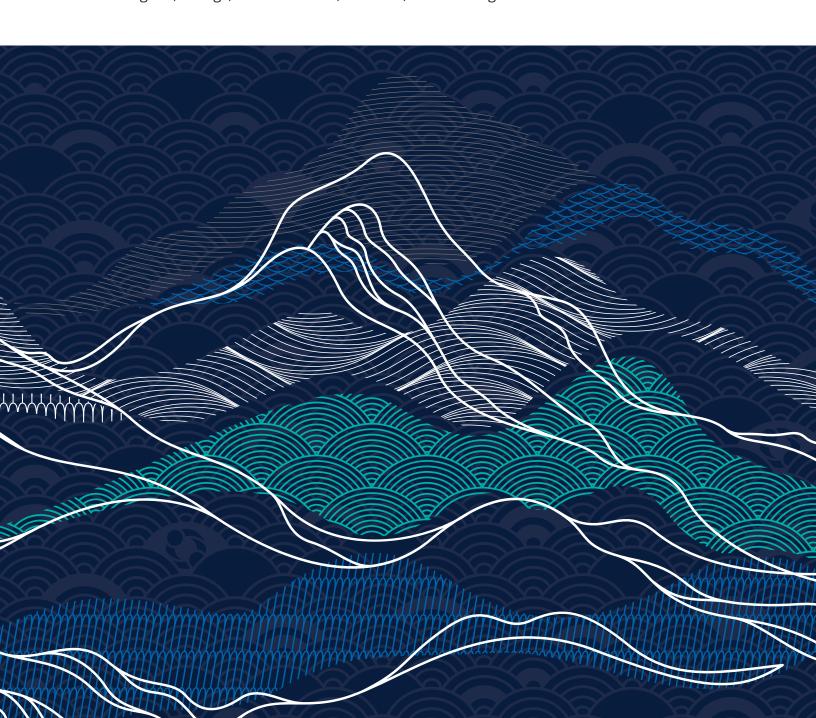


## 20**25**

# Enrollment Guide

Clever Care Medicare Advantage (HMO) and (HMO C-SNP) Plans

**Longevity (HMO)** | **Value (HMO)** | **Total+ (HMO C-SNP)**Los Angeles, Orange, San Bernardino, Riverside, and San Diego counties







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Longevity (HMO) | Value (HMO) | Total+ (HMO C-SNP) Los Angeles, Orange, San Bernardino, Riverside, and San Diego counties

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

Call to enroll now:

(833) 365-1888 (TTY: 711)

Current members:

(833) 388-8168 (TTY: 711)

October 1 - March 31

8 a.m. to 8 p.m., 7 days a week.

**April 1 - September 30** 

8 a.m. to 8 p.m., Monday through Friday.

Visit our website at clevercarehealthplan.com

## Language should never be a barrier to quality care.

Our HMO plans, including a Chronic Special Needs Plan (C-SNP) for diabetes or cardiovascular disorders, provide multilingual services to support you wherever you are in your healthcare journey.

Clever Care's unique blend of Western medicine and Eastern wellness covers all aspects of care while honoring your traditions and values.

This book provides all the information you need about Clever Care's Medicare Advantage plans and guides you through the enrollment process.

We look forward to welcoming you to the Clever Care family.



**Richard Greene**President



Martina Lee Strickland Chief Growth Officer

#### What's Inside

**Medicare Basics** 

**About Clever Care** 

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**Clever Care Plan Overview** 

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- Extra Help Premium Table
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- MLI

#### **Enrollment**

- Steps to Enroll
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- Enrollment Form
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#### **Medicare Basics**

There are two parts to **Original Medicare**, Part A (Hospital) and Part B (Medical). A **Medicare Advantage Plan** is also called Part C and combines all of the benefits of Original Medicare, plus extras like dental, vision, hearing, over-the-counter drugs and fitness, and in some cases Part D (Prescription Drugs).

A **Health Maintenance Organization (HMO)** is type of Medicare Advantage plan, known as a "managed care" plan. With an HMO, you choose a primary care physician (PCP) from a network of approved providers. All healthcare services, including referrals, are managed by your PCP. An HMO offers affordable, high-quality care with reduced premiums, fixed out-of-pocket copays or coinsurance amounts, and the safety net of an out-of-pocket maximum.



Part A (Hospital)



Part B (Medical)

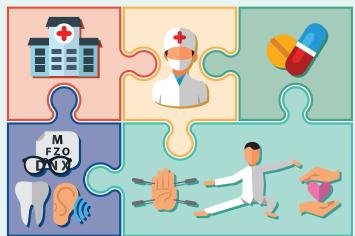
VS.

#### **Clever Care's Medicare Advantage (HMO) Plans:**

## Part B (Medical)

Part A (Hospital)





Part D (Prescription Drug)

Eastern wellness, herbal supplements, OTC, and Fitness



Download our Clever Guide to Medicare at clevercarehealthplan.com/clever-guides

#### **About Clever Care**

With over 15,000 providers, 50+ leading hospitals, and 2,000+ bilingual physicians and Eastern wellness specialists, Clever Care plans go beyond Original Medicare to provide a unique and affordable complete healthcare and wellness experience.

#### Clever Care HMO plans are the right choice for you if you want:

- Predictable costs (\$0 deductible and \$0 PCP copay)
- Trusted providers and hospitals in your community
- Convenience of a PCP managing your care
- Maximum out-of-pocket protection
- Prescription drug coverage
- Eastern wellness treatments (such as acupuncture, gua sha, cupping)
- · Dental, vision, and hearing coverage
- In-language support from your health plan

#### **Health + Culture**

In addition to benefits like prescription drugs, dental, vision, and hearing, Clever Care offers an array of culturally focused benefits, including:



- Access to 900+ acupuncturists, with no referrals required
- 200+ herbal supplement products including red ginseng, white flower oil and bird's nest
- Eastern wellness visits such as cupping, moxa, tui na, gua sha, and reflexology
- Fitness benefits that include gym memberships and activities like golf, tai chi, and yoga

#### Bringing the traditions of health and community together

We don't just acknowledge the communities we service; we actively participate in them. Clever Care has community centers that provide free in-language resources in Vietnamese, Korean, Mandarin and Cantonese communities through programs such as:



- Medicare Basics
- Medicare 101
- Doctor seminars
- Meditation, breathing, and fitness activities
- Healthy living courses

#### We Have You Covered

#### **Clever Care Medicare Advantage plans offer:**

- Prescription drug coverage
- Allowance for herbal supplements
- Allowance for over-the-counter (OTC) items

#### It's easy to explore our covered products



Call our Member Services team toll free at (833)-388-8168 (TTY: 711). Our representatives are here to help in your spoken language.



For fast and up-to-date information, visit our website for drug lists and participating pharmacies.



Scan the QR codes below for our OTC and herbal supplement catalogs.

#### **Prescription Drugs**

#### **Drug Formulary:**



clevercarehealthplan.com/formulary

#### **Participating Pharmacies:**



clevercarehealthplan.com/pharmacy

#### **OTC and Herbal Supplement**







**Do you prefer to shop in stores?** Contact Member Services or ask your broker about even more participating retail stores.

#### Clever Care Plan Overview

	Longevity (HMO)	Value (HMO)	Total+ (HMO C-SNP) with Full Medi-Cal¹	Total+ (HMO C-SNP) without Medi-Cal¹
Monthly Premium	\$0	\$0	\$0	\$18.40
Part B Reduction	<b>\$1.20</b> /month (San Diego County)	<b>\$105-\$110</b> /month (varies by county) <sup>2</sup>	N/A	N/A
Out of Pocket Max	\$1,200	\$2,900	\$0	\$9,350
PCP Visits	\$0	\$0	\$0	20% coinsurance
<b>Specialist Visits</b>	\$0	\$5	\$0	20% coinsurance
<b>Dental</b> (paid in quarterly installments with rollover)	<b>\$2,200</b> maximum	<b>\$800</b> maximum	<b>\$2,200</b> maximum	<b>\$2,200</b> maximum
Acupuncture	<b>\$1,900</b> maximum per year	<b>\$1,000</b> maximum per year	<b>\$2,000</b> maximum per year	<b>\$2,000</b> maximum per year
<b>Eastern Wellness</b>	<b>24</b> Visits	12 Visits	<b>24</b> Visits	<b>24</b> Visits
Flex Benefit (OTC + Herbal Supplements + Fitness)	<b>\$900</b> maximum per year	<b>\$200</b> maximum per year	<b>\$800</b> maximum per year	<b>\$800</b> maximum per year
<b>Urgent Care</b>	\$0	\$0	\$0	\$25
Choose this Option For	Extensive coverage including rich supplemental and Eastern wellness benefits for a \$0 monthly premium and low out-of-pocket costs for services.	Dependable coverage for a \$0 monthly plan premium and a monthly Medicare Part B premium reduction that puts money back in your pocket.	\$0 out of pocket costs on services. \$0 plan premium, and a \$125 monthly grocery³ allowance if you are eligible for Medi-Cal. Must have diabetes or a cardiovascular disorder.	A holistic plan for people with diabetes or a cardiovascular disorder.

This plan comparison is a high-level overview for your convenience. For information on these and other benefits, please reference the Summary of Benefits or ask your broker.

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> Los Angeles, Orange: \$110 per month; Riverside, San Bernardino, San Diego: \$105 per month

<sup>&</sup>lt;sup>3</sup> The grocery benefit is dependent on eligibility of the VBID Model and will be determined by the plan after enrollment, based on relevant criteria that includes qualification for Extra Help (LIS).

M10901-EGP-EN (10/24)





## **Clever Care Longevity (HMO)**

A Medicare Advantage and Prescription Drug Plan

#### **Serving California**

Los Angeles, Orange, San Bernardino, Riverside, and San Diego counties

Plan Year: January 1, 2025 - December 31, 2025

The benefit information provided is a summary of medical and prescription drug costs. A complete list of the services, limitations, and exclusions is found in the Evidence of Coverage (EOC) at clevercarehealthplan.com/eoc.

#### To join this Clever Care HMO plan, you must be:

- 1. entitled to Medicare Part A
- 2. enrolled in Medicare Part B
- 3. and live in a county of our service area:
  - Los Angeles
  - Orange
  - San Bernardino
  - Riverside
  - San Diego





Find network doctors, specialists, hospitals, and pharmacies. If you go to an out-of-network provider you will be responsible for the full cost of services.

clevercarehealthplan.com/provider



Look up medications on the Formulary (list of drugs).

clevercarehealthplan.com/formulary



If you need help understanding this information, call us at 1-833-388-8168 (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. Or send an email to sales@clevercarehealthplan.com.

