Clover Health

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INDICIA

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.

†UCLA Health, 'Are electronic devices impacting your sleep'; and Mayo Clinic, '5 ways to get better sleep.'

**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.

‡Source: American Heart Association

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.

Be Well

A newsletter for Clover members

Volume 4 • Issue 3

Clover Health

Make the Most of Your Summer

As the summer heat settles in, we're focusing on ways to keep your mind sharp and your body active. In this issue, we explore how reducing screen time can boost your mental health, how to use your hearing benefit to get hearing aids at low cost, and to celebrate the health benefits of our favorite furry friends.

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*.

Like us on Facebook.

facebook.com/cloverhealth

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Recharge Your Mind by Unplugging

While technology helps us stay connected to family and news, "screen time" is at an all-time high. Recent studies show that older adults are using digital devices more than ever for banking, health, and socializing. However, too much time on tablets and phones can impact your well-being.

Why Give Your Screens a Break?

- **Better Sleep:** The "blue light" from screens mimics sunshine. This can trick your brain into staying awake. UCLA Health found that 90% of people use a device right before bed. However, those who "unplug" for 60 minutes sleep much better and have more energy the next day. The Mayo Clinic suggests keeping your bedroom a "screen-free zone." Try swapping your tablet or phone for a book or magazine tonight to feel more refreshed tomorrow.†
- **Improved Mood:** Constant scrolling of news or social media can lead to "information overload." Taking breaks helps reduce stress and anxiety
- **Sharper Focus:** Engage in "analog" activities, like reading a physical book or working on a puzzle. It can help strengthen your focus.

Tip: This July, try a "Digital Sunset." Put your phone away as the sun goes down to help your brain wind down for the night.



Easy Way to Better Hearing

Your hearing is a vital part of your health. That's why Clover Health partners with TruHearing to provide you with high-quality hearing aid coverage and professional care.

With your Clover Health plan, hearing aids start at just $499 per aid in 2026.

How It Works

Step 1. Call TruHearing: Speak with a hearing consultant at **1-833-455-9978**. They will explain your benefits and get you started.

Need a little support?

If hearing over the phone is difficult or you feel unsure about calling, you're not alone. The TruHearing consultants are trained to help and will speak clearly, go at your pace, and make the process easy and comfortable.

Step 2. Schedule an Exam: Your consultant will find a local provider in your network and set up your hearing visit. Your Clover Health plan offers one routine hearing exam per year at a $0 copay.

Step 3. Go to Your Exam: A hearing expert will test your hearing and show you the best styles and technology for your lifestyle.

Step 4. Order Hearing Aids: Your provider will order your devices and can even help file your insurance claim for you. Choose from the latest digital hearing aids that fit your lifestyle and budget.

Step 5. Find Your Fit: Soon after, you'll return to your provider to pick up your new hearing aids. They will program them, fit them, and show you how to use them.



Stay Safe in the Summer Heat



Hot weather can be fun, but it can also be hard on your body. A few simple steps can help you stay safe and feel your best.

Drink Enough Water

Water does more than stop your thirst, it helps your body work the right way. When you don't drink enough, you may feel tired, dizzy, or even confused. Your body also has to work harder to stay cool.

Tip: Don't wait until you feel thirsty. Carry a water bottle and take small sips all day.

Protect Your Skin

- The sun's rays can harm your skin, even on cloudy days. Protecting your skin helps prevent burns and long-term damage.
- **Apply Early:** Use sunscreen with SPF 30 or higher before going outside.
- **Reapply:** Put more on every 2 hours, especially if you're swimming or sweating.
- **Cover Up:** Wear a wide-brimmed hat and light, loose clothing to stay cool and protected.

Taking care of your body with water and sun protection can help you enjoy summer while staying safe.

Use Your Plan

1. Don't forget about the fitness membership that's included with your Clover Health plan. Through One Pass®, you can access a nationwide premium network of gyms and local boutique studios. This includes yoga studios and social clubs.
   - **At Home:** Stream over 35,000 live or on-demand fitness classes from the comfort of home.
   - **Brain Training:** Access digital tools to keep your memory sharp.
   - **Social Connection:** Join local social groups to meet new people in your community.

   Visit **youronepass.com** to get your unique member code and get started.
2. Stay on track with your health this summer. Many preventive services, like your annual wellness visit, screenings, and some vaccines, are covered at no extra cost. These visits can help find health issues early and keep you feeling your best. Call your doctor to schedule your annual wellness visit today.

Preventive Care for $0 Copay

Stay on top of your health. These tests, checkups and vaccines are available to you at no cost/$0 copay.

- Vaccines such as:
  - Flu Shot
  - Pneumococcal
  - Shingles (Part D)
  - Hepatitis B
  - COVID 19
- Mammograms (screening)
- Colorectal Cancer Screening
- Bone Mass Measurements

"Preventive care is essential to staying independent and living well. By keeping up with regular check-ups and screenings, you can catch health issues early and enjoy a healthier, more active life for years to come."

– Dr. Shelly Gupta, Chief Medical Director, Clover Health

The Health Power of Pets



Did You Know? Dog owners are **34% more likely** to fit in 150 minutes of walking per week than people without dogs. Pets can also help you feel less stressed and less alone. They make it easier to meet and talk to people in your neighborhood.‡

Meet Jackson

Rescued after Hurricane Ian, Jackson and his brother were found wandering through flood waters in Osceola County, Florida. Louann gave him a safe and loving home, but she says it is Jackson who truly rescued her.

Jackson is full of love and personality. He gets along with every animal he meets, but he's happiest with people and has become a big hit in the neighborhood.

Louann has had many wonderful rescue dogs over the years, but Jackson stands out as the best dog she has ever had. He is a beautiful reminder of the joy and connection rescue pets can bring into our lives.

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.

Pictured: Louann A., a Clover Health member since 2026, shares a special bond with her dog Jackson, a Maltese mix with an incredible story.

Survey Reminder

Your feedback matters. If you receive a Health Outcome Survey (HOS) in the mail, please take a few minutes to fill it out. The survey asks about your health and your experience with your experience with your health plan. Your answers help improve care and services for you and other members. It only takes a few minutes, and every response makes a difference.



Fresh Summer Corn & Tomato Salad

Serves: 4 (side dish)

Ingredients:

- 2 cups fresh corn (cut off the cob)
- 1 cup cherry tomatoes, halved
- 1/4 cup red onion, finely diced
- 1 tablespoon olive oil
- Juice of half a lime
- Handful of fresh basil or cilantro

Instructions

1. In a large bowl, toss the corn, tomatoes, and onion.
2. Drizzle with olive oil and lime juice.
3. Add fresh herbs and a pinch of black pepper.
4. Toss gently and serve cold.

Keep Your Contact Info Up to Date

We want to make sure you never miss an update about your benefits. Keeping your contact information current also helps us send you important reminders and information about programs and services you may qualify for. If your address, phone number, or email has changed in the last 6 months, let us know. Call us at **1-888-778-1478 (TTY 711)**, 8 am to 8 pm, 7 days a week* to update your information.