



Clever Guide To Supplemental Benefits

**Understanding the added health benefits included in your
Clever Care HMO plan**



This guide will provide you with the basics for understanding the value of choosing a Clever Care Medicare Advantage HMO plan and how to use the included supplemental benefits.



Get Whole Health Coverage with Clever Care

Taking care of your overall health includes preventive and routine-based care. Your health status can change abruptly, so it is important to get consistent eye, hearing, and dental exams to help identify potential health risks. These types of exams are not covered by Original Medicare.

Clever Care Medicare Advantage plans provide medical (Part C) and prescription drug (Part D) coverage, PLUS dental, vision, hearing, fitness, and Eastern wellness services.

That's whole-health coverage!

We speak your language

We know that part of being healthy is having easy, hassle-free access to the care you need. Medicare can be complicated, so your Clever Care benefits include access to customer service and benefit materials in the language that you are most comfortable with.

To learn more about **Clever Care Medicare Advantage** plans, visit clevercarehealthplan.com or call us at **(833) 365-1888** (TTY:711) 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays, from April 1 through September 30. Messages received on holidays or outside of our business hours will be returned within one business day.

Overview of Supplemental Benefits

All Clever Care Medicare Advantage plans include benefits not covered by Original Medicare. These benefits are referred to as *supplemental benefits*. Seeing a doctor or filling a prescription is important, but whole health doesn't stop there. That is why the supplemental benefits listed below work together to ensure that you can become the healthiest version of yourself.

Dental

Good oral hygiene and dental visits are important to help prevent tooth decay, cavities, and tooth loss. Taking care of your teeth can also prevent health problems, such as gum disease, which can be connected to heart disease and stroke if not quickly identified. Likewise, health conditions can be a risk for dental problems, such as diabetes. It is best to make and keep a dentist appointment even if you don't think you have a problem with your teeth. The doctor can identify problems before costly care is needed.

Vision

Taking care of your eyes is key to your overall health. People with vision problems are more likely than those with good vision to have diabetes, high blood pressure, and are at an increased risk for falls. Many serious vision problems can be treated with better outcomes when detected early. Make an appointment with an eye doctor every year.

Hearing

Good hearing is essential to emotional well-being. We all want to take in sounds like laughter, music, nature or conversations with family and friends. Hearing health can also affect your balance and cause falls and injury. Schedule a hearing test to prevent accidents or to determine if hearing aids can help you enjoy the sounds around you.

We encourage those interested in trying herbal supplements or any wellness therapy to talk to their doctor before beginning any regimen or treatment. Seek services from licensed acupuncturists and trained herbalists to ensure quality and safety.

Over-the-Counter Items

Everyone needs a little help now and then. Our over-the-counter (OTC) quarterly allowance gives you extra money in your pocket to purchase certain non-prescription medications. You can go to a participating retail store or get home delivery on items such as pain relievers, allergy treatments, first aid items, and many more.

Herbal Supplements

Herbal supplements have been used in many Asian cultures to address health conditions by restoring balance within the body and improving disease resistance. Herbal supplements can treat a variety of health conditions, such as sore throat, stomach discomfort, skin problems, and headaches. They can also promote immunity and enhance the quality of sleep. Talk to your doctor before taking herbal supplements and follow all provided instructions.

Eastern Medicine

Eastern wellness therapies have been used for thousands of years. When utilized in conjunction with Western medicine, it has shown better improvements in conditions such as arthritis, back pain, stress, and many more. Clever Care is pleased to cover treatments like acupuncture, cupping therapy, MedX treatments, reflexology, and infrared therapy.

Benefits by the Numbers

The sections below show each type of supplemental benefit describes what is covered, and your out-of-pocket costs. Clever Care gives members a monetary allowance to help pay for services that Original Medicare or your current Medicare Advantage plan does not cover.



Exams, cleanings, and x-rays are included in your Clever Care plan. This means that the cost for these services is \$0 and is not deducted from the allowance amount.

What is **\$0 copay** vs. **Allowance**?



You schedule an appointment with your dentist for a cleaning.

Q: Do you pay \$0 or use your allowance amount?

A: You pay **\$0**. This routine service is paid for by your Clever Care plan.



While at the dentist, you discover that you need a crown on your tooth.

Q: Do you pay \$0 or use your allowance amount?

A: You use your **allowance**. This is not considered a routine service. Luckily, you have an allowance as part of your Clever Care plan to help cover the cost.



Dental

Original Medicare covers:	Clever Care Medicare Advantage plan covers:	What you pay:
Dental services only when in the hospital	<ul style="list-style-type: none">• Routine dental cleaning, oral exam, fluoride treatment, and X-ray• Deep teeth cleaning• Fillings and repairs• Root canals (endodontics)• Dental crowns (Caps)• Bridges and implants• Dentures, extractions and other services	<p>\$0 copay for covered visits.</p> <p>\$0 copay for dental services up to the allowance amount.</p>
	Annual allowance of up to \$400 per quarter to pay for dental services not covered by Medicare.	

