

MAIL PANEL NO PRINT AREA

! Important Plan Information

*Between April 1 and September 30, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

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

**Cleveland Clinic website health.clevelandclinic.org/when-to-get-flu-shot

*National Library of Medicine pubmed.ncbi.nlm.nih.gov/29882342/

***CDC cdc.gov/social-connectedness/risk-factors/index.html?utm

Clover Health is a PPO and HMO organization with a Medicare contract. Enrollment in Clover Health depends on contract renewal.

Be Well

A newsletter for Clover Health members

Volume 4 • Issue 4

Clover Health

As the days grow cooler, fall is a great time to focus on your health. In this issue, find webinars you can join from home and learn how to register for the new My Clover Member Portal. Read about the importance of a flu shot this season and how to manage your fitness with the new One Pass® app.

Our Clover Member Services team is here to help whenever you have questions. Call **1-888-778-1478 (TTY 711) from 8 am to 8 pm, 7 days a week***.

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 facebook.com/cloverhealth

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Partner Updates for 2027

We are always looking for ways to make your benefits better and easier to use. We are thrilled to work with these new partners next year.

- **Optum Rx:** You will have access to a large pharmacy network to get your prescriptions easily. Starting January 1, 2027, Clover Health's Part D pharmacy services are officially transitioning from CVS Caremark to Optum Rx. This change gives you access to a broad pharmacy network, with the flexibility to pick up prescriptions locally or have them delivered to your home through Optum Home Delivery Pharmacy. Reminder, you must use your new member ID card for all pharmacy prescriptions filled as of January 1, 2027.
- **NationsBenefits:** We are teaming up with NationsBenefits for your Over-the-Counter (OTC), dental, and vision allowances, plus LiveHealthy Rewards. The best part? You will get one single Clover Flex Plus card for all four of these extra benefits and programs.

Watch your mail: Your new card will arrive in November or early December. You can start using it on January 1, 2027.

Find care easily: Visit my.cloverhealth.com or download the Benefits Pro app to find approved dentists, eye doctors, and health stores.

- **HOMELINK:** A company with more than 30 years of experience helping people get durable home medical equipment, supplies, and care. Beginning January 1, 2027, HOMELINK® will help manage and coordinate your durable home medical equipment needs, including:
 - Durable home medical equipment and supplies
 - Respiratory services
 - Custom seating and mobility solutions
 - Orthotics and prosthetics
 - Diabetic equipment and testing supplies

Continuity of Care: Before this change, we will share more information with members who get regular medical supply shipments or rent medical equipment long-term. Our goal is to make this change as smooth as possible, with no delays in your care, supplies, or equipment.



Protect Yourself With the Flu Shot

Flu season is here, and getting your vaccine is one of the best ways to prevent getting the flu. Plus, you can also earn \$10 reward dollars just for getting your shot†.

How It Works

1. Find out when you are due for your flu vaccine.
2. Pick a spot to get it. You can schedule an appointment or walk in at your doctor's office, a local pharmacy, or community spots like a senior center or church.
3. Get your vaccine and stay protected.

Flu season usually starts in the fall and can last all the way through the spring, with the most cases happening between December and February. Because it takes about two weeks for your body to build up full protection after you get the shot, doctors recommend getting vaccinated in September or October.



Getting a flu shot is your best defense against the virus. Not only does it lower your chances of catching the flu, but it also makes your symptoms much milder if you do get sick. Plus, getting vaccinated helps protect the people around you, especially babies, older adults, and those who have a hard time fighting off sickness.**



Take Your Workout Anywhere with One Pass

Your Clover Health plan includes a fitness membership with access to Premium Network gyms at no additional cost. Now, it is even easier to use with the new One Pass® app! You can access thousands of gyms, fitness studios, online workouts, and personalized exercise plans right from your phone.

Getting the app is easy! Just follow these steps:

- 1. Search for "One Pass" in the Apple App Store or Google Play Store.
- 2. Download the app to your phone.
- 3. Log in to find your dashboard and member code.

Visit youronepass.com to learn more.