If you want to know more about the coverage and costs of Original Medicare, look in your current Medicare & You handbook. View it online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.



#### **Premiums, Deductibles, and Limits**

Costs	You Pay	Important to Know
Monthly Plan Premium (Part C & Part D)	\$0	You must continue to pay your Medicare Part B premium.
Part B Premium Reduction (Only in San Diego county)	The difference between the \$1.20 paid by the plan and the Part B premium amount.	This is not a reimbursement. You must pay the reduced Part B premium amount.  If your Part B premium comes out of your Social Security check, the reduced amount will be reflected in your monthly check.
Deductible	\$0	
Maximum Out-of-Pocket Responsibility (excludes prescription drugs)	\$1,200 annually	This is the most you will pay annually for covered Medicare services.

## **Medical & Hospital Benefits**

Benefits	You Pay	Important to Know
Inpatient Hospital Coverage*	\$0 copay per benefit period	Covered for unlimited days.
<ul><li>Outpatient Hospital Coverage*</li><li>Outpatient hospitalization</li><li>Observation services</li></ul>	\$0 copay per stay \$0 copay for observation services	
Ambulatory Surgical Center (ASC) Services*	\$0 copay per visit	
Doctor Visits		
<ul><li>Primary care physician (PCP)</li><li>Specialist*</li></ul>	\$0 copay per visit \$0 copay per specialist visit	
<ul> <li>Preventive Care</li> <li>Welcome to Medicare visit or Annual wellness visit and all other preventive care services covered by Medicare</li> </ul>	\$0 copay per visit	One wellness visit per year. The purpose of this visit is to create a personalized prevention plan based on your current health and risk factors.
<b>Emergency Care</b>		The copay is \$0 if you are
Emergency room	\$90 copay per visit	admitted to the hospital within 72 hours for the same condition.
<b>Urgently Needed Services</b>		
Urgent Care Center	\$0 copay per visit	

Benefits	You Pay	Important to Know
Diagnostic Services, Labs, and Imaging*  • Lab services  • Diagnostic tests, procedures  • X-rays  • Diagnostic radiology services	\$0 copay per service	
(e.g. MRIs, CT scans, PET scans, etc.)		
Hearing Services*		You must use a doctor in our
<ul> <li>Medicare covered services</li> </ul>	\$0 copay per service	network for routine services.
Hearing Services (routine)		After plan-paid benefits, you are
<ul><li>Routine hearing exam (limit 1)</li><li>Hearing aid fitting and</li></ul>	\$0 copay per exam \$0 copay per service	responsible for the remaining cost.
evaluation (limit 3)		Any allowance amount not used
Hearing aids	\$0 copay up to the maximum plan allowance amount	will expire December 31.
This plan provides an <b>allowance of \$600</b> per ear, per year for		A deductible applies for a one-
hearing aids.		time replacement of lost, stolen, or damaged hearing aids.
Dental Services*		Limitations and exclusions apply
Medicare covered services	\$0 copay per service	for comprehensive services. Prior authorization is required
Dental Services (PPO)*		for implants and other services.
Preventive dental services include: • Oral exam (limit 2)	\$0 copay up to the maximum plan allowance amount	There is no requirement to stay in-network. However, using a provider in our network may
<ul><li>Dental cleanings (limit 2)</li><li>Fluoride treatment (limit 1)</li><li>Bitewing X-ray (limit 2)</li></ul>	for preventive and/or comprehensive services	lower your out-of-pocket cost.
• Dental X-ray (limit 1)		For services obtained out-of- network, the plan pays up to
Comprehensive dental services include, but not limited to: • Fillings and repairs • Root canals • Dental crowns		the allowed amount for covered services up to the quarterly plan maximum. You may be responsible for additional cost up to the providers billed amount.
<ul> <li>Implants</li> <li>Bridges, dentures, extractions</li> </ul> This plan provides a quarterly		After plan-paid benefits, you are responsible for the remaining cost.
allowance of \$550 for preventive and comprehensive services. The maximum annual benefit is \$2,200.		Any allowance amount not used by March 31, June 30, or September 30, will roll over to the next quarter, and expire December 31.
	*Comiles	Excludes orthodontia. referral and/or prior authorization.

Benefits	You Pay	Important to Know
Vision Services*	40	You must use a doctor in our network for routine services.
<ul> <li>Medicare-covered vision exam to diagnose/treat diseases and conditions of the eye</li> <li>Medicare-covered glasses after cataract surgery</li> </ul>	\$0 copay per exam \$0 copay per item	After plan-paid benefits for routine services, you are responsible for the remaining costs. If you go to an out-of-
<ul><li>Vision Services (routine)</li><li>Routine eye exam</li><li>Eyewear (frames, lenses, or contacts)</li><li>Upgrades</li></ul>	\$0 copay per exam \$0 copay up to the maximum plan allowance amount.	network provider, you pay the full cost.  Any allowance amount not used will expire December 31.
This plan provides an <b>annual allowance of \$200</b> for eyewear.		
Mental Health Services* • Inpatient hospital - psychiatric	\$150 copay per day for days 1–7; \$0 copay per day for days 8–90, per benefit period	The inpatient care lifetime limit does apply to mental health services provided in a general hospital.
<ul> <li>Outpatient mental health care (group or individual therapy)</li> </ul>	\$40 copay per visit	
Skilled Nursing Facility (SNF)*	\$0 copay per day for days 1–20; \$75 copay per day for days 21–100, per benefit period	No prior hospitalization is required.
<ul><li>Physical Therapy*</li><li>Occupational, physical, and speech and language</li></ul>	\$0 copay per visit	
Ambulance • Ground transport • Air transport	\$100 copay per trip (each way) 20% coinsurance per trip	
<b>Transportation</b> This plan provides <b>24 one-way</b> non-emergency rides.	\$0 copay per trip	Rides to any approved health- related location are limited to a 30-mile radius.
Medicare Part B Drugs* • Insulin	0–20% coinsurance of the cost or the Medicare-allowed amount, not to exceed \$35	Prices may change on a quarterly basis, but cost sharing will not exceed 20% coinsurance or \$35 for insulin.
Chemotherapy and other Part B drugs	0–20% coinsurance of the cost or the Medicare-allowed amount	

## Wellness benefits included in your plan

Benefits	You Pay	Important to Know
Health and Wellness Flex Allowance		After plan-paid benefits, you are responsible for the remaining
This plan provides a combined quarterly allowance of \$225. The annual maximum benefit is \$900.  Fitness activities include, but are not limited to:	\$0 copay up to the maximum plan allowance amount, per quarter.  You choose how to spend the allowance.  Pay for services using a flex card.	Any allowance amount not used by March 31, June 30, or September 30 will not rollover to the next quarter, and expire December 31.  You can purchase OTC items online and at retail locations.  Herbal supplements can be
<ul> <li>include, but are not limited to:</li> <li>Pain medication</li> <li>Cold &amp; flu medicine</li> <li>First aid supplies</li> </ul> Herbal Supplements include, but are not limited to: <ul> <li>Ginseng</li> <li>Bird's Nest</li> </ul>		purchased from a network supplier or by calling Clever Care. Herbal supplements are used to treat conditions such as inflammation, anxiety, digestive system, and more.
• Tiger balm  Acupuncture Services		You must use a doctor in our
(routine) This plan covers unlimited innetwork, routine acupuncture services up to \$1,900 every year.	\$0 copay, per visit, up to the plan maximum amount	network for routine services.  After plan-paid benefits, you are responsible for the remaining costs.
Eastern Wellness Services  This plan offers a maximum of 24 wellness services per calendar year. Services include:  • Cupping/Moxa  • Tui Na, Gua Sha  • Med-X, and Reflexology	\$0 copay, per visit, up to the maximum allowed visits	Any allowance amount not used will expire December 31.
Health and Wellness (routine)  • Annual physical exam	\$0 copay for one visit per year	This exam is more extensive than the annual wellness visit. It involves the doctor feeling or listening to or tapping areas of the body, in addition to bloodwork and other tests.

Benefits	You Pay	Important to Know
<b>24-hour Optum® Nurseline</b> Staffed by registered nurses 24 hours a day, 365 days a year.	\$0 copay per call	Use this benefit to get advice from a registered nurse when you are not sure where to seek care or have questions about a urgent health event.
<ul> <li>Telehealth Visit</li> <li>Visits can take place using your phone, tablet, or computer.</li> <li>Teladoc® visit (available 24-hours a day).</li> </ul>	\$0 copay for a medical visit \$40 copay for a mental health visit	Teladoc providers can diagnose and treat non-emergent conditions and prescribe medications when necessary.
<ul> <li>Visit offered through your doctor's office.</li> </ul>	\$0 copay per visit	

## More benefits included in your plan:

Benefits	You Pay	Important to Know
Worldwide Coverage	\$0 copay	This plan has a \$85,000 annual limit for covered emergency care, urgently needed services, and ambulance rides outside the United States and its territories.
Post-discharge Meal Assistance*		Not available after an outpatient
Available immediately following an inpatient hospital or a skilled nursing facility stay to help with recovery.	\$0 copay for meal assistance up to 3 meals per day for 28 days; not to exceed 84 meals per year.	procedure.
Personal Emergency Response System (PERS)*	\$0 copay per year	
This is a mobile device and monitoring service to connect you with a 24-hour response center.		

Benefits	You Pay	Important to Know
Special Supplemental Benefits for the Chronically III (SSBCI)*  If you are diagnosed by your PCP with any of the chronic condition(s) listed below and meet certain criteria, you may be eligible for additional benefits.  • 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	Healthy Food & Produce (Grocery) \$0 copay for eligible food items with a \$40 allowance per month. Remaining balnace does not rollover to the following month.  Meals for Chronic Conditions \$0 copay for meal assistance up to 3 meals per day for 14 days; not to exceed 42 meals per year for members who qualify.  Telemonitoring Service \$0 copay for a device to monitor medical and other health data.  In-home Safety Assessment \$0 copay for up to two assessments per year.  In-home Support Services \$0 copay for services to assist with activities of daily living.	Important to Know  The benefits mentioned are part of a special supplemental program for the chronically ill. Some conditions are excluded (e.g., hypertension and prediabetes). Not all members qualify.  Prior authorization and confirmation by your PCP is required before these benefits may be used.  Services will be provided using the plan's contracted vendors.
<ul><li>Dementia</li><li>Diabetes</li><li>End-stage liver disease</li></ul>	\$0 copay for up to two assessments per year.  In-home Support Services \$0 copay for services to assist	

Your cost-sharing may differ depending on the pharmacy you choose (e.g., standard retail, out-of-network, mail-order) or whether you receive a 30- or 100-day supply. If you live in a long-term care facility (LTC), you pay the same amount as you would at a standard retail pharmacy for a 31-day supply of medication.