How to access dental care:

1. Find a participating dentist from the Liberty Dental network **clevercarehealthplan.com/provider**.
2. Call and make an appointment.
3. Show your Clever Care ID card.

Your dentist will submit a claim to Clever Care for payment. If the cost for service is over your available allowance amount, he/she will send you a bill.



Vision

Original Medicare covers:	Clever Care Medicare Advantage plan covers:	What you pay:
<ul style="list-style-type: none">• Vision exam to diagnose/treat diseases and conditions of the eye• Glasses after cataract surgery	<ul style="list-style-type: none">• Routine eye exam, including refraction• Glasses, contact lenses, frames, and more	<p>\$0 copay for one eye exam.</p> <p>\$0 copay for eyewear up to the allowance amount.</p>
	Allowance of up to \$300 , every two years, to pay for eye wear not covered by Medicare.	

How to access vision care:

1. Find a participating eye doctor from the EyeMed network **clevercarehealthplan.com/provider**.
2. Call and make an appointment.
3. Show your Clever Care ID card.

Your eye doctor will submit a claim to Clever Care. If the cost for service is over your available allowance amount, he/she will send you a bill.





Hearing

Original Medicare covers:	Clever Care Medicare Advantage plan covers:	What you pay:
Diagnostic hearing exam	<ul style="list-style-type: none">• Routine hearing exam• Hearing aid fitting and evaluation	\$0 copay for one routine hearing exam. \$0 copay for hearing aids up to the allowance amount.
	Allowance of up to \$1,500 per ear, per year, to pay for hearing services not covered by Medicare.	

How to access hearing care:

Visit clevercarehealthplan.com/provider to look up local providers. To schedule a hearing test either in-person or from your computer at home, call NationsHearing at **(866) 304-7557** Monday-Friday, 8:00 a.m. to 5:00 p.m. Pacific Time. Their trained representatives will help you find a hearing specialist that fits your needs.

Your doctor will submit a claim to Clever Care for payment. If the cost for service is over your available allowance amount, he/she will send you a bill.



Your allowance will cover the cost of basic hearing aids.



Over-the-Counter (OTC) & Herbal Supplements

Clever Care provides members the ability to pay for eligible OTC supplies and herbal supplements using your quarterly allowance.

Original Medicare covers:	Clever Care Medicare Advantage plan covers:	What you pay:
Not covered	Annual allowance of up to \$60 per quarter to pay for over-the-counter medication and supplies.	\$0 copay up to the allowance amount.
Not covered	Annual allowance of up to \$50 per quarter to pay for herbal supplements.	\$0 copay up to the allowance amount.



How to access OTC items:

Your OTC debit card comes ready to use, loaded with your quarterly allowance amount.

You can purchase approved items in stores (swipe the card as a credit card purchase) or online at **nationsotc.com**. If the total cost of item(s) is over your available allowance amount, you will be asked to pay the difference.

Keep in mind, if an item is not covered, your purchase will be declined. Visit **clevercarehealthplan.com/otc** to view the OTC Medicare Catalog.

How to access herbal supplements:

1. Order your herbal supplements by calling Clever Care customer service, or
2. Place orders directly through your acupuncturist. He/she will submit the claim to Clever Care for payment. If the cost for service is over your available allowance amount, he/she will send you a bill.



Eastern Wellness

Eastern wellness services can be found on our website or refer to our *Clever Guide to Eastern Medicine*.

Original Medicare covers:	Clever Care Medicare Advantage plan covers:	What you pay:
Medicare-covered acupuncture visits (up to 12 visits)	<ul style="list-style-type: none">This plan covers unlimited acupuncture visits (in-network) per calendar year.	\$0 copay per visit.
	<ul style="list-style-type: none">Maximum of twelve (12) 30 minute Eastern wellness services per calendar year. Some services are: <ul style="list-style-type: none">Gua ShaTui NaReflexologyCupping TherapyMedX Treatment	\$0 copay per visit up to the maximum of 12 visits up to 30 minutes in duration per service.



Please check out our *Clever Guide to Eastern Medicine* for more details at clevercarehealthplan.com

How to access Eastern wellness services:

1. Find an acupuncturist from our list of contracted providers clevercarehealthplan.com/provider.
2. Call and make an appointment.
3. Show your Clever Care ID card.

Your acupuncturist will submit a claim to Clever Care, and we will apply the available service to the claim. If the cost for service is over the available allowed amount, he/she will send you a bill.





Your partners for
comprehensive care

Contact Us

(833) 365-1888 | info@ccmapd.com

Or call your personal licensed Medicare Advisor



October 1 to March 31: 8 a.m. to 8 p.m., 7 days a week

April 1 to September 30: 8 a.m. to 8 p.m., Monday through Friday

Clever Care Health Plan, Inc. is an HMO plan with a Medicare contract. Enrollment depends on contract renewal.