

Member Guide



2023 Clever Care Medicare Advantage Plans

Your helpful guide to getting started as a Clever Care member.



Welcome Valued Member

THANK YOU FOR CHOOSING CLEVER CARE.

We are committed to providing you with the highest quality health care. This member guide will give you an overview of the benefits included in your plan and will help you learn how to use these valuable services.

You may start using your benefits on your effective date.

Our customer service representatives are available if you need help understanding your benefits or to answer any questions. Call **(833) 388-8168 (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.

Thank you for entrusting us with your health care needs. We are proud to serve you today and in the future.



Myong Lee (명 리) Co-founder, Clever Care Health Plan, Inc.



Hiep Pham Co-founder, Clever Care Health Plan, Inc.





Your Plan Documents

ALL PLAN DOCUMENTS ARE AVAILABLE ON OUR WEBSITE.

Evidence of Coverage (EOC)

The EOC details the plan coverage, how much you pay, and more. Visit **clevercarehealthplan.com/eoc**

Provider Directory

Our search tool allows you to look up PCPs, specialists, and facilities. Visit **clevercarehealthplan.com/provider**

Pharmacy Directory

Find pharmacy locations that are in the Clever Care network. Visit **clevercarehealthplan.com/pharmacy**

Formulary (List of Covered Drugs)

Look up generic or brand name drugs to see if they are covered under your plan and how much you will pay. Visit clevercarehealthplan.com/formulary

For help or to request a printed copy of one of these documents be mailed to you, please call us at **(833) 388-8168 (TTY: 711)**.

Managing Your Medical Care

Once enrolled in Clever Care, you select a Primary Care Physician (PCP). All medical care must be coordinated by your PCP; otherwise, you will be responsible for the cost of treatment.

Member ID Card

The ID card has your PCP, Medical Group, and other important plan information. Show your card whenever you receive care or pick up prescription medicine.

How To Receive Care

For Preventive Care

Contact the PCP listed on your ID card to schedule your 'Welcome to Medicare" or "Annual Visits. The doctor will also be the one to call if you are sick or need treatment.

For Specialist Care

If needed, your PCP will arrange for you to see an in-network specialist.

FRONT OF THE CARD



This number identifies you as a member of our plan

This is what you pay for these services

BACK OF THE CARD

Has our customer service phone number and other information that is helpful to your doctor.





How to change your PCP or Medical Group

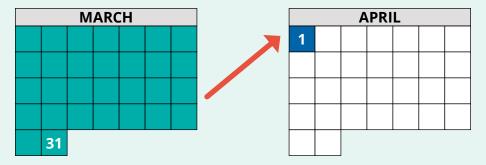
You may change your PCP or Medical Group at any time. Call Customer Service and a new ID card will be mailed to you 5–7 business days after your request.

KEY: Change request date 1 Effective date

SCENARIO 1:

You want to change to a new PCP in the same Medical Group/IPA

- 1. Your request must be received **on or before the last day** of the month.
- 2. The change will take effect on the **first day of the next** month.



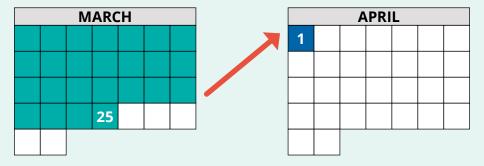
SCENARIO 2:

You want to change to a new Medical Group or IPA, and keep your PCP

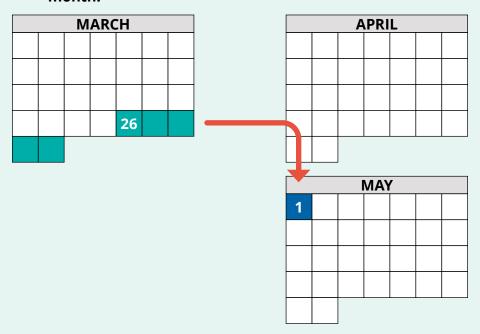


OR You want to change to a new PCP and a new Medical Group or IPA

- 1. A request is received on or **before the 25th** of the month.
- 2. The change will take effect on the first day of the next month.



