. Just present your card at the time of service for the routine dental visit.

 **To find a DentaQuest dentist near you, visit dentaquest.com/find-a-provider/cloverdental.**

Out-of-network dentists.

Before you see an out-of-network dentist for your care, ask your provider for a cost estimate. Then call Clover Customer Experience to understand your share of the cost. If you do go out of network, your dentist will need to submit a claim directly to DentaQuest. We will reimburse your dentist up to the allowed amount under your plan; however, you may be responsible for any balance above the allowed amount.*



Need help with your dental benefits?

 **1-888-657-1207 (TTY 711)**
8 am–8 pm local time, 7 days/week[†]

 **cloverhealth.com/dental**



Your hearing is important to us.

Get a routine hearing exam at one of 4,800 hearing providers nationwide.

Routine hearing exam—\$0 copay.

Your Clover plan covers 1 routine hearing exam per year with a TruHearing provider for a \$0 copay. To find a provider near you, call **1-855-205-5574**.

Digital hearing aids through TruHearing.

Clover is partnering with TruHearing to offer you special pricing on high-quality digital hearing aids. Get the features you need for your lifestyle, including wireless connectivity for TVs and smartphones.

Medical hearing benefits.

Your Clover plan also covers medical hearing benefits that fall under Medicare Parts A and B, such as diagnostic hearing exams and care for hearing-related medical conditions.* For more information, please see your Evidence of Coverage or just give us a call.



Some hearing loss is common for many of us as we age. Your plan covers hearing exams and offers special pricing on high-quality digital hearing aids.



Need help with your hearing benefits?

 **1-888-657-1207 (TTY 711)**
8 am–8 pm local time, 7 days/week[†]

 **cloverhealth.com/hearing**



Fitness for all abilities. Locations close to home.

Your Clover plan includes a SilverSneakers® membership at no extra cost.

Your passport to fitness clubs and classes.

We want to support your healthy lifestyle in the way that works best for you. Your Clover membership includes complimentary access to thousands of fitness centers and classes like yoga, dance, and tai chi. Meet new friends, get a little exercise, and enjoy some time out of the house. Programs vary by location.

How to use your membership.

You can print out an official SilverSneakers membership card at silversneakers.com, or call Customer Experience to request one. Use your card to visit participating locations nationwide.



75% of active SilverSneakers members say they have friends in the program or have made friends through it.



Whether it's walking, dancing, chair exercise, or horsing around with the grandkids, adding a little movement throughout the day helps both body and mind.



Need help with your fitness benefits?

📞 1-888-657-1207 (TTY 711)
8 am–8 pm local time, 7 days/week[†]

🖱️ silversneakers.com



Hello to Healthy

Stay on top of your health with rewards and more.

Earn gift cards for healthy habits.

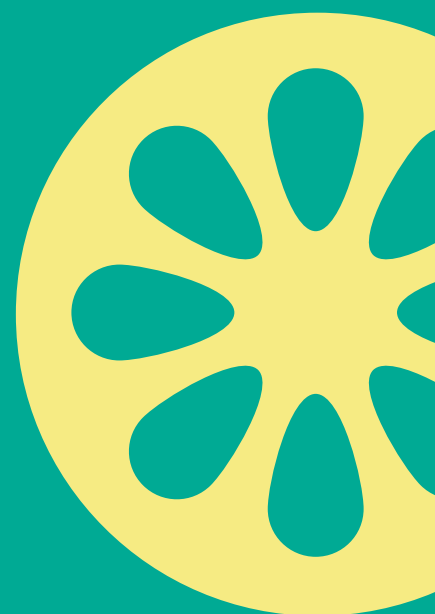
You can earn complimentary gift cards from your favorite stores for things like getting a flu shot or an annual Clover Care visit. You will receive more information about the rewards program soon.

Member events.

Meet other members, learn how to get the most from your plan benefits, and stay on track toward being your healthiest self.


Healthy reminders.

We'll remind you when you're due for an annual checkup, certain routine screenings, and other points of interest on your wellness journey. It's an easy way to get the most out of your plan benefits throughout the year.



Stay tuned! We'll be sending you more information on Hello to Healthy in the coming weeks.

Got a question about Hello to Healthy?

 **1-888-657-1207 (TTY 711)**
8 am–8 pm local time, 7 days/week[†]

 **cloverhealth.com/hellotohealthy**



We bring healthcare closer to home.

Get optional home checkups at no extra cost.

Clover Care visit.

In addition to unlimited primary care visits with your doctor, you can also receive a routine checkup in the comfort of home, or the home of a friend or family member with a private room.

- Offers you one-on-one attention from a caring nurse practitioner, and in some cases, a medical assistant as well
- Helps you find the lowest medication costs, refill prescriptions, schedule appointments, or get the extra attention you need from a specialist or support program
- Works with you, your caregivers, and your doctor to come up with a proactive plan to manage your health



You can have your Clover Care visit in the home of a friend or relative if it's more convenient.

Behavioral health visits.

At Clover, we want to care for the whole you. That's why our Medicare plans include mental health support at home and by phone, as well as all the mental health benefits included in Medicare Part A and Part B.

- Up to 5 complimentary Clover in-home counseling visits with a licensed social worker and references for any ongoing needed care
- Referrals to important community resources specific to your needs, including financial assistance programs, wellness centers, and more
- Support for non-urgent mental health issues with Teladoc: make an appointment to speak with a licensed mental health professional by phone, web, or mobile app (see page 5 for details)

**To schedule a home visit:**

 **1-888-657-1207 (TTY 711)**
8 am–8 pm local time, 7 days/week[†]



Clover **is a Medicare plan that** **knows you by name.**

Our Customer Experience team is available to answer questions about your benefits, review your claims, or help you find additional support or coverage. They'll even call to check in and see how you're doing. The reason is simple: we believe that healthcare should actually care for your health. We look forward to serving you.

 **1-888-657-1207 (TTY 711)**

8 am–8 pm local time, 7 days/week[†]

 **cloverhealth.com**



Clover is here for you.

 **1-888-657-1207 (TTY 711)**
8 am–8 pm local time, 7 days/week[†]

 **cloverhealth.com**

*Please note that out-of-network/non-contracted providers are under no obligation to treat Clover members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. 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.

[†]Between February 15th and September 30th, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

SilverSneakers is a registered trademark of Tivity Health, Inc.

Clover Health is a Preferred Provider Organization (PPO) plan with a Medicare contract. Enrollment in Clover Health depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums, and/or copayments/coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium.

Clover Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you do not speak English, language assistance services, free of charge, are available to you. Call 1-888-657-1207 (TTY 711). Clover Health cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. ATENCIÓN: Si usted habla español, tenemos servicios de asistencia lingüística disponibles para usted sin costo alguno. Llame al 1-888-657-1207 (TTY 711). Clover Health 遵守適用的聯邦民權法律規定,不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。小貼士:如果您說普通話,歡迎使用免費語言協助服務。請撥 1-888-657-1207 (TTY 711)。

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