

HEALTH & Culture





2023 is all about staying clever with your health and wellness



On behalf of all of us at Clever Care, thank you for choosing us as your Medicare Advantage plan provider. As we look ahead to a new year, let us work together to achieve your health and wellness goals. After all, there is more to your health than doctor and hospital visits. Clever Care offers all the healthcare coverage in a Medicare plan plus great supplemental benefits focused on promoting preventive care. You've worked hard your whole life, and now's the time to reward yourself with benefits that honor your traditions, values, and the whole you.

A handwritten signature in black ink, appearing to be 'M. Lee', written in a cursive style.

Myong Lee (명 리)
Founder and CEO
Clever Care Health Plan, Inc.

In this issue

Five great ways to maximize your benefits	4
Use it or lose it: A guide to your flexible benefits	8
Dr. Siddiq's suggestions for a healthy gut	10
Clever brain teasers	11
Brighten up your home to prevent falls	12
Celebrating community	14



Five great ways to maximize your benefits

Your benefits are just that: your benefits. If you use your Medicare Advantage plan only for doctor and hospital visits when you are sick, you leave many health and wellness opportunities on the table.

There is so much more to your health care than just treating illness. Having a balanced approach to your health and wellness is important.

Here are five great ways to maximize your benefits and celebrate the whole you!

1 **Your flexible allowance card provides access to many excellent preventive and supplemental care benefits***

Use your flexible allowance card to pay for golf, gym memberships, yoga, Pilates classes, herbal supplements like red ginseng, over-the-counter items like Tylenol, and even toothpaste. Golf is no longer a luxury; make it a part of your health care.

Your flex card is preloaded, much like a debit card, and ready for use. So, use your flex card instead of paying out of pocket for a 24 Hour Fitness or LA Fitness gym membership.

*Fortune (HMO) flexible allowance covers only fitness activities.



2 Tap into Eastern medicine

Whether you are looking for relaxation or wish to treat chronic back pain, insomnia, or weight management, Clever Care's Eastern medicine coverage has a wide array of specialists and services to help meet your needs.

Clever Care plans provide:

- Access to acupuncture
- Cupping therapy, Tui Na
- Massage and reflexology
- MedX™ treatments
- Tai chi
- Herbal supplements

Talk to your doctor before changing your diet, supplemental intake, or fitness regimen.

To find an in-network acupuncturist or Eastern medicine provider and check whether an herbal supplement is provided, visit members.clevercarehealthplan.com.



3 Don't let language be a barrier to care

Clever Care prides itself in offering in-language services and support that aligns with members' cultural needs. As a result, Clever Care has built an extensive and comprehensive team of dedicated Medicare Advocate specialists to help members navigate and access care. From scheduling doctors' appointments on behalf of members to talking you through billing, support, and resource services, Clever Care's Customer Service team is available from 8 am to 8 pm, seven days a week, from October 1 through March 31, and 8 am to 8 pm, weekdays, from April 1 through September 30. Reach out at (833) 388-8168 (TTY:711) and get the support you need.



4 Easier access to care

2023 has a fresh new batch of benefits designed to make non-emergency access to care easier and more convenient. Got a stuffy nose and a sore throat but don't feel like waiting for hours at urgent care or days for a doctor's appointment with your PCP? What happens when you come down with a cold or a sudden skin rash on vacation and need care without cutting your trip short? The good news is you have the following options available to get the help you need when you need it.

Teladoc®

Teladoc board-certified doctors or mental health professionals are available by phone or video to consult and/or diagnose and treat basic medical conditions and prescribe some medications. Teladoc is a good option if it's inconvenient to leave your house, on vacation, or out of town. To schedule an appointment, call 1-800-TELADOC (1-800-835-2362) / (TTY: 1-855-636-1578) or visit teladoc.com/register or download the Teladoc App from the Apple App Store or Google Play. Registration with a valid email address is required for your first use.

