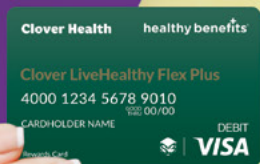


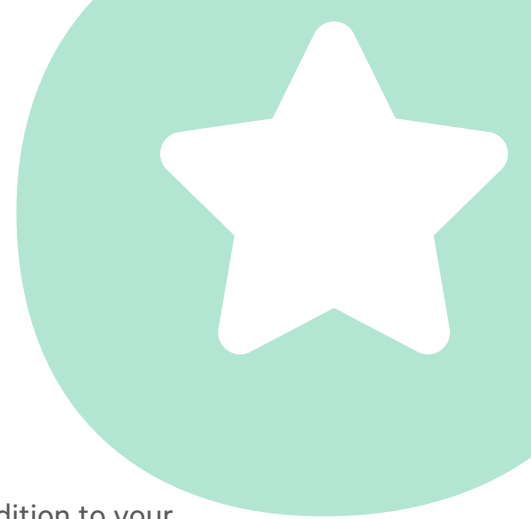
Clover Health

Over-the-Counter (OTC) Benefit and LiveHealthy Rewards

Member Guidebook







Dear Clover Health Member,

It's easy to get \$400 in LiveHealthy reward dollars in 2024! This is in addition to your Over-the-Counter (OTC) allowance that gives you \$30 to \$75 per quarter (depending on your plan).

Let's do some quick math. In total, that's up to \$520 to \$700 in potential spending power for more items you'll need in 2024. That's a lot!

To make it easier, **you'll use one LiveHealthy Flex Plus Visa card** to spend for both your OTC allowance and your LiveHealthy rewards. The reward dollars can be used almost anywhere Visa is accepted. If you were a member in 2023, you will continue to use the same card you already have in your wallet in 2024.

- **Your OTC allowance helps you buy items so you can feel your best.** You get \$120 to \$300 per year to help you pay for OTC items (depending on your plan). Your allowance can be used at many retail stores, online, or by phone.
- **LiveHealthy Rewards add up.** Members can earn up to \$400 in reward dollars. You have the flexibility to use reward dollars to purchase groceries and many other items!

We hope you use and enjoy your OTC allowances and rewards during the year. This OTC and LiveHealthy guidebook will walk you through how easy it is to complete the activities.

If you have questions after reading the guide, please call Member Services at **1-800-607-2348 (TTY 711)**.*

Sincerely,

Jamie Reynoso
CEO, Medicare Advantage



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OTC



At Clover Health, our commitment to members means taking care of your health and wellness. As part of your Clover Medicare Advantage plan, we give you an allowance of \$120 to \$300 (depending on your plan) per year to shop from thousands of approved over-the-counter (OTC) items, including things like bandages, cough medicine, and vitamins.



How Your OTC Benefit Works



Your quarterly allowance

As part of your Clover Medicare Advantage plan, you get an allowance of \$120 to \$300 (depending on your plan) per year to spend on over-the-counter items. Your allowance is quarterly.

Your card will be funded between \$30 to \$75, depending on your plan, every three months on the first day of each quarter (January 1, April 1, July 1, and October 1). If you do not use your full allowance by the end of every quarter (March 31, June 30, September 30, and December 31), you will lose the funds. So please try to use your full allowance every quarter.



Your LiveHealthy Flex Plus card

You'll use the same card to spend your OTC allowance and rewards earned through the Clover LiveHealthy Rewards Program. See page 11 for more information.



How to Spend Your OTC Allowance

You can use your LiveHealthy Flex Plus card to get your OTC items in any of three ways:

1. In-store
2. Online
3. By phone



In-store shopping

You can purchase OTC items at many retail locations in your area. When shopping in a store, simply use your LiveHealthy Flex Plus Visa card like a credit card at checkout. You can swipe your card in the credit card reader or hand it to the cashier. The LiveHealthy Flex Plus card doesn't have a chip, so it can't be used with chip readers or for "tap to pay."

Save money by buying store brands from stores like CVS, Walgreens, and Walmart! See page 8 for more.

To find a specific store address, use the store finder at cloverhealth.com/livehealthy or the Healthy Benefits+ mobile app.