- 1. A request is received **after the 25th** of the month.
- 2. The change will take effect on the first day of the following month.





Pharmacy Benefits

All Clever Care Medicare Advantage plans include coverage for prescription medications.

What you need to know:

- Get prescriptions filled at any participating pharmacy, including local independent pharmacies, CVS, Rite Aid, Walgreens, and other pharmacy locations.
- You have a \$0 copay for all Tier 1 drugs during the Initial Coverage stage.
- Important Message About What You Pay for Insulin You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter its cost-sharing tier.
- Some select insulins will be a \$0 copay.

MAIL-ORDER PHARMACY

BirdiRx is your full-service, online pharmacy. This free service is a convenient way to fill most extended-day prescriptions. When you use this pharmacy, you save money, skip the line at the local pharmacy and get most of your medications delivered safely to your home for free!

TIP: Save even more! Ask your doctor to write your prescription for 100 days.



- Create your member profile at birdirx.com and click "Get Started."
- 2. Ask your doctor to send your 100-day prescription directly to **BirdiRx**.
- 3. **BirdiRx** will help transfer your prescriptions to their service.

If you have questions, call Birdi at 1-855-247-3479 Monday – Friday 5:00 a.m. – 5:00 p.m., Saturdays 6:00 a.m. – 10:00 a.m. Pacific Time. They are closed on Sundays.

What you need to know

- Free shipping takes 3–5 days for delivery.
- Track your prescriptions and order history by signing into their website.
- A notification reminder will be sent to you so that you can place your refill order by signing into their website.
- You can authorize another person or family member as your 'representative,' which allows **BirdiRx** to share your information.

FINANCIAL HELP FOR PRESCRIPTIONS

People with limited incomes may qualify for Extra Help, a program to help pay for their prescription drug costs. To see if you qualify for Extra Help, call:

- 1-800-MEDICARE (1-800-633-4227). TTY users should call (877) 486-2048, 24 hours a day, seven days a week;
- The Social Security office at (800) 772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call (877) 486-2048; or
- Your state Medicaid office.

Getting Care When You Can't See Your PCP

GETTING CARE IN A NON-EMERGENCY

We offer options for you to get medical help and advice when you can't see your doctor and need non-emergency treatment. Any of these options are useful if you have a:

- · Fever, cold, or flu
- Sinus infection
- Ear infection

DEPENDING ON THE SITUATION, ONE OF THESE SERVICES MAY BE USED IN A NON-EMERGENCY SITUATION.

24-hour Nurseline

A registered nurse is available 24 hours a day, seven days a week, to provide advice or answer medical questions. Call 1-800-396-1961 (TTY: 711) if you have concerns about symptoms you are experiencing, medical tests, medications, or minor illnesses or injuries.

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 you are 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 is required for your first use.

MinuteClinic™

MinuteClinics™ are walk-in health care services staffed by nurse practitioners and physician assistants. You can often find MinuteClinics™ inside CVS/pharmacy stores.

Urgent Care

Go to an urgent care center for situations that need immediate attention but are not life-threatening. These centers are typically used if it is after hours, and your PCP is not available. Urgent care is a good option if you have a minor sprain or broken bone.



GETTING CARE IN AN EMERGENCY



Personal Emergency Response System (PERS)

PERS provides easy access to 24/7 Emergency and Concierge Services at the press of a button through a mobile device or in-home system. To request a PERS unit call Connect America at 1-877-909-4047 (TTY: 711) or visit clevercare.connectamerica.com.

Emergency Room (ER)

Go to the nearest Emergency facility or **call 911**. If you experience a life-threatening medical emergency:

- Allergic reaction
- Head or eye injury
- Shortness of breath
- Sudden chest pain
- Severe bleeding or broken bones

Notify Clever Care about your emergency within 48 hours. We need to be involved with coordinating your care.