Part D prescription drug benefit and what you pay.				
Stage 1: Annual Deductible	<b>\$0</b> This stage does not apply because there is no deductible.			
Stage 2: Initial Coverage You pay the following until your	Retail Standard Cost-sharing (In-network)		Mail-order Standard Cost-sharing	Retail Cost- sharing (Out- of-network)*
maximum out-of-pocket reaches \$2,000.	30-day supply	100-day supply	100-day supply	30-day supply
Tier 1: Preferred Generic	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Tier 3: Preferred Brand	\$47 copay	\$141 copay	\$94 copay	\$47 copay
Tier 4: Non-Preferred Brand	\$99 copay	\$297 copay	\$198 copay	\$99 copay
Tier 5: Specialty Tier*	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance
Tier 6: Select Care Drugs**	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Insulin:	You will not pay a deductible or more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier.			
Vaccines:	You will not pay a deductible or a copay for Advisory Committee on Immunization Practices (ACIP) recommended adult vaccines regardless of the cost-sharing tier.			
Stage 3: Catastrophic Coverage After the total yearly maximum out-of-pocket drug cost reaches \$2,000, you will stay in this stage until the end of the calendar year.	During this payment stage, you pay \$0 for covered Part D drugs.			

- \* A long-term supply of medication is not available at out-of-network pharmacies, or at retail or mail order for select drugs on Tiers 1–6.
- \*\* Tier 6 includes generic Viagra, prescription cough medicine and vitamins.



Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, please call and speak to a customer service representative at 1-833-388-8168 (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.

#### **Understanding the benefits**

	The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit clevercarehealthplan.com/eoc or call 1-833-388-8168 (TTY:711) to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
	Review the formulary to make sure your drugs are covered.
Jno	derstanding important rules
	<b>For plans with a monthly premium:</b> In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	<b>For plans with a zero premium:</b> You do not pay a separate monthly plan premium for this plan, but you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.
	<b>For HMO plans only:</b> Except in an emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
	<b>For C-SNP plans only:</b> 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 specific severe or disabling chronic condition.
	<b>Effect on Current Coverage:</b> If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use

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

Our provider and pharmacy network may change at any time. We protect your privacy. Refer to the Notice of Privacy Practices: clevercarehealthplan.com/privacy. All trademarks are the sole property of their respective owners.





## **Clever Care Value (HMO)**

A Medicare Advantage and Prescription Drug Plan

#### **Serving California**

Los Angeles, Orange, San Bernardino, Riverside, and San Diego counties

Plan Year: January 1, 2025 - December 31, 2025

The benefit information provided is a summary of medical and prescription drug costs. A complete list of the services, limitations, and exclusions is found in the Evidence of Coverage (EOC) at clevercarehealthplan.com/eoc.

#### To join this Clever Care HMO plan, you must be:

- 1. entitled to Medicare Part A
- 2. enrolled in Medicare Part B
- 3. and live in a county of our service area:
  - Los Angeles
  - Orange
  - San Bernardino
  - Riverside
  - San Diego





Find network doctors, specialists, hospitals, and pharmacies. If you go to an out-of-network provider you will be responsible for the full cost of services.

clevercarehealthplan.com/provider



Look up medications on the Formulary (list of drugs).

clevercarehealthplan.com/formulary



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If you want to know more about the coverage and costs of Original Medicare, look in your current Medicare & You handbook. View it online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

# 2025 Summary of Benefits Clever Care Value (HMO) | An essential plan with a \$105-\$110 Part B premium buydown.

## **Premiums, Deductibles, and Limits**

Costs	You Pay	Important to Know	
Monthly Plan Premium (Part C & Part D)	\$0	You must continue to pay your Medicare Part B premium.	
Part B Premium Reduction (varies by county)	The difference between the amount paid by the plan and the Part B premium amount.  • \$110 in LA and Orange • \$105 in San Diego, San Bernardino, and Riverside	This is not a reimbursement. You must pay the reduced Part B premium amount.  If your Part B premium comes out of your Social Security check, the reduced amount will be reflected in your monthly check.	
Deductible	\$0		
Maximum Out-of-Pocket Responsibility (excludes prescription drugs)	\$2,900 annually	This is the most you will pay annually for covered Medicare services.	

## **Medical & Hospital Benefits**

Benefits	You Pay	Important to Know
Inpatient Hospital Coverage*	\$100 copay per day, for days 1–5; \$0 copay per day, for days 6–90, per benefit period	
Outpatient Hospital Coverage*		
<ul><li>Outpatient hospitalization</li><li>Observation services</li></ul>	\$75 copay per stay \$0 copay for observation services	
Ambulatory Surgical Center (ASC) Services*	\$75 copay per visit	
<b>Doctor Visits</b>		
<ul><li>Primary care physician (PCP)</li><li>Specialist*</li></ul>	\$0 copay per visit \$5 copay per specialist visit	
Preventive Care		One wellness visit per year. The
<ul> <li>Welcome to Medicare visit or Annual wellness visit and all other preventive care services covered by Medicare</li> </ul>	\$0 copay per visit	purpose of this visit is to create a personalized prevention plan based on your current health and risk factors.
<b>Emergency Care</b>		The copay is \$0 if you are
Emergency room	\$125 copay per visit	admitted to the hospital within 72 hours for the same condition.
<b>Urgently Needed Services</b>		
Urgent Care Center	\$0 copay per visit	

\*Service requires a referral and/or prior authorization.

Benefits	You Pay	Important to Know
Diagnostic Services, Labs, and Imaging*		
<ul> <li>Lab services</li> <li>Diagnostic tests, procedures</li> <li>X-rays</li> <li>Diagnostic radiology services (e.g. MRIs, CT scans, PET scans, etc.)</li> </ul>	\$0 copay per lab service \$0 copay per service \$0 copay per X-ray \$75 copay per service	
Hearing Services*		You must use a doctor in our
<ul> <li>Medicare covered services</li> </ul>	\$0 copay per service	network for routine services.
Hearing Services (routine)		After plan-paid benefits, you are
<ul><li>Routine hearing exam (limit 1)</li><li>Hearing aid fitting and</li></ul>	\$0 copay per exam \$0 copay per service	responsible for the remaining cost.
evaluation (limit 3) • Hearing aids	\$0 copay up to the maximum plan allowance amount	Any allowance amount not used will expire December 31.
This plan provides an <b>allowance of \$600</b> per ear, per year for hearing aids.		A deductible applies for a one- time replacement of lost, stolen, or damaged hearing aids.
Dental Services*		Limitations and exclusions apply
<ul> <li>Medicare covered services</li> <li>Dental Services (PPO)*</li> </ul>	\$0 copay per service	for comprehensive services. Prior authorization is required for implants and other services.
Preventive dental services		There is no requirement to stay
<ul><li>include:</li><li>Oral exam (limit 2)</li><li>Dental cleanings (limit 2)</li></ul>	\$0 copay up to the maximum plan allowance amount for preventive and/or	in-network. However, using a provider in our network may lower your out-of-pocket cost.
<ul><li>Fluoride treatment (limit 1)</li><li>Bitewing X-ray (limit 2)</li><li>Dental X-ray (limit 1)</li></ul>	comprehensive services	For services obtained out-of- network, the plan pays up to the allowed amount for covered
Comprehensive dental services include, but not limited to: • Fillings and repairs • Root canals		services up to the quarterly plan maximum. You may be responsible for additional cost up to the providers billed amount.
<ul><li>Dental crowns</li><li>Implants</li><li>Bridges, dentures, extractions</li></ul>		After plan-paid benefits, you are responsible for the remaining cost.
This plan provides a <b>quarterly allowance of \$200</b> for preventive and comprehensive services. The maximum annual		Any allowance amount not used by March 31, June 30, or September 30, will roll over to the next quarter, and expire December 31.
benefit is \$800.		Excludes orthodontia.

Benefits	You Pay	Important to Know
<ul> <li>Vision Services*</li> <li>Medicare-covered vision exam to diagnose/treat diseases and conditions of the eye</li> <li>Medicare-covered glasses after cataract surgery</li> <li>Vision Services (routine)</li> <li>Routine eye exam</li> <li>Eyewear (frames, lenses, or contacts)</li> <li>Upgrades</li> <li>This plan provides an annual</li> </ul>	\$0 copay per exam \$0 copay per item \$0 copay per exam \$0 copay up to the maximum plan allowance amount.	You must use a doctor in our network for routine services.  After plan-paid benefits for routine services, you are responsible for the remaining costs. If you go to an out-of-network provider, you pay the full cost.  Any allowance amount not used will expire December 31.
<ul> <li>allowance of \$200 for eyewear.</li> <li>Mental Health Services*</li> <li>Inpatient hospital - psychiatric</li> <li>Outpatient mental health care (group or individual therapy)</li> </ul>	\$175 copay per day for days 1–7; \$0 copay per day for days 8–90, per benefit period \$40 copay per visit	The inpatient care lifetime limit does apply to mental health services provided in a general hospital.
Skilled Nursing Facility (SNF)*	\$0 copay per day for days 1–20; \$214 copay per day for days 21–100, per benefit period	No prior hospitalization is required.
<ul><li>Physical Therapy*</li><li>Occupational, physical, and speech and language</li></ul>	\$5 copay per visit	
Ambulance • Ground transport • Air transport	\$200 copay per trip (each way) 20% coinsurance per trip	
Transportation This plan provides 16 one-way non-emergency rides.	\$0 copay per trip	Rides to an approved health- related location are limited to a 30-mile radius.
<ul><li>Medicare Part B Drugs*</li><li>Insulin</li><li>Chemotherapy and other Part B drugs</li></ul>	0–20% coinsurance of the cost or the Medicare-allowed amount, not to exceed \$35 0–20% coinsurance of the cost or the Medicare-allowed amount	Prices may change on a quarterly basis, but cost sharing will not exceed 20% coinsurance or \$35 for insulin.

