



Clever Guide to

Benefits

2025 Medicare Advantage Plans





Health + Wellness, centered around you

Your Clever Guide to Benefits

The Clever Guide to Benefits will provide you with the following important information:

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Who we are

Clever Care is a company that offers Medicare Advantage plans that embrace our member's culture with the healthcare coverage they need. Our plans blend Eastern traditions with Western medicine.

We meet members on their terms. In the languages they speak.

Clever Care connects members to diverse networks of hospitals, doctors, brokers, and member advocates that speak their language.

We are committed to serving members across Southern California. As a part of this community, Clever Care ensures our members are never voiceless and always heard.

Community Centers

Clever Care has local community centers that provide free in-language resources in Vietnamese, Korean, Mandarin, and Cantonese.

We welcome you to drop into any one of our centers to connect with friends or participate in activities such as yoga, Tai Chi, DocTalks and healthy living seminars. Or stop by to enjoy a cup of tea and learn more about our Medicare plans.



Koreatown

(Korean, English)

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

Monterey Park

(Cantonese, Mandarin, English)

117 West Garvey Ave., Suite C
Monterey Park, CA 91754

Westminster

(Vietnamese, English)

9600 Bolsa Ave., Suite D&I
Westminster, CA 92683

Hours:

Monday to Friday: 9:00 a.m.–5:00 p.m.

Saturday:* 9:00 a.m.–4:00 p.m.

Phone: (833) 524-9258 (TTY: 711)

*Oct. 1–Dec. 7 only. Hours are subject to change.

What makes our plans different?



Three ways that Clever Care stands out from other Medicare Advantage plans:

1. Eastern medicine benefits

Eastern medicine is at the core of our benefit design. With our plans, you get coverage for herbal supplements, acupuncture, and other Eastern therapy treatments.

2. We speak your language

Our Member Services team is fluent in seven diverse languages, and we are committed to sending member communications in your preferred language. If you'd prefer to meet in person, our neighborhood community centers provide free in-language resources. Our network of over 2,000 bilingual doctors and specialists understand your culture.

3. Dedication to exceptional, personalized service

With our concierge approach, we handle member issues as our own. From scheduling doctor appointments to arranging transportation, we are here to support you every step of the way.

**Access to over 15,000 providers,
50+ leading hospitals, and 2,000+
bilingual doctors**



What's in our plans

Save money with a Clever Care plan. Check the boxes on the benefits you care about most

- | | |
|--|---|
| <input type="checkbox"/> Prescription drugs | <input type="checkbox"/> Rewards for getting annual exam and other screenings |
| <input type="checkbox"/> Acupuncture and other Eastern wellness services | <input type="checkbox"/> Worldwide emergency coverage |
| <input type="checkbox"/> A flex benefit card to use towards fitness, OTC, and herbal supplements | <input type="checkbox"/> Teladoc visits and 24-hour Nurseline |
| <input type="checkbox"/> Comprehensive PPO dental coverage* | <input type="checkbox"/> Rides to the doctor and pharmacy |
| <input type="checkbox"/> Hearing and vision coverage | <input type="checkbox"/> 24-hour medical monitoring device (PERS) |

Direct access to over 900 acupuncturists. No referral needed!

* Service requires a referral and/or prior authorization

We've got you covered. Prescription drugs starting at \$0.

All Clever Care plans offer Part D Prescription coverage. Get prescriptions filled at any participating pharmacy including local independent pharmacies, CVS, Rite Aid, and Walgreens. We also partner with BirdiRx, a full service, online pharmacy that will deliver safely to your home for free!