24-hour Nurseline

If you get sick or have a minor injury and need immediate answers to your health questions, call our 24-hour Nurseline. When you call our 24-hour Nurseline, our nurses can determine if you need to schedule an office visit or go to the ER and provide medical advice on how to best treat colds and minor injuries that do not require medical intervention. The 24-hour Nurseline is provided with a \$0 copay. Call 1-800-396-1961 (TTY: 711).

MinuteClinic™

MinuteClinics™ are walk-in health care services staffed by nurse practitioners and physician assistants. You can often find MinuteClinics™ inside CVS/pharmacy stores. You can either walk in or schedule an appointment online. These clinics may be faster than an urgent clinic, and you can even fill your prescription without making another trip.



5 Earn rewards on annual wellness and other qualified doctor check-ups[†]

Put money back into your flexible allowance card when you fulfill your annual wellness checks with your PCP. Did you know you can receive \$20 in rewards for completing your Health Risk Assessment (HRA) within 90 days of enrollment? You can also receive \$10 each in rewards for your COVID-19 and flu vaccines. Receive \$50 for completing your annual wellness visit or for your at-home wellness check. There are plenty of ways to stay on top of your health and earn reward dollars. To learn more, call our Customer Service team at (833) 388-8168 (TTY:711).

[†]Rewards can be used to purchase OTC items, herbal supplements, approved grocery items, and fitness activities. Fortune members can also use their rewards to purchase groceries, herbal supplements, and OTC items that are not covered under their quarterly flex allowance.





Use it or lose it

A guide to your flex benefits

All 2023 Clever Care members should have already received a flexible allowance card in the mail. This card comes preloaded with a quarterly amount that varies depending on your Clever Care Health Plan. Every three months, a new allowance is added to the flex card.

Meet Person A and Person B.
Both are on Clever Care's Longevity (HMO),
which has a quarterly allowance of **\$300**.

	 Person A	 Person B
1st quarter JAN FEB MAR	Uses \$25 a month on gym membership and \$70 a month on herbal supplements. Uses: \$285 Losses: \$15	Puts the flex card in their dresser drawer and forgets about it. Uses: \$0 Losses: \$300
2nd quarter APR MAY JUN	Buys herbal supplements, pays for their gym membership, and purchases toothpaste and Tylenol with the additional allowance. Uses: \$300 Losses: \$0	Keeps the flex card in their drawer and again misses out. Uses: \$0 Losses: \$300
3rd quarter JUL AUG SEP	Uses all \$300 of their allowance! Uses: \$300 Losses: \$0	Still the card goes unused. Person B is using their own money to pay for things their plan covers. Uses: \$0 Losses: \$300
4th quarter OCT NOV DEC	Once again uses all \$300 of their allowance. Good job, Person A! Uses: \$300 Losses: \$0	Remembers their flex card and uses it to pay for golf, red ginseng, and Tylenol. Uses: \$235 Losses: \$65
	At the end of the year Person A saved \$1,185.	At the end of the year Person B only saved \$235.

REMEMBER:

By the end of each quarter, whatever flexible allowance dollars you don't use goes away.*



Put your flex allowance card to clever use, visit members.clevercarehealthplan.com to learn more about what and where you can use your flex card.

If you need assistance placing an herbal supplement or OTC order, call Customer Service at (833) 388-8168 (TTY: 711).

*Fortune members' flexible allowance card covers fitness activities only. Longevity, Jasmine, and Value members' Flexible allowance card covers fitness, over-the-counter (OTC), and herbal supplements. Purchases made prior to the last day of a quarter will be deducted from the current quarterly balance. Purchases made on the last day of the quarter will be deducted from the next quarterly balance. We recommend you complete purchases by the 27th of each month to avoid possible payment issues.

Dr. Siddiq's healthy eating suggestions for gut health

We often stress the importance of maintaining a healthy heart and mind. But what about our gut health? Your gut is equally vital to maintaining your health in more ways than one. Providing your body with a healthy diet of foods that provide “good” bacteria is essential. While you should always consult with your doctor before making any dietary changes, here are some food options that help promote positive gut health.