Benefits at a Glance

PLAN YEAR 2023

This is a summary. For a complete description of benefits, costsharing, exclusions, and limitations refer to your **Evidence of Coverage (EOC)**.



PCP and Specialist Office Visits **\$0**

copay per visit



Prescription Drug Coverage (for Tier 1 drugs)

\$0 copay



Acupuncture

\$0

copay up to your allowance amount.



Eastern Wellness Treatments

\$0

copay up to your allowance limit.



Transportation (non-emergency)

\$0

copay, one-way, up to your trip allowance amount.



Urgent care and emergency room visits

Refer to your member ID card for the copay amounts.







Health & Wellness, Dental, Hearing, and Vision

Everyone gets an annual allowance to help pay for these services.



BENEFITS FOR MEMBERS WITH CHRONIC CONDITIONS

Members diagnosed with a qualifying chronic condition may be eligible for these extra supplemental benefits. Qualifying conditions are:

- Chronic alcohol and other drug dependence
- Autoimmune disorders
- Cancer, excluding pre-cancer conditions
- Cardiovascular disorder
- Chronic heart failure
- Dementia
- Diabetes mellitus
- End-stage liver disease

- End-stage renal disease (ESRD) requiring dialysis
- Severe hematologic disorders
- HIV/AIDS
- · Chronic lung disorders
- Chronic and disabling mental health conditions
- Neurologic disorders
- Stroke

Benefit	What you get
Meal delivery for chronic conditions	No cost for up to 42 meals.
Grocery allowance	\$25 per month
Social needs companionship	Up to 96 total hours per year
Telemonitoring service	No cost for this service
In-home support services	No cost for respite care
Support for the caregiver	No cost for up to 40 hours per year
In-home Safety Assessment	No cost for this service

What you need to know:

- The benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members will qualify.
- Prior authorization is required. Call Customer Service for help.
- Grocery benefit can be used at CVS, Food 4 Less, Ralphs, RiteAid, Walgreens, and WalMart. More locations are coming soon.

Fostern Medicine Benefits

This is a summary of your Eastern wellness benefits. For a complete description of the benefits, cost-sharing, exclusions, and limitations, refer to your plan-specific EOC.

It is important to talk to your doctor before starting an acupuncture or eastern wellness service. Refer to the Clever Guide to Eastern Medicine for details on each service.

Visit clevercarehealthplan.com/eastern-medicine.



ACUPUNCTURE

What you need to know:

- You pay \$0 for visits up to the maximum plan amount, per year.
- You must obtain acupuncture from a Clever Care contracted and licensed acupuncturist.
- No prior authorization required.



EASTERN WELLNESS SERVICES BEYOND ACUPUNCTURE

What you need to know:

- You pay \$0 for up to the maximum allowed service visits per year.
- You must obtain Eastern wellness services from a Clever Care contracted and licensed acupuncturist.
- · Unused visits will not carry over.

Eastern wellness services included in your Clever Care plan:

- Cupping
- Tui Na massage therapy
- Gua Sha
- Reflexology



Health & Wellness Flex Card



YOUR HEALTH YOUR WAY!

With the Clever Care flexible health and wellness allowance, you get to decide how and where to spend your allowance (up to the allowance amount). If you need help using this benefit, call our Customer Service team.



A flex Mastercard® from Clever Care Health Plan will be mailed to you shortly after enrollment.

- 1. Activate your card by calling **(833) 647-9633**. Have your flex card and Member ID card handy.
- 2. Always select **CREDIT** when making a purchase.
- Track your allowance spending and balance or place OTC orders. Register and log in to **flexccmapd.com**.

What you need to know:

- Allowance amounts are available quarterly (January 1, April 1, July 1, and October 1).
- The unused balance amount will not carry over.
- You are responsible for all costs over the allowance amount.
- Like a gift card KEEP IT SAFE!

Important to know:

- Purchases should be made 48 hours prior to the last day of the month to ensure funds are pulled from the current quarter.
- Each vendor has their own return policy.
- Any returns must be initiated no later than the 25th day of the last month of the guarter.
- Credit is only given to items returned within the same quarter they were purchased.

