# Clover Health

PO Box 21164
Eagan, MN 55121

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.

†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.

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 2

**Clover Health**

### Spring Into Better Health

In this issue, we help you stay safe from scams, eat fresh whole foods, and make the most of your Clover Health benefits. Read on to learn how to earn **$80 reward dollars†** and find a delicious new recipe to try today.

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.**

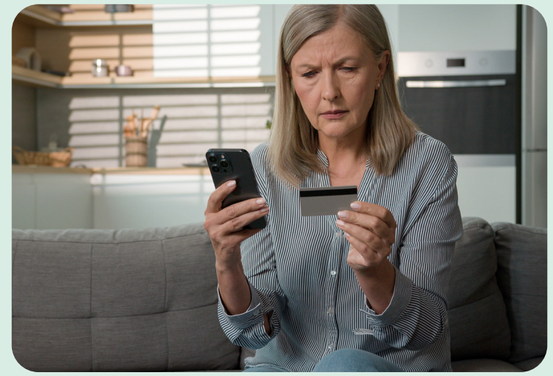
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## Protect Yourself From Medicare Scams



### Common Medicare Scams

- Fake Medicare calls where scammers claim your card is expiring and ask for your Medicare number or payment.
- "Free" services or supplies offered through unsolicited calls or messages, such as braces or medical equipment.
- Threats or pressure tactics claiming your benefits will be canceled unless you act immediately.

If it feels rushed or wrong, it's likely a scam.

### Tips to Stay Safe

- Hang up on unexpected calls. Medicare will not call to sell you anything or ask for payment.
- Be cautious with emails and texts, and avoid clicking unknown links or attachments.
- Review your Medicare statements and report any charges you don't recognize.

### Report a Potential Scam

- If you notice any further suspicious activity, please contact us immediately at **1-800-778-1478 (TTY 711)** from 8 am to 8 pm, 7 days a week*.
- You can also report scams directly to Medicare at 1-800-MEDICARE (1-800-633-4227).

## The Importance of Choosing a Clover Preferred Provider

### Plus, earn $150 reward dollars†!

#### The Power of Clover Preferred Providers

Choosing a great doctor is important for your health. Clover Preferred Providers use a smart tool called Clover Assistant. This tool helps your doctor see your whole health history in one place. It brings together your lab results, prescriptions, and past visits so your doctor can give you the best care possible.

#### How to Find a Clover Preferred Provider

Visit cloverhealth.com to use our online search tool. Just look for the "Clover Preferred" tag next to a doctor's name. These doctors use our latest technology to help manage your care.

#### Earn $150 in Reward Dollars

Seeing a Clover Preferred Provider counts as an eligible **LiveHealthy Visit**. Not only do you get personalized



care, but you can also **earn $150 reward dollars** for completing your visit†.

Call us today and we'll help schedule your visit and consultation: **1-800-607-2348 (TTY 711)**, 8 am–6 pm ET, Monday through Friday.

## Clean Eating With Fresh Whole Foods



Clean eating is a major topic in health this year. Health experts now focus on whole foods. The goal is to eat foods in their most natural state to help your heart and boost your energy. Here are some tips to get you started.

**Easy Food Swaps**

- ✓ **Rethink Your Crunch:** Swap potato chips for air-popped popcorn or raw carrot sticks with hummus.
- ✓ **Better Bread:** Choose 100% whole-grain bread, sourdough bread, or corn tortillas instead of white bread.
- ✓ **Smart Sweets:** Swap sugary desserts for a bowl of fresh berries or a frozen banana.
- ✓ **Flavor Without Salt:** Use fresh herbs like cilantro or garlic powder instead of salt to season your meals.

**Quick Clean Snacks**

- ✓ **Hard-Boiled Eggs:** A great source of protein that's easy to grab.
- ✓ **Apple Slices and Nut Butter:** A perfect mix of fiber and healthy fats to keep you full.
- ✓ **Plain Greek Yogurt:** Top it with a little honey and a few nuts or seeds instead of buying the pre-flavored sugary cups.
- ✓ **Handful of Unsalted Nuts:** Walnuts or almonds are great for heart health.

**Set Your Kitchen Up for Success**

- ✓ **Shop the Perimeter:** Spend most of your time in the produce, meat, and dairy sections.
- ✓ **Clear the Pantry:** Move healthy snacks like nuts and fruit to eye-level so you see them first.
- ✓ **Check the Label:** Look for "Added Sugars" on the back of packages and try to pick items with the lowest number. Keep in mind: 4 grams of sugar is roughly 1 teaspoon. To get the full picture, look at the serving size and multiply that teaspoon count by the number of servings in the container.

## Use Your Plan



1. Don't forget, you have an **all-inclusive fitness membership** with your plan at no additional cost. Through **One Pass®**, you can access a **nationwide premium network** of gyms, local studios, and live on-demand digital workouts. Your membership also features personalized brain training to keep your mind sharp and social groups to help you stay connected.

   To activate your account, visit **youronepass.com** to receive your unique member code.

2. If you haven't already, you can earn **$80 reward dollars** for completing the Getting to Know You (Health Assessment) Survey.†

   You can find the survey in your 2026 Welcome Kit or online at **cloverhealth.com/you**.

## The Health Power of Pets



Did you know your pet is part of your healthcare team? Spending time with a dog or cat can lower your blood pressure and reduce stress. Pets keep us moving and provide great company, which is wonderful for your heart and mind.

**Show Us Your Pet**

We love seeing the furry friends that brighten your days. Have a pet doing something cute, silly, or sweet? Or a favorite photo of you and your pet together? We'd love to share it in our newsletter or on social media.

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!

## New to Clover?

We want you to feel confident using your plan from day one. Our new member web page is your home base for health. It features a simple checklist for your first 30, 60, and 90 days. This list walks you through every step so you can get the most out of your benefits from the start.

**Want a simple way to manage your health plan?**

Visit cloverhealth.com ➡ Click For Members ➡ Select Member Resources ➡ Click "New Member? Get Started.



## Spring Veggie Sauté

Serves: 2

**Ingredients:**

- 1 tablespoon olive oil
- 1 cup sliced carrots or bell peppers
- 2 cups fresh spinach or kale
- 1 cup cooked lean protein like chicken, tofu, or chickpeas
- A pinch of garlic powder or black pepper

**Instructions**

1. Heat olive oil in a large pan over medium heat.
2. Add carrots or peppers and cook for 3 minutes until slightly soft.
3. Stir in your cooked protein to warm it through.
4. Add the greens last and stir until they just start to wilt.
5. Season with garlic or pepper and enjoy.

