



# Clever Guide To Supplemental Benefits

**Understanding the added health benefits included in  
Clever Care HMO plans**



## We speak your language

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We know that part of being healthy is having easy, hassle-free access to the care you need. Clever Care offers customer service and benefit materials in the language that you are most comfortable speaking.

To learn more about **Clever Care Medicare Advantage** plans, visit [clevercarehealthplan.com](https://clevercarehealthplan.com) or call us as 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.

# Get Whole Health Coverage with Clever Care

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Because your complete well-being is not limited to basic medical care, it's important to have health coverage that includes services beyond what's covered by Original Medicare.

Clever Care Medicare Advantage plans are designed to provide members with not only medical coverage but also prescription drug coverage, PLUS dental, vision, hearing, fitness, and Eastern wellness services.

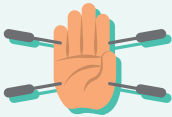


# Clever Care's Supplemental Benefits

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All Clever Care Medicare Advantage plans include benefits not covered by Original Medicare. These benefits are referred to as supplemental benefits. The supplemental benefits listed below work together to ensure that you are the healthiest version of you.

## Eastern Medicine & Services



Eastern medicine is at the center of our philosophy. With our plan you can access acupuncture and other eastern therapy treatments like, Gua Sha, Tui Na, cupping and more – with no referral. ***Be sure to seek services from a licensed acupuncturist in the Clever Care network.***

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## Dental



You deserve a bright and healthy smile. Clever Care provides you with an allowance amount to help cover annual cleanings, exams, fillings, crowns and more.

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## Vision



Seeing the beauty of the world around you can bring joy. Clever Care provides you with an allowance amount to help pay for eyewear, such as glasses (frames and lenses) or contacts.

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## Hearing



Clever Care wants you to hear all the wonderful sounds of the world. That's why we provide you with an allowance amount to help pay for hearing aids.

# Flexible Health & Wellness Allowance

Clever Care puts choice back into wellness!

Our members receive a monetary allowance to help pay for services that Original Medicare or your current Medicare Advantage plan does not cover.



**Spend your allowance on one or all of the following benefits:**



**Fitness activities:** such as tai chi, gym membership, golf, or a group fitness activity. Restrictions apply.



**Over-the-counter items:** non-prescription medication pain, cold or allergy medicine, Band-Aids®, and more.



**Herbal supplements:** herbal teas, pain relieving creams, or other extracts and supplements intended to improve health and wellness.



**We encourage those interested in trying herbal supplements or any wellness therapy to talk to their doctor before beginning any regimen or treatment.**

# Receiving and paying for services:




Show your **Clever Care ID** card whenever accessing care, vision, dental, other supplemental services, or purchasing prescription medication.



## Payment types

Below is a brief description of the three types of payment that you may be required to pay for services covered by our plan.

<b>Copay</b>	Set amount you may be required to pay as your share of the cost for a medical service, supply, or a prescription drug.
<b>Coinsurance</b>	Amount you may be required to pay as your share of the cost for services or prescription drugs. Coinsurance is usually a percentage of the total cost (for example, 20%).
<b>Allowance</b>	Set amount paid quarterly or semi-annually by the plan for a specific purpose such as paying for healthcare services.
<b>Flexible Health &amp; Wellness allowance</b> 	Use the Flex Card to pay for qualified OTC products, herbal supplements, and fitness activities using your available funds. This card is similar to a credit or debit card – <b>KEEP IT SAFE.</b>

# How Original Medicare compares to Clever Care Medicare Advantage

Clever Care provides our members with access to services that Original Medicare or your current Medicare Advantage plan does not cover.



Refer to the plan-specific *Evidence of Coverage* document for complete details of all supplemental benefits.