Standard Retail 30 Day Copays

	Longevity (HMO)	Value (HMO)	Total+ (HMO C-SNP) with VBI ¹	Total+ (HMO C-SNP)
Deductible	\$0	\$0	\$0	\$590
Tier 1: (Preferred Generic)	\$0	\$0	\$0	25% coinsurance
Tier 2: (Generic)	\$0	\$5	\$0	25% coinsurance
Tier 3: (Preferred Brand)	\$47	\$47	\$0	25% coinsurance
Tier 4: (Non-Preferred Brand)	\$99	\$99	\$0	25% coinsurance
Tier 5: (Specialty Tier)	33% coinsurance	33% coinsurance	\$0	25% coinsurance
Tier 6: (Select Care Drugs)	\$0	\$0	\$0	\$0

¹ The VBI program eliminates the cost-share amount of prescription drugs. Beneficiaries with diabetes or a cardiovascular disorder and qualify for Extra Help are eligible.

Extra Savings for Total+ Members

Clever Care provides enhanced benefits and lower prescription drug coinsurance as part of the Value-Based Insurance Design (VBI) program. To qualify, you must receive a low-income subsidy (Extra Help).

Clever Care will pay the full cost of prescription drugs during the Initial Coverage Stage for qualified Total+ (HMO C-SNP) enrollees.

Do you qualify for Extra Help?
Get \$0 copays on *all* tiers with *any* of our plans!

Eligibility for the Model Benefit or Reward and Incentive Program under the VBI Model is not assured and will be determined by the Plan after enrollment, based on relevant criteria (e.g., clinical diagnoses, eligibility criteria, participation in a disease state management program). Extra Help is a Part D Low-Income Subsidy (LIS) program from Medicare that helps pay for prescription costs.

Flexible health and wellness



Clever Care's flex benefit card puts you in charge

Our plans include a Benefits Mastercard® Prepaid Card brought to you by NationsBenefits to use towards fitness, OTC items, and herbal supplements. A flex benefit card offers the freedom and flexibility to customize your health and wellness goals around the things you care about the most.

A quarterly allowance will be loaded onto the card. No reimbursement hassles! More dollars can be added throughout the year by earning rewards for completing eligible healthy activities.

Fitness

Staying active is an important part of staying healthy. Whether you're meeting friends for a round of golf, getting in an early morning swim, or taking Zumba classes at the gym, it all adds up to a healthy you! With Clever Care, our fitness benefit is more than just a gym membership. Did you know you can use your flexible allowance to pay for the following fitness activities?



24 Hour Fitness
LA Fitness
Golf



Yoga
Pilates
Tai chi



Swimming, water aerobics
Tennis, pickleball, table tennis
Dancing classes

A flex benefit card on your terms.



Over-the-counter items and herbal supplements

The Benefits Mastercard® can be used in participating stores, online, or through our mail order catalogs to buy:

OTC Items

Pain relievers	Sunscreen
Cold, flu and allergy medication	Vitamins
First aid supplies	Toothbrushes and toothpaste

Herbal Supplements

Red Ginseng	White Flower Oil
Bird's Nest	Se Ci Yu Medicated Oil
Tiger Balm	Cordyceps
Eagle Brand Medicated Oil	

These items and hundreds more are available to Clever Care members through the flex allowance benefit.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

*Eligibility for the Model Benefit or Reward and Incentive Program under the VBID Model is not assured and will be determined by the Plan after enrollment, based on relevant criteria (e.g., clinical diagnoses, eligibility criteria, participation in a disease state management program).



Scan for product catalogs and participating locations.

Get rewarded for healthy activities

Put extra reward dollars on your flex benefit card

Earn rewards for completing your annual wellness visit, health screenings and more activities. The eligible reward amount will vary by plan:

- **Longevity, Value:** Up to **\$300**
- **Total+:** Up to **\$600***

All reward dollars earned will be added to your Benefits Mastercard® and can be used to purchase:

- Groceries (healthy food)
- OTC items
- Herbal supplements
- Gym membership or fitness activities



Keep your smile healthy with PPO dental

Get more than just free cleanings with comprehensive dental coverage. Pay a \$0 copay up to your allowance amount for in-network dental services, including:

Comprehensive*

- Deep teeth cleaning
- Fillings and repairs
- Root canals (Endodontics)
- Dental crowns (Caps)
- Implants
- Bridges, dentures, extractions
- and more!

