

Clever Guide to
Benefits
2024 Medicare Advantage Plans



“You’ve worked hard your whole life. Now it’s time to reward yourself with benefits that honor your health and culture.”

—Myong Lee, CEO, Clever Care Health Plan

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

Founded in 2018, Clever Care is a Medicare Advantage plan company that offers high-quality, culturally-sensitive Medicare Advantage plan options based on the health, customs, values, and language needs of the communities we serve.

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 three community centers in Los Angeles, Monterey Park, and Westminster that provide free in-language resources for Vietnamese-speaking, Korean-speaking, and Chinese-speaking communities.

We welcome you to drop into any one of our centers to connect with friends or participate in group events such as yoga or tai chi. Or stop by to enjoy a cup of tea and learn more about our Medicare plans.



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



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



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

Centers open:

Monday to Friday: 9:00 a.m.–5:30 p.m.

Saturday: 9:00 a.m.–4:00 p.m.

(October 1–December 7 only)

Hours are subject to change.

What makes our plans different?



Fueled by Western and Eastern medicine benefits, Clever Care plans go beyond Original Medicare, offering Medicare Part A, B, and D coverage, plus supplemental benefits.

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

Our Member Service team answers calls at an average speed of 9.6 seconds. 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,
60+ 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

- Prescription drugs
- Acupuncture and other Eastern wellness services
- A flex Mastercard to use towards fitness, OTC, and herbal supplements
- Comprehensive PPO dental coverage
- Hearing and vision coverage
- Rewards for getting annual exam and other screenings
- Worldwide emergency coverage
- Teladoc visits and 24-hour Nurseline
- Rides to the doctor and pharmacy
- 24-hour medical monitoring device (PERS)

Direct access to over 900 acupuncturists. No referral needed!

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 BirdieRx, a full service, online pharmacy that will deliver safely to your home for free!

Standard Retail 30–100 Day Copays

	Longevity (HMO)	Active (HMO)	Value (HMO)	Total+ (HMO C-SNP) with VBID ¹	Total+ (HMO-CSNP)
Deductible	\$0	\$0	\$0	\$0	\$545
Tier 1: (Preferred Generic)	\$0	\$0	\$0	\$0	25% coinsurance
Tier 2: (Generic)	\$0	\$0	\$10	\$0	25% coinsurance
Tier 3: (Preferred Brand)	\$35	\$47	\$47	\$0	25% coinsurance
Tier 4: (Non-Preferred Brand)	\$99	\$99	\$99	\$0	25% coinsurance
Tier 5: (Specialty Tier)	33% coinsurance	33% coinsurance	33% coinsurance	\$0	25% coinsurance
Tier 6: (Supplemental Drug)	\$0	\$0	\$0	\$0	\$0

¹ The VBID 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 (VBID) program. To qualify, your doctor must verify that you have been diagnosed with certain cardiovascular disorder(s) and/or diabetes.

Beneficiaries who qualify to enroll in the Clever Care Total+ plan will receive no-cost prescription drug coverage. Clever Care will pay the full cost

of prescription drugs through the Initial Coverage Stage and the Gap 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 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). Extra Help is a Part D Low-Income Subsidy (LIS) program from Medicare that helps pay for prescription costs.

Flexible health and wellness

A customizable health and wellness experience

Our plans include a flex Mastercard to use towards fitness, OTC items, herbal supplements.

A quarterly allowance will be loaded to a flex Mastercard. No reimbursement hassles! Use the card just like a credit card. The quarterly allowance will not rollover each quarter. You can even add MORE dollars to your flex card throughout the year by participating in our Reward & Incentive program. These dollars can be used however you choose and also include grocery items!



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

**Choose how you want to spend your flex benefits.
Clever Care's flex card puts you in charge.**

Over-the-counter items and herbal supplements

Flex cards 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.



Check out our OTC and herbal supplement catalogs.

Get rewarded for healthy activities

Put extra reward dollars on your flex card

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

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

All reward dollars earned will be added to your flex 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 for in-network dental services, including:

Comprehensive

- Deep teeth cleaning
- Filings 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 15,000 in-network dentists through Liberty Dental.

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, 2024.

See which dentists are in-network:



Flexibility to see any dentist with PPO dental

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:

- Cardiovascular disorders
- 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
- Stroke

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



Food

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. Additionally, receive up to \$100 per month to spend at the grocery store!



In-Home Support & Safety

Daily living activities can be challenging when living with a chronic condition. Clever Care offers free in-home care to help with bathing, dressing, cooking, and more and 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 Clever Care's case management team to help manage your care from the comfort of your own 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, Clever Care can help meet their needs so they can take a short break or even a vacation. Respite care includes up to 40 hours of care giving services per year.

Get up to \$100 a month for groceries!

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

2024 Clever Care Medicare Advantage Plans

	Longevity (HMO)	Active (HMO)	Value (HMO)	Total+ (HMO C-SNP) ¹
Monthly premium	\$0	\$0	\$0	\$0-\$15.70 ²
Part B Giveback	NA	\$50	\$130	NA
Out of pocket max	\$1,700	\$2,500	\$2,900	\$0-\$8,850 ²
PCP Visits	\$0	\$0	\$0	\$0
Specialist Visits	\$0	\$5	\$10	\$0
Hospital Stays	\$0 copay Unlimited days	\$100 days 1-5 \$0 days 6-90	\$120 days 1-5 \$0 days 6-90	Medicare-defined
Urgent Care/ER	\$0 Urgent/\$75 ER	\$0 Urgent/\$75 ER	\$0 Urgent/\$110 ER	\$25 Urgent/\$95 ER
Worldwide Coverage	\$75,000	\$100,000	\$50,000	\$100,000
Transportation	24 one-way trips	16 one-way trips	16 one-way trips	48 one-way trips
Personal Emergency Response System (PERS)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
PPO Dental	\$2,400 maximum per year	\$1,200 maximum per year	\$800 maximum per year	\$2,300 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	\$2,500 maximum per year	\$1,500 maximum per year	\$1,200 maximum per year	\$2,500 maximum per year
Eastern Medicine	24 Visits	18 Visits	12 Visits	24 Visits
Flex Benefit	\$1,100 maximum per year OTC + Herbal Supplement + Fitness	\$1,300 maximum per year \$1,000 Fitness \$300 OTC + Herbal Supplement	\$400 maximum per year OTC + Herbal Supplement + Fitness	\$1,100 maximum per year OTC + Herbal Supplement + Fitness
Grocery ³	\$25 monthly allowance	\$25 monthly allowance	\$25 monthly allowance	\$100 monthly allowance

¹ This plan 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. **Total+ is not available in San Diego county.** ² 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. ³ The benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify.



Find the right Medicare plan for you

Clever Care offers three Medicare Advantage HMO plans and an HMO C-SNP 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.
Active (HMO)	A wellness-focused plan with dependable coverage, a rich fitness allowance, and a maximum \$600 Part B premium reduction
Value (HMO)	Dependable coverage with a maximum \$1,560 Part B premium reduction that puts money back in your pocket
Total+ (HMO C-SNP)	A holistic plan for people with certain chronic conditions. It also includes a cost-reduction for prescription drugs. If dual-eligible there is a \$0 plan premium and lower Share of Cost on some benefits.

Do you have Medi-Cal and Medicare? Check out Total+

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 rebate 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



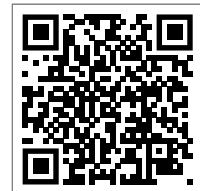
Select a doctor from our large provider network.

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.



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