Polyphenols

Promotes good bacteria and prevents bad.

Soy, extra-virgin olive oil, elderberries, black currants, blueberries, blackberries, strawberries, raspberries, cloves, turmeric, curry, star anise, green and black tea, organic filtered coffee, almonds, flaxseed, chestnuts, hazelnuts, pecans, white and black beans, artichokes, red and green chicory, spinach, and red onion



Probiotics

Good bacteria (microorganisms) help maintain a healthy gut and improve the body's immune response.

Kimchi, kefir, Greek yogurt, yogurt, sauerkraut, miso, sourdough, kombucha, green peas, tempeh, natto, traditional (not cultured) buttermilk, and pickles



Prebiotics

Non-digestible food that helps promote gut and intestinal health.

Konjac root, brussels sprouts, dandelions, bananas, garlic, ginger, onions, leeks, asparagus, barley, oats, apples, jicama root, and seaweed

Khaliq Siddiq, MD Chief Clinical Officer

Dr. Siddiq is an Internist passionate about improving access to high-quality health care for all. He takes a holistic approach to member well-being by emphasizing the individuals' whole life situation. Dr. Siddiq has practiced community-based medicine for over 20 years in the greater LA and OC regions.



Clever brain teasers

Put your mind to the test. Mental exercises, like Sudoku puzzles, are a great way to improve cognitive functioning, memory, and overall brain health.

Try your hand at Sudoku! The goal of the sudoku game is straightforward. The numbers 1 through 9 (for 9x9) or 1 through 4 (for 4x4) may only appear once in each row, column, and box on the sudoku board. You'll have to work harder to answer the puzzles as you progress in the game. Enjoy putting your brain to work!