Preventive

- 2 Oral exams
- 2 cleanings
- 1 Fluoride treatment
- 1 X-ray

With a PPO, you have the flexibility to go to *any* dentist of your choice, with the option to save by choosing from one of over 7,000 in-network dentists through DentaQuest.

Pay a \$0 copay for dental up to the plan's allowance amount, as listed in the plan comparison table on page 12. The allowance amounts are paid quarterly, and any unused amount will carry over to the next quarter, and expire December 31, 2025.

Flexibility to see any dentist with PPO dental

* Service requires a referral and/or prior authorization

Have a chronic condition?

Get the most from your benefits.

If you have been diagnosed with a qualifying chronic condition, you may be eligible for Special Supplemental Benefits for Chronically Ill (SSBCI). Qualifying conditions include:†

- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic alcohol or drug dependency
- Chronic and disabling mental health conditions
- Chronic heart failure
- Chronic lung disorders
- Dementia
- Diabetes
- End-stage liver disease
- End-stage renal disease
- HIV/AIDS
- Neurologic disorders
- Severe hematologic disorders
- Stroke

These extra benefits will help you save money and focus on your well-being:



Grocery

Get extra money towards everyday costs. A monthly grocery allowance loaded onto your flex benefit card makes it easy to save.



Meals

A healthy and consistent diet is an important part of managing your condition. Clever Care offers up to 42 nutritious, culturally inspired meals delivered to your home.



In-Home Support & Safety

Daily living activities can be challenging when living with a chronic condition. Get free in-home care to help with bathing, dressing, cooking, and more; plus up to two in-home safety assessments per year.



Telemonitoring

Remote patient monitoring includes a blood pressure monitor, digital weight scale, glucometer, or pulse oximeter that can send automatic biometric updates directly to your case management team who will help manage your care from the comfort of your home.



Social Needs Benefits

Enjoy a companion visit for social support. Services include 4-hour shifts up to 24 times each year.



Support for Caregivers (Respite Care)

If you have a primary caregiver, they can take a short break or even a vacation. Respite care includes up to 40 hours of care giving services per year.

†These benefits are part of a special supplemental program for the chronically ill. Not all members will qualify. Total+ enrollees are automatically approved.

2025 Clever Care Medicare Advantage Plans

	Longevity (HMO)	Value (HMO)	Total+ (HMO C-SNP) with Full Medi-Cal ¹	Total+ (HMO C-SNP) without Full Medi-Cal ¹
Monthly Premium	\$0	\$0	\$0	\$18.40
Part B Reduction	\$1.20/month (San Diego County)	\$105-\$110/month (varies by county) ²	N/A	N/A
Out of Pocket Max	\$1,200	\$2,900	\$0	\$9,350
PCP Visits	\$0	\$0	\$0	20% coinsurance
Specialist Visits	\$0	\$5	\$0	20% coinsurance
Hospital Stays	\$0 copay Unlimited days	\$100 days 1-5 \$0 days 6-90	\$0 deductible \$0 days 1-60 \$0 days 61-90	\$1,632 deductible \$0 days 1-60 \$408 days 61-90 ³
Urgent Care/ER	\$0 Urgent/\$90 ER	\$0 Urgent/\$125 ER	\$0 Urgent/\$0 ER	\$25 Urgent/\$95 ER
Worldwide Coverage	\$85,000	\$55,000	\$100,000	\$100,000
Transportation	24 one-way trips	16 one-way trips	48 one-way trips ⁴	24 one-way trips
Personal Emergency Response System (PERS)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Dental	\$2,200 maximum per year	\$800 maximum per year	\$2,200 maximum per year	\$2,200 maximum per year
Eyewear Coverage	\$200 allowance per year	\$200 allowance per year	\$200 allowance per year	\$200 allowance per year
Hearing	\$600 per ear allowance/year	\$600 per ear allowance/year	\$600 per ear allowance/year	\$600 per ear allowance/year
Acupuncture	\$1,900 maximum per year	\$1,000 maximum per year	\$2,000 maximum per year	\$2,000 maximum per year
Eastern Wellness	24 Visits	12 Visits	24 Visits	24 Visits
Flex Benefit (OTC + Herbal Supplement + Fitness)	\$900 maximum per year	\$200 maximum per year	\$800 maximum per year	\$800 maximum per year
Grocery	\$40 monthly allowance ⁵	\$25 monthly allowance ⁵	\$125 monthly allowance ⁴	N/A