Don't forget, here's what you can enjoy with your fitness membership:

- **Find Your Fit:** Choose from a nationwide network of gyms and fitness studios, including the Premium Network. Try activities like strength training, yoga, and more.
- **Exercise at Home:** Join live or recorded online fitness classes from home whenever it works for you.
- **Keep Your Mind Active:** Enjoy online games and activities designed to support focus and mind active.
- **Connect With Others:** Meet new people through group classes, clubs, and events in your community.



The Health Power of Pets

Animals do more than make us smile. They may also help us feel better. A review of studies with more than 1,300 people found that pet therapy may help lower heart rate and reduce stress and loneliness.* This is important because about 1 in 3 U.S. adults says they feel lonely.***



Don't have a pet? You can still enjoy time with animals. Visit a local pet café or volunteer at an animal shelter. It's a fun way to connect with animals and other people while brightening your day.

Featured Pets: Maia and Yukon Jennie V., a Clover Health member since January 2026, shares a beautiful bond with her two dogs. "This is Maia and Yukon. I love them so much," Jennie says. "They are the best for big hugs, and kisses are always there." Maia will be turning ten in May, and Yukon is six years old. They are a perfect example of the endless comfort our furry friends provide.

Show Us Your Pet

We love seeing the furry friends that brighten your days. Send a photo of your pet to marketing@cloverhealth.com. Include your name, your pet's name, how long you have been a Clover Health member, and one fun fact about your pet. Your pet might be our next featured star!



Your New Member Portal is Here

Our new and improved My Clover member portal makes managing your health plan a breeze. To celebrate, you can earn \$20 reward dollars (a one-time reward) just for registering and logging in. Register now, and you will still get credit and earn this reward in 2027.†

Log in to my.cloverhealth.com so you can easily:

- **Check** coverage and benefits
- **Track** recent claims
- **Find** doctors in your network
- **Message** Member Services
- ...and much more!

When you register for the new Member Portal, you'll have the option to let Clover request health information from a previous or supplemental health plan. This helps us better coordinate your care and connect you with helpful programs.

Because this is a new portal, you'll need to register and create new login credentials, even if you had an account on the previous portal.



Join the Fun With 2027 Benefit Webinars



Want to make the most out of your plan next year? Sign up for one of our 2027 benefit webinars to explore your new pharmacy network, flex card, and more.

To find upcoming virtual events, visit cloverhealth.com and select **For Members** → **Member Resources** → **Member Webinars**.



Autumn Harvest Egg Casserole

If you have a little extra time on a crisp fall weekend, this warm and hearty egg bake is worth the effort! It is packed with protein and colorful fall vegetables to keep you going strong all day. Plus, the leftovers slice up beautifully for easy breakfasts during the week.

Ingredients:

- 1 cup sweet potato, peeled and chopped into very small cubes
- 1/2 cup red bell pepper, chopped
- 1/4 cup onion, chopped
- 1 cup fresh spinach, roughly chopped
- 6 large eggs (or 12 egg whites for a lighter option)
- 1/4 cup milk (any kind)
- 1/2 cup shredded cheddar or mozzarella cheese
- 1 tablespoon olive oil
- A pinch of salt and pepper

Instructions

- 1. Preheat your oven to **375°F**. Lightly grease an 8x8-inch baking dish.
- 2. Heat the olive oil in a frying pan over medium heat.
- 3. Add the sweet potatoes and onions to the pan.



- Cook for about 8 to 10 minutes until the sweet potatoes are tender.
- 4. Stir in the red bell pepper and spinach. Cook for 2 more minutes until the spinach shrinks down, then take the pan off the heat.
 - 5. Spread the cooked vegetable mixture evenly across the bottom of your greased baking dish.
 - 6. In a medium bowl, use a fork to beat the eggs, milk, salt, and pepper together until smooth.
 - 7. Pour the egg mixture over the vegetables in the baking dish. Sprinkle the shredded cheese evenly over the top.
 - 8. Bake uncovered for 20 to 25 minutes. You will know it is done when the eggs are completely set in the middle and the edges are lightly golden.
 - 9. Let it cool for 5 minutes before slicing. Enjoy.

(Quick Tip: You can save slices in a covered container in the fridge for up to 4 days. Just pop a slice in the microwave for a minute for a fast, healthy breakfast on busy mornings.)