How to Use Your Flex Card

All Clever Care Medicare Advantage plans provide members with a quarterly allowance to help pay for fitness activities.



Improve your body, balance, and mind by joining a gym, playing golf, or doing a fitness activity. Participating locations may vary, and restrictions apply. Some eligible locations include: YMCAs, Los Angeles City Golf Courses, Lakewood Golf Course, Oceanside Golf Course, Chuze Fitness, LA Fitness, 24 Hour Fitness, Orangetheory, CorePower Yoga, Esporta Fitness, and Club Pilates.

Call Customer Service if you need help using your flex Health & Wellness card.

Members of Clever Care's Longevity, Value, and Jasmine plans also have the opportunity to use their annual flexible allowance for over-the-counter items and herbal supplements.

All members can earn reward dollars which can be spent on OTC and herbal supplements. Go to the *Member Reward and Incentive Program* section of this guide for details on how to start earning your member rewards.



OVER-THE-COUNTER BENEFIT (OTC)^{1,2}

Purchase non-prescription medications, including pain relievers, allergy treatments, and other qualified items from an approved, participating store including, CVS/Pharmacy, Rite Aid, Walgreens, Walmart Pharmacy, and more.

A list of items available for purchase and a complete catalog can be found at **clevercarehealthplan.com/otc-catalogs**.

My Preventive Care Checklist

Prepare for your Welcome to Medicare or Annual Wellness visit by completing this form. Bring it with you to your appointment to discuss with your doctor. It is important that you have an annual visit with your doctor each year.

Name:			
Appointment date:			
PCP Name:			
KNOW YOUR NUMBER	RS		
Blood pressure:/	'	Body m	ass index (BMI):
Overall cholesterol value	:	Blood su	ugar (A1c):
Cholesterol (LDL value): _		Choleste	erol (HDL value):
REVIEW CURRENT MEI	DICATI	ONS	
Drug:	Dosag	ge:	Frequency:
Drug:	Dosag	ge:	Frequency:
Drug:	Dosag	ge:	Frequency:
Drug:	Dosag	ge:	Frequency:
Drug:	Dosag	ge:	Frequency:
Drug:	Dosag	ge:	Frequency:
Drug:	Dosag	ge:	Frequency:

Appointments	Last Appointment	Next Appointment
Preventive care		
Routine eye exam		
Dental exam/cleaning		
Hearing test		
Screenings	Last Appointment	Next Appointment
Colorectal		
Diabetes: Retinal eye exam		
A1c		
Kidney		
Women: Breast cancer Bone density		
Vaccinations	Last Appointment	Next Appointment
Flu		
Pneumonia		
COVID-19		
Notes:		





NATURAL HERBAL SUPPLEMENTS^{1,2}

Herbal supplements are eligible for purchase through the *Clever Care Nations OTC and Herbal Supplement Catalog*, from the following retail stores or from an approved Clever Care participating provider.

Log in to the Clever Care Member Portal (members.clevercarehealthplan.com) for the list of approved items and order forms,

TS Emporium

Purchase in-store or by mail order (use the paper order form).

Store Location	Phone Number
17520 Castleton St, City of Industry	(626) 322-2800
1457 S Nogales St, Rowland Heights	(626) 839-0022
401 E Garvey Ave, Monterey Park	(626) 307-0794
122 W Garvey Ave, Monterey Park	(626) 288-8788
5439 N Rosemead Blvd, San Gabriel	(626) 307-0794

K Natural USA / K Natural One

Purchase in-store or by mail order (use the paper order form).

Store Location	Phone Number
9852 Garden Grove Blvd, Garden Grove	(213) 453-6624
3130 W Olympic Blvd, Los Angeles	(323) 737-8888



Nam Bac Hang

Purchase in-store.