Find the right Medicare plan for you

Clever Care offers three Medicare Advantage plans designed to fit your healthcare needs, lower out-of-pocket costs, and put money back into your pocket.

This plan may be for you if you are looking for...

Longevity (HMO)	Extensive coverage including rich supplemental and Eastern medicine benefits for a \$0 monthly premium and low out-of-pocket costs.
Value (HMO)	Dependable coverage for a \$0 monthly premium. Clever Care will pay your monthly Medicare Part B premium throughout the year.
Total+ (HMO C-SNP)	A plan for people who have certain chronic conditions. If eligible for Medi-Cal, get a \$125 monthly grocery allowance, up to 48 rides to your doctor, and \$0 copay for medications. ^{1,4}

Need help comparing plans? Call us today.
We can help! (833) 445-7729 (TTY: 711)

¹ Total+ is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification that you have a qualifying chronic condition. Not all members qualify. If you have full Medi-Cal the cost of services will be paid in full by Medi-Cal or a third party. If you don't, the amount paid for services will vary.
² Los Angeles, Orange: \$110 per month; Riverside, San Bernardino, San Diego: \$105 per month. ³ Hospital (Part A) amounts are for 2024 and may change in 2025.
^{4, 5} See page 15 for details about eligibility for these benefits. Not all members qualify. Other eligibility and coverage criteria apply.

Our Medicare advisors are here to help

Our advisors **speak your language** and are with you every step of the way.

Are you a fitness guru who rarely visits the doctor? Do you visit multiple specialists? Would you like to save money on herbal supplements? How important is getting a reduction on your Part B premium? Which coverage should you choose? You have questions and we have answers.

Let's find the right plan for you



Select a doctor from our large provider network.

It's important to have providers you trust. Do you want to keep your doctor and any specialists? Do you want a doctor that speaks your language? Find Clever Care healthcare providers here:



Review your prescription medications.

If you are taking any prescription medications, make sure they are included on your Clever Care plan and even get an estimate on the out-of-pocket cost.



Know your eligibility.

Find out if you're eligible for more benefits if you have certain medical conditions, qualify for both Medi-Cal and Medicare, or get Extra Help with prescription costs.

**Call Clever Care at (833) 445-7729 (TTY: 711) to get started.
Or meet with your broker.**

Important choices can be simple choices

Choosing a health plan can be challenging. Let us take the worry away.

Clever Care Health Plan, Inc. is an HMO and HMO C-SNP with a Medicare contract. Enrollment depends on contract renewal. Enrollment may be limited to specific times of the year unless you meet certain criteria, such as qualifying for a Special Enrollment Period.

4 The grocery and transportation benefits are dependent on eligibility of the VBI Model and will be determined by the plan after enrollment, based on relevant criteria that includes qualification for Extra Help (LIS). **5** If you have cardiovascular disorders, chronic and disabling mental health conditions, chronic heart failure, chronic lung disorders, diabetes, or another eligible chronic condition not listed here you may be eligible for a special supplemental program for the chronically ill. Not all members qualify. Other eligibility and coverage criteria apply.



7711 Center Avenue
Suite 100
Huntington Beach, CA 92647

Call to learn more

(833) 445-7729 (TTY: 711)

If you're a Clever Care member, call here:

(833) 388-8168 (TTY: 711)

October 1 – March 31
8 am – 8 pm, 7 days a week

April 1 – September 30
8 am – 8 pm, Mon – Fri