3			
	1		
1			
			1

3			1
1			
	1		

2			3
			2
			1
			4

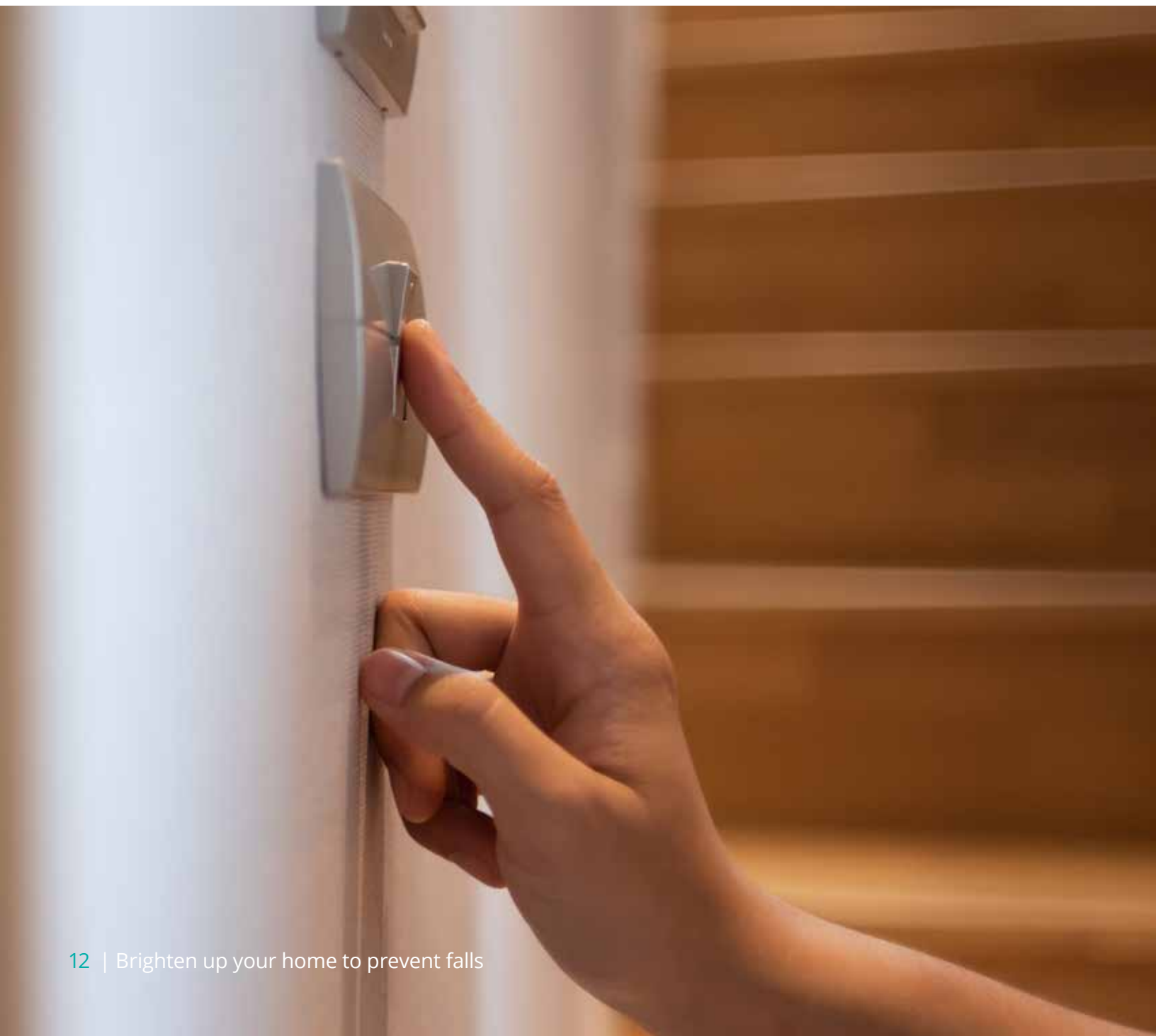
6	9		5					8
8	5	4		9	6			7
7		2			3		6	
		5		4				3
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		9	6				7	
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		2		8	7	9		6
		6			5	2		7
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2			5		8			
	3					8	2	1
6					2	3		

Brighten up your home to prevent falls

Approximately 25% of all seniors 65 and older suffer from falls annually.

This alarming number reminds all that taking steps to limit potential falls can go a long way in promoting positive health outcomes for seniors. There are several things you can do to help prevent falls, and while you can't control and change every environment to fit your needs, there are some things you can do around your home to make it safer. Here are a few steps you can take to reduce the chance of a fall.



Step 1: Adequate lighting

Use lamps and overhead lights to brighten up your home and make it easier to see and judge what is around you. Surely you know your way around your home, but you are still prone to miscalculations and missteps. A well-lit home provides a better range of vision and depth of awareness.

Step 2: Keep things within reach

Organize your clothes and other essential household items, such as food and kitchenware in reach. Limit the times you need to climb a chair or ladder to get what you need. If you need to reach something high up, ask for assistance from a friend, family member, or neighbor. Limit yourself to a one-story home or adjust your stairs and steps to be ADA-compliant.

Step 3: Leave a nightlight on

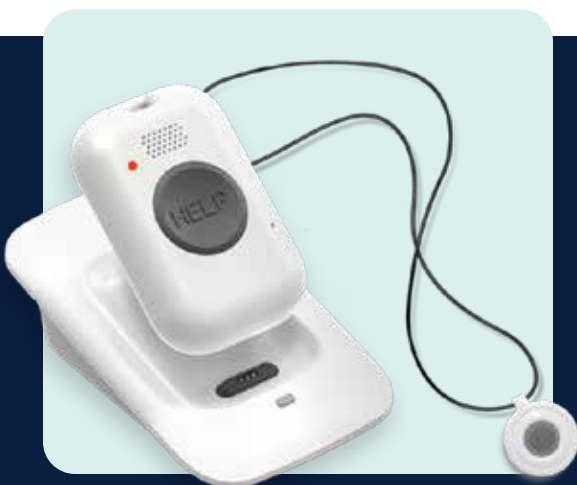
If you frequently use the restroom at night or get up and go to the kitchen to get a drink of water, provide yourself with a safe and visible pathway to get to where you need to be. Place a flashlight close to where you sleep, and if you need a drink of water in the middle of the night, then place a glass of water close to your bed and within reach.