## Wellness benefits included in your plan

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Benefits	You Pay	Important to Know		
Health and Wellness Flex Allowance This plan provides a combined	\$0 copay up to the maximum	After plan-paid benefits, you are responsible for the remaining costs.		
quarterly allowance of \$50. The annual maximum benefit is \$200.  Fitness activities include, but are not limited to:	plan allowance amount, per quarter.  You choose how to spend the allowance.  Pay for services using a flex card.	Any allowance amount not used by March 31, June 30, or September 30 will not rollover to the next quarter, and expire December 31.  You can purchase OTC items online and at retail locations.  Herbal supplements can be purchased from a network.		
<ul> <li>include, but are not limited to:</li> <li>Pain medication</li> <li>Cold &amp; flu medicine</li> <li>First aid supplies</li> </ul> Herbal Supplements include, but are not limited to: <ul> <li>Ginseng</li> <li>Bird's Nest</li> <li>Tiger balm</li> </ul>		purchased from a network supplier or by calling Clever Care. Herbal supplements are used to treat conditions such as inflammation, anxiety, digestive system, and more.		
Acupuncture Services (routine)		You must use a doctor in our network for routine services.		
This plan covers unlimited innetwork, routine acupuncture services up to \$1,000 every year.	\$0 copay, per visit, up to the plan maximum amount	After plan-paid benefits, you are responsible for the remaining costs.		
Eastern Wellness Services This plan offers a maximum of 12 wellness services per calendar year. Services include:	\$0 copay, per visit, up to the maximum allowed visits	Any allowance amount not used will expire December 31.		
Health and Wellness (routine)		This exam is more extensive		
Annual physical exam	\$0 copay for one visit per year	than the annual wellness visit. It involves the doctor feeling or listening to or tapping areas of the body, in addition to bloodwork and other tests.		

Benefits	You Pay	Important to Know
<b>24-hour Optum® Nurseline</b> Staffed by registered nurses 24 hours a day, 365 days a year.	\$0 copay per call	Use this benefit to get advice from a registered nurse when you are not sure where to seek care or have questions about a urgent health event.
Telehealth Visit  Visits can take place using your phone, tablet, or computer.  • Teladoc® visit (available 24-hours a day).	\$0 copay for a medical visit \$40 copay for a mental health visit	Teladoc providers can diagnose and treat non-emergent conditions and prescribe medications when necessary.
<ul> <li>Visit offered through your doctor's office.</li> </ul>	\$0 copay per visit	

## More benefits included in your plan:

Benefits	You Pay	Important to Know
Worldwide Coverage	\$0 copay	This plan has a \$55,000 annual limit for covered emergency care, urgently needed services, and ambulance rides outside the United States and its territories.
Post-discharge Meal Assistance*		Not available after an outpatient procedure.
Available immediately following an inpatient hospital or a skilled nursing facility stay to help with recovery.	\$0 copay for meal assistance up to 3 meals per day for 28 days; not to exceed 84 meals per year.	
Personal Emergency Response System (PERS)*	\$0 copay per year	
This is a mobile device and monitoring service to connect you with a 24-hour response center.		

Benefits	You Pay	Important to Know
Special Supplemental Benefits for the Chronically III (SSBCI)*  If you are diagnosed by your PCP with any of the chronic condition(s) listed below and meet certain criteria, you may be eligible for additional benefits.  • 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  • Stroke  • Severe hematologic disorders	Healthy Food & Produce (Grocery)  \$0 copay for eligible food items with a \$25 allowance per month. Remaining balance does not rollover to the following month.	The benefit mentioned is part of a special supplemental program for the chronically ill. Some conditions are excluded (e.g., hypertension and pre-diabetes). Not all members qualify.  Prior authorization and confirmation by your PCP is required before the grocery allowance will be added to the flex card.  Services will be provided using the plan's contracted vendors.

Your cost-sharing may differ depending on the pharmacy you choose (e.g., standard retail, out-of-network, mail-order) or whether you receive a 30- or 100-day supply. If you live in a long-term care facility (LTC), you pay the same amount as you would at a standard retail pharmacy for a 31-day supply of medication.

Part D prescription drug benefit	7 7 7			
Stage 1: Annual Deductible	<b>\$0</b> This stage does not apply because there is no deductible.			
Stage 2: Initial Coverage You pay the following until the	Retail Standard Cost-sharing (In-network)		Mail-order Standard Cost-sharing	Retail Cost- sharing (Out- of-network)*
total yearly drug cost reaches \$2,000.	30-day supply	100-day supply	100-day supply	30-day supply
Tier 1: Preferred Generic	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Tier 2: Generic	\$5 copay	\$15 copay	\$10 copay	\$5 copay
Tier 3: Preferred Brand	\$47 copay	\$141 copay	\$94 copay	\$47 copay
Tier 4: Non-Preferred Brand	\$99 copay	\$297 copay	\$198 copay	\$99 copay
Tier 5: Specialty Tier*	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance
Tier 6: Select Care Drugs**	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Insulin:		a deductible or m overed insulin pro		
Vaccines:	You will not pay a deductible or a copay for Advisory Committee on Immunization Practices (ACIP) recommended adult vaccines regardless of the cost-sharing tier.			
Stage 3: Catastrophic Coverage After the total yearly maximum out-of-pocket drug cost reaches \$2,000 you will stay in this stage until the end of the calendar year.	During this payment stage, you pay \$0 for covered Part D drugs.			

- \* A long-term supply of medication is not available at out-of-network pharmacies, or at retail or mail order for select drugs on Tiers 1–6.
- \*\* Tier 6 includes generic Viagra, prescription cough medicine and vitamins.



Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, please call and speak to a customer service representative at 1-833-388-8168 (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.

U	nd	lers	tand	ing	the	ben	efits

	The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit clevercarehealthplan.com/eoc or call 1-833-388-8168 (TTY:711) to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
	Review the formulary to make sure your drugs are covered.
Jno	derstanding important rules
	<b>For plans with a monthly premium:</b> In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	<b>For plans with a zero premium:</b> You do not pay a separate monthly plan premium for this plan, but you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.
	<b>For HMO plans only:</b> Except in an emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
	<b>For C-SNP plans only:</b> 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 specific severe or disabling chronic condition.
	<b>Effect on Current Coverage:</b> If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for

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

Our provider and pharmacy network may change at any time. We protect your privacy. Refer to the Notice of Privacy Practices: clevercarehealthplan.com/privacy. All trademarks are the sole property of their respective owners.

coverage you cannot use.





## **Clever Care Total+ (HMO C-SNP)**

A Medicare Advantage and Prescription Drug Plan

#### **Serving California**

Los Angeles, Orange, San Bernardino, Riverside, and San Diego counties

Plan Year: January 1, 2025 - December 31, 2025

The benefit information provided is a summary of medical and prescription drug costs. A complete list of the services, limitations, and exclusions is found in the Evidence of Coverage (EOC) at clevercarehealthplan.com/eoc.

#### To join this Clever Care HMO plan, you must be:

- entitled to Medicare Part A
- 2. enrolled in Medicare Part B
- 3. diagnosed with a qualifying chronic cardiovascular disorder or diabetes<sup>1</sup>
- 4. and live in a county of our service area:
  - Los Angeles
  - Orange
  - San Bernardino
  - Riverside
  - San Diego





**Find network doctors, specialists, hospitals, and pharmacies.** If you go to an out-of-network provider you will be responsible for the full cost of services.

clevercarehealthplan.com/provider



Look up medications on the Formulary (list of drugs).

clevercarehealthplan.com/formulary



If you need help understanding this information, call us at **1-833-388-8168 (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. Or send an email to sales@clevercarehealthplan.com.

If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook. View it online at medicare.gov or get a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

<sup>1</sup>This plan is a chronic condition special needs plan (C-SNP). Your ability to enroll will be based on verification they you have a qualifying condition. Not all members qualify. Some conditions are excluded (e.g., hypertension and pre-diabetes).



# 2025 Summary of Benefits | Clever Care Total+ (HMO C-SNP) A holistic plan for individuals diagnosed with a cardiovascular disorder or diabetes; includes

prescription drug cost reduction for LIS beneficiaries.

You will see this if reduced cost-sharing applies.

If you are enrolled in the full Medi-Cal program, you pay nothing for medical services. If you have Medi-Cal and share of cost (SOC), the plan premium, deductible, and any cost-sharing will be paid in part by Medi-Cal or a third party. You must remain enrolled in Medi-Cal for reduced cost-sharing.

#### **Premiums, Deductibles, and Limits**

Costs	With Full Medi-Cal You Pay	Without Medi-Cal You Pay	Important to Know
<b>Monthly Plan Premium</b> (Part C & Part D)	\$0	\$18.40	You must continue to pay your Medicare Part B premium.
Deductible	\$0	\$590	This plan has deductibles for some hospital and medical services and Part D prescription drugs.
Maximum Out-of- Pocket Responsibility (excludes prescription drugs)	\$0 annually	\$9,350 annually	This is the most you will pay annually for covered Medicare services.

#### **Medical & Hospital Benefits**

Benefits	With Full Medi-Cal You Pay	Without Medi-Cal You Pay	Important to Know
Inpatient Hospital Coverage*	\$0 copay per benefit period	<ul> <li>The following Medicare defined amounts are for 2025.</li> <li>\$1,676 deductible per benefit period</li> <li>\$0 copay per day for days 1–60, per benefit period and days 91 and more</li> <li>\$419 copay per day for days 61–90, per benefit period</li> </ul>	
Outpatient Hospital Coverage*			
<ul><li>Outpatient hospitalization</li><li>Observation services</li></ul>	\$0 copay per stay \$0 copay for observation services	20% coinsurance per stay	
Ambulatory Surgical Center (ASC) Services*	0% coinsurance per visit	20% coinsurance per visit	(8)

\*Service requires a referral and/or prior authorization.