Store Location	Phone Number
9292 Bolsa Ave, Westminster	(714) 897-8998

- ¹ OTC and herbals supplements are not covered benefits under the Clever Care Fortune Medicare Advantage plan; However, they are available for this plan as a member reward.
- ² The products and claims made about specific herbal supplement products purchased through the Clever Care Flex Health & Wellness benefit, Preventive Care Rewards Program, or Prescription Drug Adherence Reward Program have not been evaluated by the United States Food and Drug Administration and are not approved to diagnose, treat, cure or prevent disease. Some herbal supplements may cause interactions with your prescribed medications. Please consult with your clinician or doctor.

Supplemental Benefits



Clever Care gives you a **quarterly allowance** to pay for both preventive and comprehensive dental procedures.

Services may include:

- Oral exam(s)
- Cleaning(s)
- Dental X-ray(s)
- Fluoride treatment

- Fillings
- Crowns
- Root canals

What you need to know:

- You can go to any dentist of your choice. If you go to a Liberty Dental dentist, your out-of-pocket cost may be lower.
- The allowance amounts are paid quarterly.
- The unused balance amount will carry over to the quarter.
- You are responsible for costs over the allowance and/or the plan-allowed amount for out-of-network services.
- Pre-treatment authorization is required for restorative crowns and fixed prosthodontics.



What you need to know:

- You pay **\$0** for one routine eye exam a year.
- Use your allowance to pay for frames, lenses, or contacts.
- You are responsible for all costs over the allowance amount.
- You must receive care and services from an EyeMed contracted provider.

To find an eye doctor, call **EyeMed** at (866) 483-4733 (TTY: 711), **Oct 1 – Mar 31:** Monday – Sunday, 5 a.m. – 8 p.m. **Apr 1 – Sep 30:** Monday – Saturday, 5 a.m. – 8 p.m., Sunday 8 a.m. – 5 p.m. Pacific time. Or visit **eyedoclocator.eyemedvisioncare.com/member** and select *Insight Network*.





What you need to know:

- You pay \$0 for a routine hearing exam.
- You pay **\$0** for evaluation and fitting for hearing aids.
- Use your allowance to pay for hearing aids each year.
- You are responsible for all costs over the allowance amount.
- You must receive care from a NationsHearing contracted provider.

To schedule a hearing test, call **NationsHearing** at (866) 304-7577 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m. Pacific time. Or go to **clevercare nationsbenefits.com**.

IMPORTANT:

Any unused Dental, Vision, or Hearing allowance amounts will expire on **December 31, 2023**

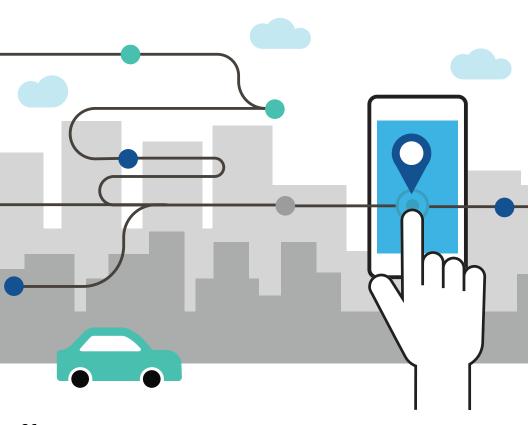
Supplemental Benefits (Cont'd)



This plan covers non-emergency medical transportation rides through CareCar.

What you need to know:

- Schedule a ride by calling (844) 743-4344 or go online to getcarecar.com
- Rides are one-way and have a maximum of 25 miles per trip.
 Number of one-way trips per year will vary by plan.
- CareCar can accommodate wheelchair or gurney transport.
 Request at least 48 hours in advance.
- Trips scheduled under 24 hours are fulfilled to the best of CareCar's ability and not guaranteed







PERSONAL EMERGENCY RESPONSE SYSTEM (PERS)

This monitoring device will connect you to 24-hour emergency response at the push of a button.

What you need to know:

- This device is good to have if you are at risk of falling or live alone
- You pay \$0 for the device and service



POST-DISCHARGE MEALS

Medically tailored and culturally inspired meals (up to 84 meals) are available immediately following an inpatient hospital or skilled nursing facility stay. Outpatient surgery visits are excluded.

