



# Clever Guide To Supplemental Benefits

Understanding the added health benefits included in  
Clever Care HMO plans



H7607\_23\_CM1353\_M Accepted 09182022



## We speak your language

---

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

To learn more about **Clever Care Medicare Advantage** plans, visit [clevercarehealthplan.com](https://clevercarehealthplan.com) or call us as at **(833) 365-1888 (TTY:711)** 8 a.m. to 8 p.m., seven days a week, from October 1 through March 31, and 8 a.m. to 8 p.m., weekdays, from April 1 through September 30.



# Get Whole Health Coverage with Clever Care

---

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

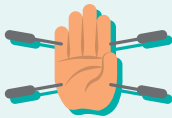
Clever Care Medicare Advantage plans provide members with medical and prescription drug coverage, PLUS dental, vision, hearing, fitness, and Eastern wellness services.



# Clever Care's Supplemental Benefits

---

Clever Care Medicare Advantage plans include supplemental benefits not covered by Original Medicare. The supplemental benefits listed below work together to help you become the healthiest version of you.



## Eastern Medicine

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

---



## Dental

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

---



## Vision

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

---



## Hearing

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



# Flexible Health & Wellness Allowance

## Clever Care puts choice back into wellness!

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



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



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



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



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

Benefit offerings vary by plan.



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

# Clever Care's Special Supplemental Benefits for Chronically Ill (SSBCI)

---

We proudly offer special supplemental benefits for our members with chronic illnesses. These benefits are available to members with eligible chronic conditions, such as diabetes, cardiovascular disorders, disabling mental health conditions, dementia, stroke, and others, who participate in Clever Care's case management program. Learn more about our SSBCI benefits:

## Food

A healthy and consistent diet is an important part of managing your condition. Clever Care offers up to 42 nutritious, culturally inspired meals delivered to your home. Additionally, receive up to \$25 per month to spend at the grocery store.

## Social Needs Benefits

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

## Extra benefits to support the whole you!

---



Rest and recharge without the worry of food prep through pre-cooked meal delivery after a hospital stay



Grab a ride to your doctor appointment or the pharmacy



Stay safe with a free medical alert device and free monthly monitoring and fall detection

## In-Home Support & Safety

Daily living activities can be challenging when living with a chronic condition. Clever Care offers free in-home care to help with bathing, dressing, cooking, and more. Also, you can have up to two in-home safety assessments per year.

## Telemonitoring

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

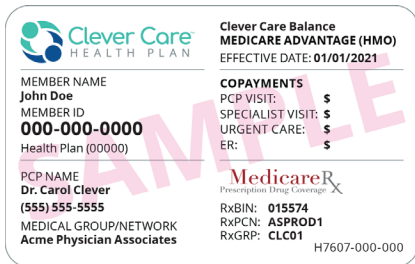
## Support for Caregivers (Respite Care)

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





# Receiving and paying for services:



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

## Payment types

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

<b>Copay</b>	Set amount you may be required to pay out of pocket as your share of the cost for a medical service, supply, or a prescription drug.
<b>Coinsurance</b>	Amount you may be required to pay as your share of the cost for services or prescription drugs. Coinsurance is usually a percentage of the total cost (for example, 20%).
<b>Allowance</b>	Set amount paid quarterly or semi-annually by the plan for a specific purpose such as paying for healthcare services.



# How Original Medicare compares to Clever Care Medicare Advantage

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



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





# Eastern Medicine

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
<ul style="list-style-type: none"><li>• Medicare-covered acupuncture (up to 12 visits)</li></ul>	<p>Benefits vary by plan. Members receive:</p> <ul style="list-style-type: none"><li>• Unlimited acupuncture visits with maximum allowance amounts</li><li>• Maximum of 12, 18, or 24 Eastern wellness services per calendar year (30-minute duration)</li></ul> <p>Services include:</p> <ul style="list-style-type: none"><li>• Gua Sha</li><li>• Tui Na</li><li>• Reflexology</li><li>• Cupping Therapy</li><li>• MedX Treatment</li></ul>	<p><b>\$0 copay</b> per acupuncture visit, up to the maximum allowance amount</p> <p><b>\$0 copay</b> per Eastern wellness visit, up to the maximum number of visits and duration allowed by the plan</p>
<b>Important to know:</b>	All acupuncture and other Eastern wellness services must be performed by a Clever Care network provider. The number of visits and allowances vary by plan.	