Benefits	With Full Medi-Cal You Pay	Without Medi-Cal You Pay	Important to Know
<ul><li>Doctor Visits</li><li>Primary care physician (PCP)</li><li>Specialist*</li></ul>	\$0 copay per visit \$0 copay per specialist visit	20% coinsurance per visit 20% coinsurance per	
Preventive Care  • Welcome to Medicare visit or Annual wellness visit and all other preventive care services covered by Medicare	\$0 copay per visit	\$0 copay per visit	One wellness visit per year. The purpose of this visit is to create a personalized prevention plan based on your current health and risk factors.
• Emergency room	\$0 per visit	\$95 copay per visit	The copay is \$0 if you are admitted to the hospital within 72 hours for the same condition.
<ul><li>Urgently Needed</li><li>Services</li><li>Urgent Care Center</li></ul>	\$0 copay per visit	\$25 copay per visit	
<ul> <li>Diagnostic Services, Labs, and Imaging*</li> <li>Lab services</li> <li>Diagnostic tests, procedures</li> <li>X-rays</li> <li>Diagnostic radiology services (e.g. MRIs, CT scans, PET scans, etc.)</li> </ul>	\$0 copay per lab service  0% coinsurance per diagnostic test, procedure, or X-ray  \$0 copay per radiology service	20% coinsurance per lab service \$0 copay per diagnostic test 20% coinsurance per X-ray 20% coinsurance per radiology service	
<ul><li>Hearing Services*</li><li>Medicare covered services</li></ul>	\$0 copay per service	\$0 copay per service	You must use a doctor in our network for routine services.
<ul> <li>Hearing Services (routine)</li> <li>Routine hearing exam (limit 1)</li> <li>Hearing aid fitting and evaluation (limit 3)</li> <li>Hearing aids</li> </ul> This plan provides an allowance of \$600 per ear, per year for hearing aids.	\$0 copay per exam \$0 copay per service \$0 copay up to the maximum plan allowance amount	\$0 copay per exam \$0 copay per service \$0 copay up to the maximum plan allowance amount	After plan-paid benefits, you are responsible for the remaining cost.  Any allowance amount not used will expire December 31.  A deductible applies for a one-time replacement of lost, stolen, or damaged hearing aids.

 $<sup>\</sup>hbox{``Service requires a referral and/or prior authorization.}$ 

Benefits	With Full Medi-Cal You Pay	Without Medi-Cal You Pay	Important to Know
<ul><li>Dental Services*</li><li>Medicare covered services</li><li>Dental Services (PPO)*</li></ul>	\$0 copay per service	\$0 copay per service	Limitations and exclusions apply for comprehensive services. Prior authorization is required for implants and other services.
Preventive dental services include:	\$0 copay up to the maximum plan allowance amount for preventive and/or comprehensive services	\$0 copay up to the maximum plan allowance amount for preventive and/or comprehensive services	There is no requirement to stay in-network. However, using a provider in our network may lower your out-of-pocket cost. For services obtained out-of-network, the plan pays up to the allowed amount for covered services up to the quarterly plan maximum. You may be responsible for additional cost up to the providers billed amount.  After plan-paid benefits, you are responsible for the remaining cost. Any allowance amount not used by March 31, June 30, or September 30, will roll over to the next quarter, and expire December 31.  Excludes orthodontia.
<ul><li>Vision Services*</li><li>Medicare-covered vision exam to</li></ul>	\$0 copay per exam	\$0 copay per exam	You must use a doctor in our network for routine services.
diagnose/treat diseases and conditions of the eye Medicare-covered glasses after cataract surgery	\$0 copay per item	\$0 copay per item	After plan-paid benefits for routine services, you are responsible for the remaining costs. If you go to an out-of-network provider, you pay the full
Vision Services (routine)			cost.
<ul><li>Routine eye exam</li><li>Eyewear (frames, lenses, or contacts)</li><li>Upgrades</li></ul>	\$0 copay per exam \$0 copay up to the maximum plan allowance amount.	\$0 copay per exam \$0 copay up to the maximum plan allowance amount.	Any allowance amount not used will expire December 31.
This plan provides an <b>annual allowance of \$200</b> for eyewear.			

Benefits	With Full Medi-Cal You Pay	Without Medi-Cal You Pay	Important to Know
Mental Health Services*  • Inpatient hospital - psychiatric	\$0 per stay per benefit period	<ul> <li>The following Medicare defined amounts are for 2025.</li> <li>\$1,676 deductible per benefit period</li> <li>\$0 copay per day for days 1–60, per benefit period and days 91 and more</li> <li>\$419 copay per day for days 61–90, per benefit period</li> </ul>	The inpatient care lifetime limit does apply to mental health services provided in a general hospital.
<ul> <li>Outpatient mental health care (group or individual therapy)</li> </ul>	\$0 copay per visit	20% coinsurance per visit	
Skilled Nursing Facility (SNF)*	\$0 copay per stay	<ul> <li>The following Medicare defined amounts are for 2025.</li> <li>\$0 copay, per day, for days 1–20 of each benefit period</li> <li>\$209.50 copay, per day, for days 21–100 of each benefit period</li> </ul>	No prior hospitalization is required.
<ul><li>Physical Therapy*</li><li>Occupational, physical, and speech and language</li></ul>	\$0 copay per visit	20% coinsurance per visit	
<ul><li>Ambulance</li><li>Ground transport</li><li>Air transport</li></ul>	0% coinsurance per trip (each way)	20% coinsurance per trip (each way)	
Transportation This plan provides 24 one-way non-emergency rides.	\$0 copay per trip	\$0 copay per trip	Rides to an approved health-related location are limited to a 30-mile radius.

Benefits	With Full Medi-Cal You Pay	Without Medi-Cal You Pay	Important to Know
Medicare Part B Drugs* • Insulin	0% coinsurance	0–20% coinsurance of the cost or the Medicare- allowed amount, not to exceed \$35	Prices may change on a quarterly basis, but cost sharing will not exceed
<ul> <li>Chemotherapy and other Part B drugs</li> </ul>		0–20% coinsurance of the cost or the Medicare- allowed amount	20% coinsurance or \$35 for insulin.

## Wellness benefits included in your plan

Benefits	With Full Medi-Cal You Pay	Without Medi-Cal You Pay	Important to Know
Health and Wellness Flex Allowance			After plan-paid benefits, you are responsible for
This plan provides a combined quarterly allowance of \$200. The	\$0 copay up to the maximum plan allowance	\$0 copay up to the maximum plan allowance	the remaining costs.  Any allowance amount
annual maximum benefit is \$800.	amount, per quarter.  You choose how to spend	amount, per quarter.  You choose how to spend	not used by March 31, June 30, or September
<b>Fitness activities</b> include, but are not limited to:	the allowance. Pay for services using a	the allowance. Pay for services using a	30 will not rollover to the next quarter, and expire December 31.
<ul><li>Golf, table tennis</li><li>Tai Chi, yoga</li><li>Gym membership</li></ul>	flex card.	flex card.	You can purchase OTC items online and at retail locations.
Over-the-Counter Items (OTC) include, but are not limited to: • Pain medication • Cold & flu medicine • First aid supplies			Herbal supplements can be purchased from a network supplier or by calling Clever Care. Herbal supplements are used to treat conditions such as
Herbal Supplements include, but are not limited to: • Ginseng • Bird's Nest • Tiger balm			inflammation, anxiety, digestive system, and more.

Benefits	With Full Medi-Cal You Pay	Without Medi-Cal You Pay	Important to Know
Acupuncture Services (routine)  This plan covers unlimited in-network, routine acupuncture services up to \$2,000 every year.  Eastern Wellness Services  This plan offers a maximum of 24 wellness services per calendar year. Services include:  • Cupping/Moxa  • Tui Na, Gua Sha  • Med-X, and Reflexology	\$0 copay, per visit, up to the plan maximum amount  \$0 copay, per visit, up to the maximum allowed visits	\$0 copay, per visit, up to the plan maximum amount  \$0 copay, per visit, up to the maximum allowed visits	You must use a doctor in our network for routine services.  After plan-paid benefits, you are responsible for the remaining costs.  Any allowance amount not used will expire December 31.
Health and Wellness (routine) • Annual physical exam	\$0 copay for one visit per year	\$0 copay for one visit per year	This exam is more extensive than the annual wellness visit. It involves the doctor feeling or listening to or tapping areas of the body, in addition to bloodwork and other tests.
24-hour Optum® Nurseline Staffed by registered nurses 24 hours a day, 365 days a year.	\$0 copay per call	\$0 copay per call	Use this benefit to get advice from a registered nurse when you are not sure where to seek care or have questions about a urgent health event.
<ul> <li>Telehealth Visit</li> <li>Visits can take place using your phone, tablet, or computer.</li> <li>• Teladoc® visit (available 24-hours a day).</li> <li>• Visit offered through your doctor's office.</li> </ul>	\$0 copay for a medical or mental health visit \$0 copay per visit	20% coinsurance for a medical or mental health visit \$0 copay per visit	Teladoc providers can diagnose and treat non-emergent conditions and prescribe medications when necessary.

## More benefits included in your plan:

Benefits	You Pay	Important to Know
Worldwide Coverage	\$0 copay	This plan has a \$100,000 annual limit for covered emergency care, urgently needed services, and ambulance rides outside the United States and its territories.
Post-discharge Meal Assistance*		Not available after an outpatient
Available immediately following an inpatient hospital or a skilled nursing facility stay to help with recovery.	\$0 copay for meal assistance up to 3 meals per day for 28 days; not to exceed 84 meals per year.	procedure.
Personal Emergency Response System (PERS)*	\$0 copay per year	
This is a mobile device and monitoring service to connect you with a 24-hour response center.		
Special Supplemental Benefits for the Chronically III (SSBCI)*	Meals for Chronic Conditions \$0 copay for meal assistance up	The benefits mentioned are part of a special supplemental program for
If you are diagnosed by your PCP with any of the following chronic condition(s) listed below and meet certain criteria, you may be eligible for additional benefits.  • Autoimmune disorders  • Cancer  • Cardiovascular disorders  • Chronic alcohol or drug dependency	to 3 meals per day for 14 days; not to exceed 42 meals per year for members who qualify.  Telemonitoring Service \$0 copay for a device to monitor medical and other health data.  In-home Safety Assessment \$0 copay for up to two assessments per year.	the chronically ill. Some conditions are excluded (e.g., hypertension and pre-diabetes). Not all members qualify.  Prior authorization and confirmation by your PCP is required before these benefits may be used.  Services will be provided using the plan's contracted vendors.
Chronic and disabling mental health conditions	In-home Support Services \$0 copay for services to assist with activities of daily living. Limited to	
<ul><li> Chronic heart failure</li><li> Chronic lung disorders</li></ul>	40 hours per year.	
<ul><li>Dementia</li><li>Diabetes</li></ul>	<b>Social Needs Benefits</b> \$0 copay for companionship	
<ul><li> End-stage liver disease</li><li> End-stage renal disease</li></ul>	services by non-clinical personal caregivers. Services are limited to 24 four-hour shifts (96 total hours).	
<ul><li>HIV/AIDS</li><li>Neurologic disorders</li><li>Severe hematologic disorders</li></ul>	<b>Support for Caregivers</b> \$0 copay for respite care. Limited to 40 hours per year.	
<ul> <li>Stroke</li> </ul>		

# Prescription Drug Coverage Clever Care Total+ (HMO C-SNP)

Your cost-sharing may differ depending on the pharmacy you choose (e.g., standard retail, out-ofnetwork, mail-order) or whether you receive a 30- or 100-day supply. If you live in a long-term care facility (LTC), you pay the same amount as you would at a standard retail pharmacy for a 31-day supply of medication. If you have Medi-Cal and share of cost, the Part D deductible will be paid in full or part by Medi-Cal or a third party. The VBID model eliminates the cost-share amount of prescription drugs for beneficiaries who receive Extra Help.