Online orders

Please follow the steps below to place an online order.



1. Register at **cloverhealth.com/livehealthy** so you can manage your account online.
2. Once you're logged in, you will be directed to the Healthy Benefits+ website. There, you can access online shopping at **walmart.com** and begin adding items to your cart. If you don't already have a **walmart.com** account, you will need to create one in order to check out. If you want to shop with your OTC allowance, you'll need to access the website through **cloverhealth.com/livehealthy**; do *not* go directly to **walmart.com**.
3. At checkout, schedule a time to pick up your items in the store. Or, if the Walmart location you've selected offers delivery, you will have the option to schedule a delivery to your home. It's important to note that there may be a cost if same-day delivery is selected.
4. Enter the number, expiration date, and CVV number from your LiveHealthy Flex Plus Visa card in the credit card fields.



Phone orders

Follow the steps below to place an order for OTC items over the phone.

1. Find the products you want to order in the OTC Program Guide or the Healthy Benefits+ mobile app.
2. Before you call to place your order, please have ready:
 - Name(s) of the approved items you selected
 - Item ID #(s)
 - Your LiveHealthy Flex Plus card number
 - Your shipping address
3. To order, call **1-800-607-2348 (TTY 711)**.* (This phone number can also be found on the back of your LiveHealthy Flex Plus card.)

What You Can Buy With Your Allowance

You can use your allowance to buy thousands of approved OTC items. You will receive the OTC Program Guide, which includes some of the most popular items you can order with fast and free delivery. A broader selection of approved OTC items is available online. To shop online, visit cloverhealth.com/livehealthy.



Approved OTC items

- Allergy and sinus products
- Cold and flu
- Dental and oral health
- Diabetes care
- Digestive health
- Eye and ear care
- First aid
- Foot care
- Home health care and daily living
- Incontinence products
- Pain relief
- Skin care
- Sleep aids
- Smoking cessation products
- Supports, braces, and wraps
- Vitamins and supplements



Where You Can Shop With Your OTC Allowance

Find store locations and more at cloverhealth.com/livehealthy.

OTC Benefit vs. LiveHealthy Rewards

	Over-the-Counter (OTC) Benefit	LiveHealthy Rewards Program
What's the difference?	Allows you to purchase commonly used health-related items such as vitamins, bandages, toothpaste, aspirin, etc.	Allows you to earn reward dollars by completing activities that promote good health. You can do some of the activities without leaving your home.
Do I need to qualify?	No	No
Allowance / maximum reward total	\$30–\$75 per quarter (\$120–\$300 per year) (Depending on your plan.)	\$400 per year
When are the funds loaded onto my card?	OTC dollars are loaded onto the Flex Plus card at the beginning of each quarter. (A new quarter starts on January 1, April 1, July 1, and October 1.)	Reward dollars are loaded after completion of the reward requirement. (Load time may vary based on verification of reward completion.)
Will I use the same card to spend my funds?	Yes, the Clover LiveHealthy Flex Plus card	Yes, the Clover LiveHealthy Flex Plus card
Are there any time limits to use the funds?	Must use within allocated quarter. (Jan.–March, April–June, July–Sept., Oct.–Dec.)	No quarterly restrictions.
Where can I use the card?	Use only at approved OTC locations, via phone, or via OTC website.	Use almost anywhere Visa is accepted.
Is there a limit to what I can use the card on?	Yes, you must purchase OTC items from an approved list.	You can use reward dollars on most items (groceries, transportation, etc.) except alcohol, tobacco, and firearms. [†]
What if I spend more than what is on the card?	If you go over your quarterly OTC amount and have reward dollars on the card, the overage will be covered by your reward dollars. If you do not have any reward dollars, you will be responsible to pay the overage.	If your spending exceeds your reward dollars on the card, you will be responsible for the overage.
Can the funds be converted to cash?	No	No

[†]Other limitations may apply. Reward dollars cannot be converted to cash. Please contact Clover Health for details.

LHR

The LiveHealthy Rewards program is designed to help you stretch your budget. As part of your Clover Health Medicare Advantage plan, you have the opportunity to earn reward dollars that you can spend on groceries and so much more. Here's how.