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





# Flexible Health & Wellness Allowance

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
<p><b>No coverage of health and wellness</b></p> <p><b>Not covered:</b></p> <ul style="list-style-type: none"><li>• Fitness activities</li><li>• Over-the-counter (OTC)</li><li>• Herbal supplements</li></ul>	<p>Provides a flexible allowance every quarter that may be used to pay for:</p> <ul style="list-style-type: none"><li>• Fitness activities that fit your lifestyle (Restrictions apply)</li><li>• Eligible over-the-counter medication and supplies</li><li>• Eligible herbal supplements</li></ul>	<p><b>\$0 copay</b> up to the allowance amount</p>
<p><b>Allowance details:</b></p>	<p>Allowance amount varies by plan. With most plans, members can choose to spend the allowance on one or all of the covered benefits. Fortune members receive up to \$550 every quarter to use only on fitness.</p>	



Use the Flex Card to pay for qualified OTC products, herbal supplements, or fitness activities, as applicable per plan, using your available funds. This card is similar to a credit or debit card – **KEEP IT SAFE.**







## Dental

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
Dental services only when in the hospital	<p>Routine dental care including:</p> <ul style="list-style-type: none"><li>• 2 Cleanings</li><li>• 2 Oral exams</li><li>• 1 Fluoride treatment</li><li>• 1 X-ray</li></ul> <p>Comprehensive dental care including:</p> <ul style="list-style-type: none"><li>• Deep teeth cleaning</li><li>• Fillings and repairs</li><li>• Root canals (endodontics)</li><li>• Dental crowns (Caps)</li><li>• Bridges</li><li>• Dentures, extractions, and other services</li></ul>	<b>\$0 copay</b> for dental services (excluding implants) up to the allowance amount
<b>Allowance details:</b>	Allowance amount varies by plan. Longevity and Jasmine members may receive up to \$2,500 per year to use for eligible dental services.	



## Vision

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
<ul style="list-style-type: none"> <li>• Vision exam to diagnose/treat diseases and conditions of the eye</li> <li>• Glasses after cataract surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Routine eye exam, including refraction</li> <li>• Eyewear including glasses or contacts</li> </ul>	<p><b>\$0 copay</b> for one eye exam</p> <p><b>\$0 copay</b> for eyewear up to the allowance amount</p>
<p><b>Allowance details:</b></p>	<p>Allowance amount varies by plan. Longevity and Jasmine members receive \$300 every year for eyewear and contact lenses.</p>	





## Hearing

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



The allowance will cover the cost of basic hearing aids.





# SSBCI and other EXTRA benefits

Original Medicare covers:	Clever Care Medicare Advantage (HMO) covers:	What you pay:
<p><b>Not covered</b></p> <ul style="list-style-type: none"><li>• Post-discharge meals</li><li>• NEMT</li><li>• PERS</li><li>• SSBCI</li></ul>	<p>Post-discharge meals after an in-patient hospital or Skilled Nursing Facility (SNF) stays</p> <p>Non-Emergency Medical Transportation (NEMT)</p> <p>Personal Emergency Response System (PERS)</p> <p><b>SSBCI</b></p> <ul style="list-style-type: none"><li>• Grocery allowance</li><li>• Meals for Chronic Conditions</li><li>• In-home support/safety</li><li>• Support for Caregivers (Respite care)</li><li>• Telemonitoring</li><li>• Social needs benefit</li></ul>	<p><b>\$0 copay</b> for 3 meals per day for 28 days; maximum of 84 per year</p> <p><b>\$0 copay</b> for 24 to 48 one-way trips to medically necessary appointments within a 25-mile radius (number of trips varies by plan)</p> <p><b>\$0 copay</b> for medical alert device and monthly monitoring service</p> <p><b>\$0 copay</b> for services + you could receive \$25 month in grocery money</p>





Your partners for  
comprehensive care

## Contact Us

**(833) 365-1888 (TTY: 711) | [info@ccmapd.com](mailto:info@ccmapd.com)**

**October 1 to March 31:**

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

**April 1 to September 30:**

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

**Or call your personal licensed Medicare Advisor**



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

All logos or trademarks displayed within this guide are the sole property of their respective owners.

M10095-CGSB-EN-0922