Part D prescription drug benefit and what you pay.						
Stage 1: Annual Deductible	<b>\$590</b> The annual deductible does not apply to Tier 6 or insulin drugs.					
Stage 2: Initial Coverage You pay the following	Retail Standard Cost- sharing (In-network)		Mail-orde	r Standard haring	Retail Cost-sharing (Out-of-network)*	
until the total yearly drug cost (paid by the plan and you) reaches \$2,000.	30-100 day supply with VBID	30–100 day supply	100 day Supply with VBID	100 day supply	30-day supply with VBID	30-day supply
Tier 1: Preferred Generic	\$0	25% coinsurance	\$0	25% coinsurance	\$0	25% coinsurance
Tier 2: Generic	\$0	25% coinsurance	\$0	25% coinsurance	\$0	25% coinsurance
Tier 3: Preferred Brand	\$0	25% coinsurance	\$0	25% coinsurance	\$0	25% coinsurance
Tier 4: Non-Preferred Brand	\$0	25% coinsurance	\$0	25% coinsurance	\$0	25% coinsurance
Tier 5: Specialty Tier*	\$0	25% coinsurance	\$0	25% coinsurance	\$0	25% coinsurance
Tier 6: Select Care Drugs**					50	
Insulin:	You will not pay a deductible or more than \$35 for a one-month supply of each covered insulin product, regardless of the cost-sharing tier, even if you have not paid your deductible.					
Vaccines:	You will not pay a deductible or a copay for Advisory Committee on Immunization Practices (ACIP) recommended adult vaccines regardless of the cost-sharing tier.					
Stage 3: Catastrophic Coverage After the total yearly maximum out-of-pocket drug cost reaches \$2,000 you will stay in this stage until the end of the calendar year.	During this payment stage, You pay \$0 for covered Part D drugs.					

<sup>\*</sup>A long-term supply of medication is not available at out-of-network pharmacies, or at retail or mail order for select drugs on Tiers 1-6. \*\*Tier 6 includes generic Viagra, prescription cough medicine and vitamins.

# Value-Based Insurance Design (VBID) Model Clever Care Total+ (HMO C-SNP)

To be eligible for the VBID additional benefits and programs a beneficiary must receive low income susidy assistance (Extra Help) from The Centers for Medicare and Medicaid Services (CMS). Authorization from the Plan is required.



Food and Produce Allowance: Eligible members will recive \$125 per month. The monthly amount will be loaded on to the flex card. Use the allowance to purchase healthy food and produce from particpaing local grocery stores. Any Remaining balance at the end of the month will not rollover to the following month.



Transporation (non-emergency): Eligible members will recive 24 one-way rides to doctor appointments, pharmacy or any other health-related location within a 30-mile radius.



Part D Cost-Share Reduction: Eligible members, will pay nothing (\$0) for all prescription drugs on Tiers 1-5.



Rewards & Incentives: Total+ members who fill and are adherent to a diabetic and/or statin medication can earn up to \$100 every three months (\$50 per medication), up to a yearly maximum of \$300. In addition to exhibiting at least 90% adherence to the prescribed medication(s), a free complete medication review must also be completed. Participation is not a requirement for enrollment.



Rewards are added to your flex card and can be used for:

- Groceries (healthy food)
- Herbal supplements
- OTC items

Gym membership or fitness activities



Call us, we're happy to help! 1-833-388-8168 (TTY:711)

Medicare approved Clever Care Health Plan, Inc. to provide these benefits and/or lower co-payments as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. Eligibility for the additional benefits or the Part D 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).



Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, please call and speak to a customer service representative at 1-833-388-8168 (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.

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	The Evidence of Coverage (EOC) provides a complete list of all coverage and services. It is important to review plan coverage, costs, and benefits before you enroll. Visit clevercarehealthplan.com/eoc or call 1-833-388-8168 (TTY:711) to view a copy of the EOC.
	Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
	Review the pharmacy directory to make sure the pharmacy you use for any prescription medicine is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.
	Review the formulary to make sure your drugs are covered.
Jno	lerstanding important rules
	<b>For plans with a monthly premium:</b> In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	<b>For plans with a zero premium:</b> You do not pay a separate monthly plan premium for this plan, but you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
	Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.
	<b>For HMO plans only:</b> Except in an emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).
	<b>For C-SNP plans only:</b> 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 specific severe or disabling chronic condition.
	<b>Effect on Current Coverage:</b> If you are currently enrolled in a Medicare Advantage plan, your current Medicare Advantage healthcare coverage will end once your new Medicare Advantage coverage starts. If you have Tricare, your coverage may be affected once your new Medicare Advantage coverage starts. Please contact Tricare for more information. If you have a Medigap plan, once your Medicare Advantage coverage starts, you may want to drop your Medigap policy because you will be paying for coverage you cannot use.

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

Our provider and pharmacy network may change at any time. We protect your privacy. Refer to the Notice of Privacy Practices: clevercarehealthplan.com/privacy. All trademarks are the sole property of their respective owners.



# Prescription Drugs

For your convenience, we have listed some commonly used drugs. We have **over 37,000 drugs** on our formulary, and we continue to add to this list. If you do not see a drug you take listed below, check our drug list online or call Member Services.

# **Commonly Used Drugs**

### Legend for abbreviations in drug limits column

QL Quantity Limits

PA Prior Authorization required

BvD Part B vs D determination



This is not a complete list of what's covered.

Scan here for our most upto-date list.

Drug Name	Tier	Utilization Management Restrictions
ATORVASTATIN CALCIUM 10mg, 20mg, 40mg, 80mg	1	
AMLODIPINE BESYLATE 2.5mg, 5mg, 10mg	1	
LOSARTAN POTASSIUM 25mg, 50mg, 100mg	1	
METFORMIN HCL ER 500mg, 750mg	1	QL
OMEPRAZOLE 10mg, 20mg, 40mg	1	
TAMSULOSIN HCL 0.4mg	1	
ROSUVASTATIN CALCIUM 5mg, 10mg, 20mg, 40mg	1	QL
DICLOFENAC SODIUM 25mg, 50mg, 75mg	2	BvD
GABAPENTIN 100mg, 300mg, 400mg	1	QL
AMOXICILLIN 500mg 875mg	1	
METOPROLOL SUCCINATE 25mg, 50mg, 100mg, 200mg	1	
IBUPROFEN 400mg, 600m, 800mg	1	BvD
ALENDRONATE SODIUM 10mg, 35mg, 70mg	1	QL
TRIAMCINOLONE ACETONIDE 0.1%	1	
CREON	3	
LATANOPROST 0.01%	1	QL
LEVOTHYROXINE SODIUM 25mcg, 50mcg, 75mcg, 88mcg, 100mcg, 112mcg, 137mcg, 150mcg, 175mcg, 200mcg, 500mcg	1	
FLUTICASONE PROPIONATE 50mcg	1	QL
PANTOPRAZOLE SODIUM 20mg, 40mg	1	QL
MELOXICAM 7.5mg	1	
CELECOXIB 50mg, 100mg, 200mg, 400mg	2	QL

Drug Name	Tier	Utilization Management Restrictions
CLOPIDOGREL 75mg	1	
FINASTERIDE 5mg	1	
SILDENAFIL CITRATE 20mg	1	QL, PA
TRADJENTA 5mg	3	QL
JARDIANCE 10mg, 25mg	3	QL
DONEPEZIL HCL 5mg, 10mg	1	QL
AZITHROMYCIN 250mg, 500mg	1	
LOSARTAN-HYDROCHLOROTHIAZIDE 50-12.5mg, 100-12.5mg, 100-25mg	1	
MONTELUKAST SODIUM 4mg, 5mg, 10mg	1	
FAMOTIDINE 20mg, 40mg	1	
LEVOCETIRIZINE DIHYDROCHLORIDE 5mg	1	
LISINOPRIL 2.5mg, 5mg, 10mg, 20mg, 30mg, 40mg	1	
SIMVASTATIN 20mg, 40mg, 80mg	1	QL
ALBUTEROL SULFATE HFA 90mcg	2	QL
FARXIGA 5mg, 10mg	3	QL
AZELASTINE HCL 137mcg, 205mcg	2	QL
HYDROCHLOROTHIAZIDE 12.5mg, 25mg, 50mg	1	
OLMESARTAN MEDOXOMIL 5mg, 20mg, 40mg	2	
ZOLPIDEM TARTRATE 5mg, 10mg	1	QL
PIOGLITAZONE HCL 15mg, 30mg, 45mg	1	QL
LINZESS 72mcg, 145mcg, 290mcg	3	QL
TRAZODONE HCL 50mg, 100mg, 150mg, 300mg	1	
ATENOLOL 25mg, 50mg, 100mg	1	
OLOPATADINE HCL 0.1%, 0.2%	2	
SERTRALINE HCL 25mg, 50mg, 100mg	1	
KETOCONAZOLE 2%	2	QL
ALLOPURINOL 100mg, 300mg,	1	
GLIPIZIDE and GLIPIZIDE ER 2.5mg, 5mg, 10mg	1	
CHLORHEXIDINE GLUCONATE 0.12%	1	
LIDOCAINE 5% OINTMENT OR PATCH	2	QL, PA
MECLIZINE HCL 12.5mg, 25mg	2	
METOPROLOL TARTRATE 25mg, 50mg, 100mg	1	
CARVEDILOL 3.125, 6.25mg, 12.5mg, 25mg	1	
EZETIMIBE 10mg	1	QL
MEMANTINE HCL 5mg, 10mg	2	QL
DORZOLAMIDE-TIMOLOL 22.3-6.8/1	2	
PRAVASTATIN SODIUM 10mg, 20mg, 40mg, 80mg	1	QL
TRAMADOL HCL 50mg	1	QL