# Eastern Wellness

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
<ul style="list-style-type: none"><li>• Medicare-covered acupuncture (up to 12 visits)</li></ul>	<p>Benefits vary by plan. Members receive:</p> <ul style="list-style-type: none"><li>• More than 12 acupuncture visits</li><li>• Maximum of 12 or 24 Eastern wellness services per calendar year (30-minute duration)</li></ul> <p>Services include:</p> <ul style="list-style-type: none"><li>• Gua Sha</li><li>• Tui Na</li><li>• Reflexology</li><li>• Cupping Therapy</li><li>• MedX Treatment</li></ul>	<p><b>\$0 copay</b> per visit up to the maximum visits allowed by the plan</p> <p><b>\$0 copay</b> per visit, up to the maximum number of visits and duration allowed by the plan</p>
<b>Important to know:</b>	All Eastern wellness services must be performed by a Clever Care network provider.	



Visit [clevercarehealthplan.com](https://clevercarehealthplan.com) for a complete list of services and our *Clever Guide to Eastern Medicine*



# Flexible Health & Wellness Allowance

Original Medicare covers:	Clever Care Medicare Advantage (HMO)	What you pay:
<ul style="list-style-type: none"><li>• <b>Fitness Activities:</b> Not covered</li><li>• <b>Over-the-counter (OTC):</b> Not covered</li><li>• <b>Herbal Supplements:</b> Not covered</li></ul>	Provides a flexible allowance every three months that may be used to pay for: <ul style="list-style-type: none"><li>• Fitness activities that fit your lifestyle (Restrictions apply)</li><li>• Eligible over-the-counter medication and supplies</li><li>• Eligible herbal supplements</li></ul>	<b>\$0 copay</b> up to the allowance amount
<b>Allowance details:</b>	Allowance amount varies by plan. Balance members receive up to \$300 every 3 months to pay for one or more of the covered wellness benefits.	



Choose to spend your allowance on one or all of the covered benefits. ***That's Clever!***







## Dental

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
<ul style="list-style-type: none"><li>Dental services only when in the hospital</li></ul>	<p>Routine dental care including:</p> <ul style="list-style-type: none"><li>Cleaning</li><li>Oral exam</li><li>Fluoride treatment</li><li>X-rays</li></ul> <p>Comprehensive dental care including:</p> <ul style="list-style-type: none"><li>Deep teeth cleaning</li><li>Fillings and repairs</li><li>Root canals (endodontics)</li><li>Dental crowns (Caps)</li><li>Bridges</li><li>Dentures, extractions, and other services</li></ul>	<p><b>\$0 copay</b> for dental services (excluding implants) up to the allowance amount</p>
<b>Allowance details:</b>	Allowance amount varies by plan. Longevity and Balance members may receive up to \$2,500 per year to use for eligible dental services.	



## Vision

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
<ul style="list-style-type: none"> <li>• Vision exam to diagnose/treat diseases and conditions of the eye</li> <li>• Glasses after cataract surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye exam, including refraction</li> <li>• Glasses, contact lenses, frames, and more</li> </ul>	<p><b>\$0 copay</b> for one eye exam</p> <p><b>\$0 copay</b> for eyewear up to the allowance amount</p>
<p><b>Allowance details:</b></p>	<p>Allowance amount varies by plan. Longevity and Fortune members receive \$480 every two years to use for eyewear and contact lenses.</p>	



## Hearing

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
<ul style="list-style-type: none"><li>• Diagnostic hearing exam</li></ul>	<ul style="list-style-type: none"><li>• Routine hearing exam</li><li>• Hearing aids including fitting and evaluation</li></ul>	<p><b>\$0 copay</b> for one routine hearing exam.</p> <p><b>\$0 copay</b> for hearing aids up to the allowance amount.</p>
<b>Allowance details:</b>	Allowance amount varies by plan. Balance members receive up to \$1,500 per ear every year for hearing aids.	



The allowance will cover the cost of basic hearing aids.

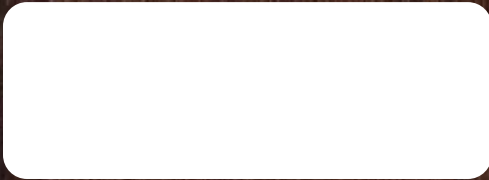


Your partners for  
comprehensive care

## Contact Us

(833) 365-1888 (TTY: 711) | [info@ccmapd.com](mailto: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. Our provider network may change at any time. You will receive notice when necessary.

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