What you need to know:

- Meal service may be coordinated by you or a designated family member at the time of discharge.
- If you have questions about this service please call Customer Service at **(833) 388-8168 (TTY:711)**.



Member Rewards And Incentives



Rewards earned throughout the year will be added to your Flex Allowance card. The reward amounts can be used to purchase OTC items, herbal supplements, qualifying grocery items, or fitness activities.

PREVENTIVE CARE REWARD PROGRAM

Participation in activities that promote improved health and prevent injuries and illness deserves to be rewarded Complete any combination of the following wellness activities to earn up to **\$300** in rewards.

Activity	Reward
Complete the Health Risk Assessment (HRA) within 90 days of enrollment	\$20
Complete an Annual Wellness Visit with a PCP	\$50
Get the annual flu vaccine	\$10
Get the COVID-19 vaccine	\$10
Complete a diabetic retinal eye exam	\$30
Complete an at-home wellness check	\$50
Complete a post-hospitalization visit, with your PCP, within 30 days of discharge	\$50
Complete cancer screenings:	
Breast	\$50
Cervical	\$25
Prostate	\$20
Complete one colon cancer screening	\$25
Colonoscopy	
Sigmoidoscopy	
CT colonography	
FIT-DNA	
Fecal Occult Blood Test (FOBT)	
Complete two diabetic prevention measures:	\$25
Blood Glucose A1c test	
Urine test (uACR and eGFR)	

What you need to know:

- Submit a completed verification form to Clever Care, signed by your PCP. **Call us or go to our website for the form.**
- Limit of one reward per activity during the current benefit year, unless otherwise noted.

Rewards can be used to purchase, OTC items, herbal supplements, approved grocery items and/or fitness activities. Go to **clevercarehealthplan.com/otc-catalogs** to view the OTC product catalog.

PRESCRIPTION DRUG ADHERENCE REWARD PROGRAM

This reward program is designed to encourage a healthy lifestyle for members with diabetes.

What you need to know:

Each completed activity listed below will earn you a **\$50** reward for managing your diabetes Eligible participants can earn up to **\$100** in flex rewards every quarter, not to exceed **\$300** a year.

- Have an adherence rate of 90% or better to your diabetic medications and complete a Comprehensive Medication Review (CMR) with a medication therapy management pharmacist.
- Attend a diabetes management class and fill a prescription for certain cholesterol-lowering medications (called statins) within the same quarter you attended the diabetes management class. Be sure to keep your receipts as they will be required for proof of completion.

Rewards can be used to purchase, OTC items, herbal supplements, approved grocery items and/or fitness activities. Go to **clevercarehealthplan.com/otc-catalogs** to view the OTC product catalog.



IMPORTANT:

After approval, preventive care and drug adherence rewards will be added to the rewards allocation wallet on your flex allowance card. Any unused rewards will expire at the end of the calendar year.



Our commitment to you

NOTICE OF PRIVACY PRACTICES

Clever Care Health Plan, Inc. (Clever Care) is required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or "disclose" that information to others. You also have rights regarding your health information that are described in this notice. We are required by law to abide by the terms of this notice.

We will provide you with this information either by direct mail or electronically, in accordance with applicable law. If we maintain a website for your particular health plan, we will post the revised notice on our website, **members.clevercarehealthplan.com**.

We reserve the right to make any revised or changed notice effective for information we already have and for information that we receive in the future. Clever Care collects and maintains oral, written, and electronic information to administer our business and to provide products, services, and information of importance to our enrollees. We maintain physical, electronic, and procedural security safeguards in the handling and maintenance of our enrollees' information, in accordance with applicable state and federal standards, to protect against risks such as loss, destruction, or misuse.