Drug Name	Tier	Utilization Management Restrictions
BACLOFEN 5mg, 10mg, 20mg	2	
CIPROFLOXACIN HCL 250mg, 500mg, 750mg	2	
TIMOLOL MALEATE 0.25%, 0.5%	1	
FENOFIBRATE 54mg, 160mg	2	QL
JANUVIA	3	QL
MYRBETRIQ ER 25mg, 50mg	3	
PREDNISONE 1mg, 2.5mg, 5mg, 10mg, 20mg, 50mg	1	BvD
NAPROXEN 250mg, 375mg, 500mg	1	
TRULICITY 0.75mg/0.5mL, 1.5mg/0.5mL, 3mg/0.5mL. 4.5mg/0.5mL	3	QL, PA
ACETAMINOPHEN-CODEINE 300mg-15mg, 300mg-30mg, 300mg-60mg,	2	QL
ESCITALOPRAM OXALATE 5mg, 10mg, 20mg	1	
GLIMEPIRIDE 1mg, 2mg, 4mg	1	QL
FLUOCINONIDE 0.05%	2	
FUROSEMIDE 20mg, 40mg 80mg	1	
ALPRAZOLAM 0.25mg, 0.5mg, 1mg, 2mg	1	QL
BENAZEPRIL HCL 5mg, 10mg, 20mg, 40mg	1	
AMOXICILLIN-CLAVULANATE POTASS 500-125mg, 875-125mg	1	
ELIQUIS 2.5mg, 5mg	3	QL
CICLOPIROX 8% solution	2	QL
PREGABALIN 25mg, 50mg, 75mg, 100mg, 150mg, 200mg	2	QL
LOVASTATIN 10mg, 20mg, 40mg	1	
LORAZEPAM 1mg, 2mg	1	QL
XARELTO 10mg, 15mg, 20mg	3	QL
LOPERAMIDE 2mg	2	

#### IMPORTANT INFORMATION:

#### 2025 Medicare Star Ratings





Clever Care Health Plan - H7607

For 2025, Clever Care Health Plan - H7607 received the following Star Ratings from Medicare:

 Overall Star Rating:
 ★★★☆☆

 Health Services Rating:
 ★★★☆☆

 Drug Services Rating:
 ★★★☆☆

Every year, Medicare evaluates plans based on a 5-star rating system.

#### Why Star Ratings Are Important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care
- The number of members who left or stayed with the plan
- The number of complaints Medicare got about the plan
- Data from doctors and hospitals that work with the plan

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

★★★★ EXCELLENT

★ ★ ★ ☆ ABOVE AVERAGE

★★☆☆ AVERAGE

★ ★ ☆ ☆ BELOW AVERAGE

★☆☆☆☆ POOR

#### Get More Information on Star Ratings Online

Compare Star Ratings for this and other plans online at Medicare.gov/plan-compare.

#### Questions about this plan?

Contact Clever Care Health Plan 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time at 833-388-8168 (toll-free) or 711 (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Pacific time. Current members please call 833-388-8168 (toll-free) or 711 (TTY).

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



# Monthly Plan Premium for People who get Extra Help from Medicare to Help Pay for their Prescription Drug Costs

If you get extra help from Medicare to help pay for your Medicare prescription drug plan costs, your monthly plan premium will be lower than what it would be if you did not get extra help from Medicare.

If you get extra help, your monthly plan premium will be \$0 for any of the plan(s) below. (This does not include any Medicare Part B premium you may have to pay.)

- Clever Care Longevity (HMO)
- Clever Care Value (HMO)
- Clever Care Total+ (HMO C-SNP)

Clever Care Health Plan's premium includes coverage for both medical services and prescription drug coverage.

If you aren't getting extra help, you can see if you qualify by calling:

- 1-800-MEDICARE or TTY users call 1-877-486-2048 (24 hours a day/7 days a week),
- · Your State Medicaid Office, or
- The Social Security Administration at 1-800-772-1213, TTY users should call 1-800-325-0778 between 7 a.m. and 7 p.m., Monday through Friday.

If you have any questions, please call Member Services at (833) 388-8168 (TTY/TDD users should call 711) from 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. Hours listed are for the Pacific time zone.

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



## 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:** <u>civilrightscoordinator@ccmapd.com</u>

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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a> 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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.



## **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 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 của quý vị về chương trình bảo hiểm sức khỏe và chương trình bảo hiểm thuốc. Nếu quý vị cần thông dịch viên, xin vui lòng gọi số (833) 808-8163 (TTY: 711). Nhân viên nói tiếng Việt của chúng tôi có thể giúp đỡ quý vị. Đây là dịch vụ miễn phí.

**German:** Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheitsund 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.

:Arabic إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على (833) 8168-388 (TTY:711). سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

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: យើងមានសេវាអ្នកបកប្រែដោយឥតគិតថ្លៃដើម្បីឆ្លើយសំណួរទាំងឡាយណាដែលអ្នកមានស្ដីអំពីគម្រោងសុខភាព ឬឱសថរបស់យើង។ ដើម្បីទទួលបានអ្នកបកប្រែ សូមទូរស័ព្ទមកយើងតាមរយៈលេខ (833) 388-8168 (TTY:711) ។ អ្នក និយាយភាសាខ្មែរណាម្នាក់អាចជួយអ្នកបាន។ នេះគឺជាសេវាកម្មឥតគិតថ្លៃ។

**Thai:** เรามีบริการล่ามฟรีเพื่อตอบคำถามที่คุณอาจมีเกี่ยวกับสุขภาพหรือยาของเรา หากคุณต้องการล่ามแปลภาษา ไทย เพียงโทรหาเราที่ (833) 388-8168 (TTY:711) บุคคลที่พูดภาษาอังกฤษสามารถช่วยคุณได้ นี่คือบริการฟรี





# Enroll in a Clever Care Health Plan



Your broker will complete the Scope of Appointment form



**Complete the enrollment application** (you will need to have your Medicare ID Card)



Sign and return the application to Clever Care

# Enroll in 4 easy steps

Step 1	Verify you are eligible to enroll.
	Select a Clever Care Medicare Advantage plan.
Step 2	To enroll in Clever Care Total+ (HMO C-SNP) you must attest on the
•	enrollment form to having diabetes or a cardiovascular disorder.
	Choose your primary care physician (PCP).
Chan 3	Find participating providers at clevercarehealthplan.com/provider.
Step 3	Write down the PCPs name and ID number. You will need this to
	complete the enrollment form.
Step 4	Complete and return the enrollment form.

## You've enrolled! Now what?

Once your enrollment application is received by Clever Care Health Plan, we will immediately start processing your enrollment. You will receive the following within 30 days of enrolling.



#### **Confirmation of enrollment letter**

Within 10 days after Medicare approves your enrollment you will receive a letter from Clever Care confirming your enrollment.



#### **Clever Care member ID card**

Your new ID card will be mailed to you within 10 days of your confirmed enrollment. You will also receive information about your Evidence of Coverage (EOC) and other plan documents.



#### **Clever Care Welcome**

You will receive a Member Guide in the mail with information about how to get the most from your health plan and a welcome call to answer all your questions.

If you qualify for "Extra Help" from Medicare for your drug coverage, then you will receive a "LIS" (Low Income Subsidy) letter within 10 days of your verified enrollment.



# **Scope Of Sales Appointment Confirmation**

Please initial beside the type of product you want the agent to discuss.

The Centers for Medicare & Medicaid Services (CMS) requires agents to document the scope of a marketing appointment prior to any face-to-face sales meeting to understand of what will be discussed between the agent and the Medicare beneficiary (or their authorized representative).

Clever Care Medicare Advantage and Prescription Drug Plans (Part C)		
	): A Medicare Advantage Plan that provides all Original rs Part D prescription drug coverage. In most HMOs, you can an's network (except in emergencies).	
	edicare Advantage Plan that has a benefit package designed e of the specific groups served include people who have	
By signing this form, you agree to a meeting with a sales age is no obligation to enroll. Current or future Medicare enrollm will not occur.	nt to discuss the types of products you initialed above. There ent status will not be impacted, and automatic enrollment	
Signature:  Date:    M   M   / D   D   / Y   Y   Y   Y   Y   Y   Y   Y   Y		
If you are the authorized representative, sign above and prin <b>Representative's Name:</b>	t below.  Your Relationship to the Beneficiary:	
AGENT SECTION: Return this form along with the comple		
Agent Name:	Agent Phone: (	
Beneficiary Name:	Beneficiary Phone (optional):	
	(	
Beneficiary Address:		
<b>Indicate method of contact:</b> ☐ Sales event ☐ Walk-in	☐ Inbound call ☐ Permission to call card	
If the form was signed by the beneficiary at the time of to the meeting:	appointment, explain why it was not documented prior	
Agent's Signature:	Date Appointment Completed:	
	$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	

Scope of Appointment documentation is subject to CMS record retention requirements.



#### Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan.

#### To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

**Important:** To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

#### When do I use this form?

You can join a plan:

- Between October 15-December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare
- In certain situations where you're allowed to join or switch plans

Visit Medicare.gov to learn more about when you can sign up for a plan.

## What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

**Note:** You must complete all items in Section 1. The items in Section 2 are optional — you can't be denied coverage because you don't fill them out.

#### **Reminders:**

- If you want to join a plan during fall open enrollment (October 15-December 7), the plan must get your completed form by December 7.
- Your plan will send you a bill for the plan's premium.
   You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

### What happens next?

Once you have completed your enrollment form, you will receive a completed signed application including a confirmation number, for your reference, to the email provided. Clever Care Health Plan will process your application for submission to CMS. You will receive notice of acceptance or denial of enrollment within 7–10 business days.

## How do I get help with this form?

Call Clever Care at (833) 388-8168. TTY users can call 711. Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

En Español: Llame a Clever Care al (833) 388-8168/711 o a Medicare gratis al 1-800-633-4227 y oprima el 2 para asistencia en Español y un representante estará disponible para asistirle.

## **Individuals experiencing homelessness**

 If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

IMPORTANT

Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.