Step 4: Remain aware

As obvious as it may sound, reminding oneself of the potential of falling may help reduce seemingly innocent accidents from happening. Count steps when going downstairs. Use guardrails when available. If you wear glasses, have hearing aids, or use a walker, keep them within reach and use them whenever possible. Sometimes the simplest of things can have a significant impact.

Step 5: When all else fails

Sometimes you can do everything right, and things go differently than planned. You've gone through all the steps and still somehow managed to fall. That's okay. Even if you don't have a crystal ball into the future, there is still one last step you can take to help assist you when you do fall: have a Personal Emergency Response System (PERS). PERS is a mobile device with a monitoring service that connects you to a 24-hour response center with the simple push of a button. With your Clever Care Health Plan you can have one device per year for a \$0 copay.



How to get a PERS

Call Connect America at 1-877-909-4047 (TTY: 711) to request a PERS unit or visit clevercare.connectamerica.com. A valid email address is required for registration.

Fall-proof your home

If you have a chronic condition such as diabetes or a cardiovascular disorder, you are eligible for two in-home safety assessments per year for a \$0 copay. To schedule an assessment, call Customer Service at (833) 388-8168 (TTY: 711).

Celebrating community

NEW locations for our Chinese and Korean-speaking Community Centers are now in Monterey Park and Koreatown!

Clever Care Health Plan is proud to announce the opening of our new Monterey Park and Koreatown locations. Our new locations, along with the Westminister Clever Care community center are here to assist members with questions about their healthcare plan and Medicare-related issues.

The services offered at these community centers are free to seniors and other visitors, along with resources for mental health, food banks, and other community assistance programs through Clever Care partnerships with non-profit organizations. Additionally, visitors to the community center have access to classes and seminars on wellness topics such as meditation, yoga, tai chi, and healthy nutrition. Our doors are open to all within the community. We hope to see you soon!

For more information on our locations or to get a schedule of upcoming events visit clevercarehealthplan.com/clever-care-community-centers/ or, call **(833) 721-4378** to speak to a Community Center representative.



**Koreatown | 928 South Western Ave., Suite 227
Los Angeles, CA 90006**

Our Koreatown Clever Care community center is staffed with bilingual English and Korean-speaking advisors.



**Monterey Park | 117 West Garvey Ave. #C
Monterey Park, CA 91754**

Our Monterey Park Clever Care community center is staffed with bilingual, English, Cantonese, and Mandarin-speaking advisors.



**Westminister | 9600 Bolsa Ave., Suite D
Westminister, CA 92683**

Our Westminister Clever Care Community Center is staffed with bilingual English and Vietnamese-speaking advisors.

Join one of our Member Community Advisory Committees



Clever Care's Member Community Advisory Committees are looking for Medicare-eligible members like you to join! Volunteers on each committee will play an essential role in raising awareness around the needs and concerns of the community they represent. Committee meetings will be in-language and held at our community center locations.

Volunteer committee members will be informed about upcoming programs and benefits and will join us in helping raise awareness about healthcare services available through Clever Care Health Plan's network of providers and services. The goal of each committee is to help improve and provide the best possible care for our members.

Committees Offered:

- Vietnamese
- Mandarin and Cantonese
- Korean
- English

Interested in joining?

To learn more or schedule an interview, call **(833) 721-4378** or stop by our community centers to talk to one of our representatives. We look forward to hearing from you!



7711 Center Ave.
Suite 100
Huntington Beach, CA 92647

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