Member Rights & Responsibilities

Your Rights as a Clever Care Member

You have the right to receive information in a way that meets your needs, is secure, and promotes transparency and quality of treatment. Your rights include but are not limited to:

- · Being treated with fairness, respect, and dignity
- Materials available in alternate languages and formats
- Timely access to covered services and drugs
- Confidence that your personal health information is protected
- Making recommendations about Clever Care's member rights and responsibilities policies

- Knowing your treatment choices and participating in decisions about your healthcare
- Appealing medical or administrative decisions Clever Care has made by using the appeals and grievance process
- The ability to make complaints about Clever Care or the care provided and feel confident it will not affect the way you are treated

Member Responsibilities

As a member of Clever Care, you have the responsibility to:

- Become familiar with your coverage and the procedures youmust follow to get care as a member
- Tell your PCP and other healthcare providers that you are enrolled in Clever Care and if you have other coverage
- Give your PCP and other providers complete and accurate information to care for you; then, follow the treatment plans and instructions that you agree upon with your providers.

Our full notice of privacy practices, and member rights and responsibilities are provided in the Evidence of Coverage (EOC) or at **clevercarehealthplan.com/eoc**.

We must use and disclose your health information to provide that information:

- To you or someone who has the legal right to act for you (your personal representative) in order to administer your rights as described in this notice; and
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected.

We have the right to use and disclose health information for your treatment, to pay for your health care and to operate our business. For example, we may use or disclose your health information:

 For Payment, For Treatment, For Health Care Operations, To Provide You Information on Health-Related Programs or, For Plan Sponsors, For Underwriting Purposes, For Reminders

We may use or disclose your health information for the following purposes under limited circumstances:

 As Required by Law, To Persons Involved With Your Care. For Public Health Activities, For Reporting Victims of Abuse, Neglect or Domestic Violence, For Health Oversight Activities, For Judicial or Administrative Proceedings, For Law Enforcement Purposes, To Avoid a Serious Threat to Health or Safety, For Specialized Government Functions, For Workers' Compensation, For Research Purposes, To Provide Information Regarding Decedents, For Organ Procurement Purposes, To Correctional Institutions or Law Enforcement Officials, To Business Associates

If a use or disclosure of health information described above in this notice is prohibited or materially limited by other laws that apply to us, it is our intent to meet the requirements of the more stringent law.

Fraud Waste & Abuse

YOU CAN HELP PREVENT HEALTH CARE FRAUD.

The National Health Care Anti-Fraud Association estimates that the financial losses from health care fraud are about \$100 million per day. You can help Clever Care to prevent, detect, and correct health care fraud by reporting any suspicious activity. When you report a situation that may be potential health care fraud, you're doing your part to help save money for the health care system.

WHAT IS HEALTH CARE FRAUD, WASTE AND ABUSE?

Fraud occurs when someone knowingly and willfully submits a false claim that results in inappropriate payments. *Examples:* Billing for services not rendered, falsifying a patient's diagnosis to justify unnecessary procedures, or accepting kickbacks for patient referrals.

Waste is overuse of services or other practices that, directly or indirectly, results in unnecessary medical costs. This includes the misuse of resources which is not generally considered a criminally negligent action.

Examples: Ordering excessive diagnostic tests, overuse of office visits, or a pharmacy sending medications to members without confirming they still need them.

Abuse is an action that may result in unnecessary medical costs. When a person or entity unknowingly or purposely misrepresents

fact to obtain payment, this is abuse.

Examples: Charging in excess for services or supplies, providing medically unnecessary services, or going to different doctors or emergency rooms to obtain pain medication.

REPORT POTENTIAL FRAUD, WASTE AND ABUSE (FWA)

Clever Care provides you various ways to report potential FWA issues. For more information on how to report, visit our website.

Non-Discrimination and Accessibility Requirements

DISCRIMINATION IS AGAINST THE LAW

Clever Care Health Plan Inc. (herein referred to as Clever Care) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). Clever Care does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). Clever Care:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call (833) 388-8168 (TTY: 711).