All fields on this page are required (unless marked optional)

Select the plan you want to join:			
Clever Care <b>Longevity</b> (HMO) H760	7-002	Clever Care <b>Value</b> (HM	IO) H7607-008
001-Los Angeles County	\$0 per month	□ 001-Los Angeles	County \$0 per month
☐ 002-Orange County	\$0 per month	☐ 002-Orange Cou	nty \$0 per month
☐ 003-San Diego County	\$0 per month	003-San Diego Co	ounty \$0 per month
☐ 004-San Bernardino County	\$0 per month	004-San Bernard	ino County \$0 per month
☐ 005-Riverside County	\$0 per month	005-Riverside Co	unty \$0 per month
Clover Care Total+ (HMO C SND) H7	507 011		
Clever Care <b>Total+</b> (HMO C-SNP) H70	\$18.40 per month		
001 E03 Angeles County     002-Orange County	\$18.40 per month		
□ 003-San Diego County	\$18.40 per month		
☐ 004-San Bernardino County	\$18.40 per month		
□ 005-Riverside County	\$18.40 per month		
	·		
LAST name:			
FIRST name:		<b>M.I.</b> (optional):	_
Birth date: MM / DD /	Y Y Y Y	Sex:   Male	☐ Female
Phone Number: ( )	_		
Permanent Residence Street Addr	ess (Don't enter a PO B	Box. Note: For individuals ex	operiencing homelessness, a PO
Box may be considered your perman	ent residence address	.):	
City:		State:	ZIP Code:
			LIF COUC.
Mailing Address, if different from yo	our permanent address	s (PO Box allowed):	
City:		State:	ZIP Code:
Your Medicare information:			
Medicare Number:			

Based on Model of Care Review, Clever Care Health Plan, Inc., has been approved by the National Committee for Quality Assurance (NCQA) to operate a Chronic Special Needs Plan (C-SNP) through 2025.

All fields on this page are required (unless marked optional) continued

Answer these important questions:
Will you have other prescription drug coverage (like VA, TRICARE) in addition to Clever Care?
Member number for this coverage: Group number for this coverage:
OPTIONAL:
Are you enrolled in your state Medi-Cal (Medicaid) program? $\ \square$ Yes $\ \square$ No
If "yes," please provide your Medi-Cal (Medicaid) number:
Complete only if you are enrolling in Clever Care Total+ (HMO C-SNP) plan
Have you been diagnosed with <b>diabetes</b> (high blood sugar) or are you taking insulin or  Yes  No other medications to control you blood sugar?
Have you been diagnosed with <b>cardiac arrhythmia</b> or atrial fibrillation (Afib) or have you $\Box$ Yes $\Box$ No had problems with rapid, irregular heartbeat?
Have you been diagnosed with <b>coronary artery disease (CAD)</b> or <b>peripheral vascular</b> Wes No <b>disease</b> , had a heart attack, or experienced poor circulation due to hardening of the arteries or veins?
Have you been diagnosed with <b>chronic venous thromboembolic disorder</b> or had blood
Are you taking medications to treat your conditions?
If yes, list the medications:
Physician who can verify your condition(s) Name:
Phone: ( ) Fax: ( )
Office Address:
City: State: ZIP Code:

## **Authorization for Disclosure of Health Information**

My signature authorizes the provider listed above and/or my PCP to disclose my health information and/or provide medical records to Clever Care Health Plan.

All fields on this page are required (unless marked optional) continued

#### **IMPORTANT:** Read and check the box below:

- I must keep both Hospital (Part A) and Medical (Part B) to stay in Clever Care Health Plan.
- By joining this Medicare Advantage Plan, I acknowledge that Clever Care will share my information with Medicare, who may use it to track my enrollment, make payments, and for other purposes allowed by Federal law that authorize the collection of this information (see Privacy Act Statement below). Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- I understand that I can be enrolled in only one MA plan at a time and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA PFFS, MA MSA plans).
- I understand that when my Clever Care Health Plan coverage begins, I must get all of my medical and prescription drug benefits from Clever Care Health Plan. Benefits and services provided by Clever Care Health Plan and contained in my Clever Care Health Plan "Evidence of Coverage" document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor Clever Care will pay for benefits or services that are not covered.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that by checking this box  $\square$  this represents my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
  - 1. this person is authorized under State law to complete this enrollment, and
  - 2. documentation of this authority is available upon request by Medicare.

If you're the authorized representative, check the box above and fill out these fields:		
Name:	Address:	
Phone number:	Relationship to enrollee:	

# All fields on this page are optional

# Answering these questions is your choice. You cannot be denied coverage because you don't fill them out.

Are you Hispanic, Latino/a, or Spanish	n origin? Select all tl	nat apply.		
☐ No, not of Hispanic, Latino/a, or Spanish origin <sup>(1)</sup>		☐ Yes, Cuban <sup>(4)</sup>		
$\square$ Yes, Mexican, Mexican American, Chicano/a $^{ ext{ iny (2)}}$		☐ Yes, another Hispanic, Latino/a, or Spanish origin <sup>(5)</sup>		
☐ Yes, Puerto Rican <sup>(3)</sup>		☐ I choose not to answer. <sup>(6)</sup>		
What's your race? Select all that apply	<b>/</b> .			
American Indian or Alaska Native(1)	$\square$ Guamanian or (	Chamorro <sup>(7)</sup>	☐ Samoan <sup>(13)</sup>	
☐ Asian Indian <sup>(2)</sup>	☐ Japanese <sup>(8)</sup>		☐ Vietnamese <sup>(14)</sup>	
☐ Black or African American <sup>(3)</sup>	☐ Korean <sup>(9)</sup> ☐ White <sup>(15)</sup>			
Chinese <sup>(4)</sup>	□ Native Hawaiian <sup>(10)</sup> □ I choose not to answer. <sup>(16)</sup>		☐ I choose not to answer. <sup>(16)</sup>	
Cambodian <sup>(5)</sup>	Other Asian <sup>(11)</sup>			
☐ Filipino <sup>(6)</sup>	Other Pacific Isl	ander(12)		
What is your preferred spoken langua	_	_	_	
☐ English ☐ Mandarin ☐ Cantone☐ Other:	se □ Khmer □ ŀ _	Korean 🗀 Vietnam	nese 🗌 Spanish	
What is your preferred written langua	age, other than Eng	lish?		
☐ Chinese (traditional) ☐ Korean ☐	☐ Vietnamese ☐ S	panish		
Select one if you want us to send you	information in an a	ccessible format:		
☐ Braille ☐ Large print ☐ Audio C Please contact Clever Care at (833) 388- above. Our office hours are 8 a.m. to 8 weekdays, from April 1 through Septem <b>Do you work?</b> ☐ Yes ☐ No	-8168 if you need info p.m., seven days a w nber 30. TTY users ca	eek, from October 1 ın call 711.	ssible format other than what's listed I through March 31, and 8 a.m. to 8 p.m.,	
Texting and Email Opt-in:				
Mobile phone number: (	) –			
By providing my number, I agree to receive healthcare, benefits, or any other purpany time by calling Clever Care. Messag	ose. Such consent is	not a condition of re	ges by Clever Care Health Plan for eceipt of any service and I can opt out at	
Email Address:				
By providing my email address, I agree by U.S. Mail. I understand this would in Annual Notice of Change (ANOC) and o	clude documents suc	ch as the Part C and		
List your Primary Care Physician (PCI	P):			
Name of PCP:				
Medical Group or IPA:				
PCP Enrollment ID #:				
Are you a current nationt of this PCP?	□ V <sub>Φ</sub> ς □ N <sub>O</sub>	I do not have a	PCP nlease assign one to me	

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#### **Paying your Plan Premium**

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail each month. You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.

If you have to pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you must pay this extra amount in addition to your plan premium. DO NOT pay Clever Care the Part D-IRMAA.

<b>amount in addition to your plan premium.</b> DO NOT pay C	lever Care the Part D-IRMAA.
Please select a premium payment option. If you don't make $\Box$ Get a bill.	e a selection you will receive a bill.
☐ Automatic deduction from your monthly Social Secular benefit check. I get monthly benefits from: ☐ i) Social Secular in the property of the	· · ·
Thank you for choosing Clever Care Health Plan! (option	aal)
Please take a moment to share how you found Clever Care	Select one or more of the following examples:
☐ Television <sup>(1)</sup>	☐ Mail <sup>(5)</sup>
☐ Radio <sup>(2)</sup>	☐ Family, friend, doctor, or acupuncturist <sup>(6)</sup>
□ Newspaper <sup>(3)</sup>	☐ Your insurance broker <sup>(7)</sup>
$\square$ Social media or computer (Google, Facebook,	□ Event <sup>(8)</sup>
YouTube, Game app) <sup>(4)</sup>	☐ Other: <sup>(9)</sup>

For individuals helping enrollee with completing this form only					
Complete this section if you're an individual (i.e. agents, brokers, SHIP counselors, family members, or other third parties) helping an enrollee fill out this form.					
Name:	Relationship to enrollee:				
Signature:	National Producer Number (Agents/Brokers only):				
FMO (if applicable)	Telephonic Application?:				
	☐ Yes ☐ No				
Effective date of coverage:	Date application was received:				
M M $\boldsymbol{I}$ D D $\boldsymbol{I}$ Y Y Y Y	M M / D D / Y Y Y				

PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARX)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.

# Attestation of eligibility for an enrollment period.

to see if you are eligible to enroll.

Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year. There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period. Please read the following statements carefully and check the box that applies to you. By checking any of the following boxes, you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

☐ I am new to Medicare. <sup>(1)</sup>
☐ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP). <sup>(2)</sup>
☐ I recently moved outside of the service area for my current plan or I recently moved and this plan is a new option for me. I moved on / / (3)
$\square$ I recently was released from incarceration. I was released on / / $^{ ext{ iny (4)}}$
☐ I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on// (5)
☐ I recently obtained lawful presence status in the United States. I got this status on// (6)
☐ I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on// <sup>(7)</sup>
☐ I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on//
☐ I am moving into, live in or recently moved out of a Long-term Care Facility (for example, a nursing home or long term care facility). I moved/will move into/out of the facility on//
☐ I recently left a PACE® program on//
☐ I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's).  I lost my drug coverage on// (11)
$\square$ I am leaving/losing employer or union coverage on / / (12)
☐ I belong to a pharmacy assistance program provided by my state. (13)
$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $
☐ I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan.  My enrollment in that plan started on / / (15)
☐ I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan.  I was disenrolled from the SNP on / / (16)
☐ I was affected by an emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA or by a Federal, state or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster. <sup>(17)</sup>
$\square$ I want to join a Special Needs Plan that tailors its benefits to my chronic conditions. (18)
If none of these statements applies to you or you're not sure, please contact Clever Care at (833) 388-8168 (TTY: 711)

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