Clover LiveHealthy Rewards Is Simple to Use



Spending is flexible.

- Spend rewards on groceries, extra OTC items—almost anything!†
- Your LiveHealthy Flex Plus Visa card works almost anywhere Visa is accepted.
- For example, you can use your rewards at grocery stores, farmers’ markets, car repair shops, retail stores, movie theaters, and restaurants for a fun night out on the town. You can also use it to pay for your electric or water bill, to name a few more ways to use your rewards. We really mean you can use it almost anywhere.

No quarterly spending restrictions.

- Earn reward dollars anytime from January through December and spend them whenever you want!

No need to qualify.

- All members are eligible to earn rewards.

†Few limitations.

- Not redeemable for cash.
- Cannot be used to purchase alcohol, tobacco, or firearms.
- Gas must be purchased inside at the register, not at the pump.
- Cannot be used for hotel reservations, gambling activities, or for legal fees/ fines (alimony, parking tickets, etc.).
- Call Clover for more information.



How to Earn Rewards

Get up to **\$400 a year** in rewards. It's easy! Clover will add reward dollars to your LiveHealthy Flex Plus card as you complete these health-related activities. Some of them can even be done while you sit on your couch or have a cup of coffee at the kitchen table.



Earn a \$100 reward by completing the 2024 “Getting to Know You” survey.

Why?

This survey allows us to understand your needs better and provide a healthcare experience that is tailored to you.

How?

Complete the survey one of three ways:

- Go to **cloverhealth.com/you**
- Return the form included in your welcome kit
- Call Clover at **1-800-607-2348 (711)***



Earn up to \$100 in rewards by getting active with your health plan.

Why?

We want to reward you for getting active. Staying active can help increase your strength and prevent falls, which makes it easier for you to live independently.

How?

Every quarter, you can earn \$25 by doing one of the following:

- Going to a SilverSneakers® gym or class[†]
- Completing a virtual SilverSneakers® class[†]
- Attending a Clover-sponsored member event
- Taking a quarterly member survey
- Registering, logging in, and navigating to the LiveHealthy app^{**}



Earn a \$150 reward by completing a LiveHealthy Visit.

Why?

This visit is a chance to have a Clover-preferred doctor or a nurse practitioner assess your health, review your medications, and answer any questions you may have.

How?

- Call Member Services at **1-800-607-2348 (TTY 711)**^{*} to schedule your LiveHealthy Visit.
- Your appointment can be in the Clover-preferred provider's office or via video (telehealth).^{***}
- Complete your appointment (average 30 minutes).





Earn up to \$50 in reward dollars for preventive care.

Why?

Getting the flu vaccine, an A1C test, or a retinal eye exam in 2024 may help you avoid serious illness.

How?

Flu Vaccine—\$10 reward dollars

1. Find out when you are due to get your flu vaccine.
2. Select a location for your vaccine and schedule an appointment or walk-in:
 - a. Doctor
 - b. Pharmacy
 - c. Other: church, senior center, etc.
3. Get your flu vaccine.
4. Clover must be informed in one of three ways:
 - You self-attest that you've received a flu vaccine in 2024 on my.cloverhealth.com.
 - You self-attest that you've received a flu vaccine over the phone by calling Member Services at **1-800-607-2348 (TTY 711)**.*
 - Clover receives a claim from the provider or pharmacy for giving you the flu vaccine.



A1C Test—\$20 reward dollars

1. Complete your A1C test.
2. Once Clover receives confirmation the test was completed, we will process the reward.

Retinal Eye Exam—\$20 reward dollars

1. Complete your retinal eye exam.
2. Once Clover receives confirmation the test was completed, we will process the reward.

When You Can Spend Your Rewards

Reward dollars are loaded onto your LiveHealthy Flex Plus card after you complete the reward requirement and verification of completion of the requirement has been made.

Once the reward dollars are loaded onto your card, you'll receive a notification by text or email. If you don't have an email address or mobile phone number on file, you can call Member Services to provide it. Or simply check your balance in the MyClover portal. Then you can start spending.

You'll use the same card to spend your rewards and your OTC allowance. See page 17 for more information.