If you believe that Clever Care has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity), you can file a grievance with:

Clever Care Health Plan

Attn: Civil Rights Coordinator

7711 Center Ave

Suite 100

Huntington Beach, CA 92647

E-mail:

civilrightscoordinator@ccmapd.com

Fax:

(657) 276-4721

You can file a grievance by mail, fax, or email. If you need help filing a grievance, our Clever Care Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at:

U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at hhs.gov/ocr/office/file/index.html.

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at (833) 388-8168 (TTY:711). Someone who speaks English/Language can help you. This is a free service.

Español (Spanish): Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al (833) 388-8168 (TTY:711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务,帮助您解答关于健康或 药物保险的任何疑问。如果您需要此翻译服务,请致电(833)808-8153 (TTY:711)(普通話)。我们的中文工作人员很乐意帮助您。这是一项免费 服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為 此我們提供免費的翻譯服務。如需翻譯服務,請致電 (833) 808-8161 (TTY:711) (粵語)。我們講中文的人員將樂意為您提供幫助。這是一項免 費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa (833) 388-8168 (TTY:711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au (833) 388-8168 (TTY:711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi (833) 808-8163 (TTY:711) sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter (833) 388-8168 (TTY:711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 (833) 808-8164 (TTY:711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону (833) 388-8168 (ТТҮ:711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें (833) 388-8168 (TTY:711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero (833) 388-8168 (TTY:711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portugués: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número (833) 388-8168 (TTY:711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan (833) 388-8168 (TTY:711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer (833) 388-8168 (TTY:711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするため に、無料の通訳サービスがありますございます。通訳をご用命になるには、(833) 388-8168 (TTY:711) にお電話ください。日本語を話す人者 が支援いたします。これは無料のサー ビスです。

Khmer: យើងមានសេវាអ្នកបកប្រែដោយឥតគិតថ្លៃដើម្បីឆ្លើយសំណួរទាំងឡាយ ណាដែលអ្នកមានស្ដីអំពី គម្រោងសុខភាព ឬឱសថរបស់យើង។ ដើម្បីទទួលបាន អ្នកបកប្រែ សូមទូរស័ព្ទមកយើងតាមរយៈលេខ (833) 388-8168 (TTY:711) ។ អ្នកនិយាយភាសាខ្មែរណាម្នាក់អាចជួយអ្នកបាន។ នេះគឺជាសេវាកម្មឥតគិតថ្លៃ។

Thai: เรามีบริการล่ามฟรีเพื่อตอบคำถามที่คุณอาจมีเกี่ยวกับสุขภาพหรือยาของ เรา หากคุณต้องการล่ามแปลภาษาไทย เพียงโทรหาเราที่ (833) 388-8168 (TTY:711) บุคคลที่พูดภาษาอังกฤษสามารถช่วยคุณได้ นี่คือบริการฟรี



Let us help you

CUSTOMER SERVICE

Please call if you have any questions or need help with your benefits. Our hours are: 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.

English: (833) 388-8168Tiếng Việt: (833) 808-8163普通話: (833) 808-8153한국어: (833) 808-8164

廣東話: (833) 808-8161 **Español:** (833) 388-8168

Keep your member information accurate

Notify Clever Care if you have a new address, telephone number, or any other change to your personal account information.

PROVIDER NETWORK INFORMATION

Find a Provider/Facility	clevercarehealthplan.com/provider
Vision	EyeMed (866) 483-4733 (TTY: 711)
Dental	Liberty Dental (888) 704-9830 (TTY: 887-855-8039)
Hearing	NationsHearing (866) 304-7577 (TTY: 711)
Transportation	CareCar (844) 743-4344 (TTY: 711)

PHARMACY

Drug list	clevercarehealthplan.com/formulary
Find a Pharmacy	clevercarehealthplan.com/pharmacy
Mail order pharmacy (BirdiRx)	(855) 873-8739



clevercarehealthplan.com

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

The benefits mentioned are a part of special supplemental program for the chronically ill. Not all members will qualify. Our provider and pharmacy network may change at any time. You will receive notice when necessary.

M10008-MGD-ALL-EN-12/22