Reward Checklist

Required Activity	Reward Amount	Completed
Complete the “Getting to Know You” survey	\$100	<input type="checkbox"/> Survey
Getting active with your health plan	Up to \$100 (\$25 per quarter)	<input type="checkbox"/> Attend a SilverSneakers® gym or online fitness class <input type="checkbox"/> Attend a Clover-sponsored member event <input type="checkbox"/> Complete quarterly member survey <input type="checkbox"/> Register and log in to the My Clover Member Portal**
Complete a LiveHealthy Visit	\$150	<input type="checkbox"/> LiveHealthy Visit
Preventive care	Up to \$50	<input type="checkbox"/> Flu shot (\$10) <input type="checkbox"/> A1C test (\$20) <input type="checkbox"/> Retinal eye exam (\$20)



SUMMARY

LiveHealthy Flex Plus Card



1 Card for 2 Great Programs

The LiveHealthy Flex Plus Visa card is used to spend both your OTC allowance and your reward dollars earned through the LiveHealthy Rewards program.

You will receive a Healthy Benefits+ welcome kit with your LiveHealthy Flex Plus card in the mail prior to your effective date. For your convenience, your card is already activated, and your quarterly OTC allowance is already loaded on the card. If you haven't received the welcome kit and card by your effective date, or if you've lost your card, please call us for a replacement.

Reminder: If you were a member in 2023, you will continue to use the same card you already have in your wallet in 2024.

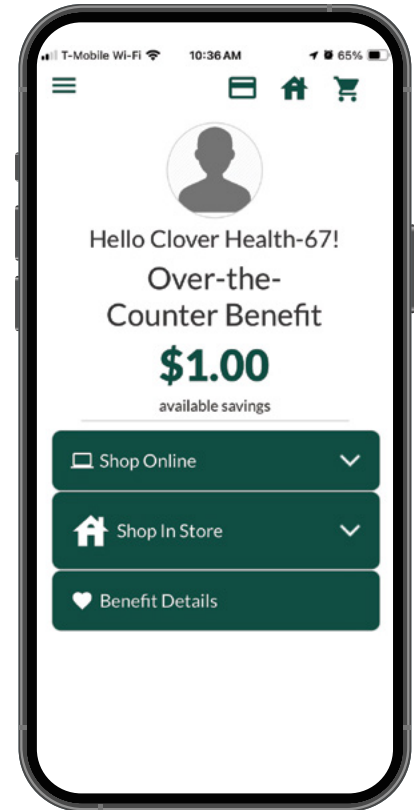


Check Your Balance, Find a Store, and More



Go to cloverhealth.com/livehealthy or download the Healthy Benefits+ mobile app—or both! Use the website or app to:

- Get more details on using your OTC benefit and the LiveHealthy Rewards program
- Check your account balance for both your OTC allowance and the rewards you've earned
- Find participating stores



No Internet. No Problem.

If you don't have access to the internet or the app, you can call **1-800-607-2348 (711)*** (This is the phone number on the back of your card). You will be able to check your balance through the automated phone system. You can also place an OTC order over the phone and get additional details.

Tips to Save When You Shop



Choose popular store brands

Many stores carry lower-price store-brand products, also known as “plain wrap” or “generic” products. These products have the same ingredients and quality as major brands, but they come with the store’s own branding and packaging.

Stretch your dollars even further!

Don’t forget these other great ways to save:

- Purchase items when they go on sale
- Watch for coupons to use when you shop
- Find out if the store has senior shopping days
- Ask about other discounts (for example, veterans)



Clover Health

Clover Health is a Preferred Provider Organization (PPO) and a Health Maintenance Organization (HMO) with a Medicare contract. Enrollment in Clover Health depends on contract renewal.

*We are available from 8 am to 8 pm local time, 7 days a week. From April 1 through September 30, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

†LiveHealthy rewards may not be used to purchase alcohol, tobacco products, or firearms. Not redeemable for cash. Other limitations may apply; please call Clover for details.

‡Payment will take up to 45 days for any rewards related to SilverSneakers® activity.

**This reward can only be redeemed once.

***Providers have up to 90 days to submit a claim to us.