

Choose a healthcare plan that's right for you.

Clover is a whole new kind of Medicare. Our Medicare Advantage plans cover hospital and doctor visits just like Original Medicare, but also include prescription (Part D) coverage, too—all in one. And we don't stop there. With Clover, you have access to better prescription coverage than standalone Part D plans, as well as additional benefits that focus on keeping you healthy at a lower cost.

	Clover	Original Medicare	Other Medicare Advantage Plans
\$0 monthly premiums*	Yes (for most plans, see reverse side)	Yes	No (for most plans)
\$0 primary care copays	Yes	No (coinsurance and deductible)	No (for some plans)
Same low costs both in- and out-of-network	Yes	Yes	No (for all plans)
See a specialist without a referral	Yes	Yes	No (for some plans)
Prescription coverage	Yes	No	Yes (for most plans)
Vision coverage	Yes	Limited	Yes (for most plans)

*You must continue to pay your Medicare Part B premium.

Source: Medicare.gov

Each of our plans is designed with your needs in mind.
Which plan may be right for you?

If you're on a fixed income and could benefit from \$0 premiums* and low copays (\$0 for primary care and \$15 for specialist visits)

CAREPOINT/CLASSIC

If you qualify for Extra Help or are looking for predictable expenses such as \$0 copays for both primary care doctors and specialists

PREMIER

If you're looking for full coverage no matter your health situation and want to cap your total out-of-pocket costs

PRESTIGE

Learn more or enroll at **cloverhealth.com** or call **(866) 272-7969** (TTY 711) 8am-8pm, 7 days a week.

Clover has the same low costs both in- and out-of-network.

Clover health plans are truly open PPOs. You can see any doctor in any facility that accepts Medicare nationwide with no difference in cost.

	CAREPOINT	CLASSIC	PREMIER	PRESTIGE
Plan Eligibility by County	CarePoint: Hudson only Classic: Atlantic, Bergen, Essex, Mercer, Monmouth, Passaic, Somerset, and Union		Bergen, Essex, Hudson, Mercer, Passaic, and Union	Bergen, Essex, Hudson, Monmouth, Somerset, and Union
Monthly Premium* (Plan / Part D)	\$0		\$0 - \$40 (based on subsidy eligibility)	\$178
Medical Deductible	\$0		\$0	\$0 for doctor or preventive services; \$750 yearly max for other covered services
Primary Care Copay	\$0		\$0	\$0
Specialist Copay	\$15		\$0	\$0
Inpatient Hospital Copay	\$290 Days 1 to 6 \$0 Days 7 to 365		\$170 Days 1 to 6 \$0 Days 7 to 365	\$0 Unlimited Coverage
Out-of-Network Costs	Unlike other Medicare Advantage plans, our plans let you see any Medicare doctor in- or out-of-network at the same low cost.			
Maximum Out-of-Pocket	\$6700		\$6700	\$750: no cost-sharing once met, except Part D
Prescription Drug Copay (Preferred Network)	T1 = \$0 , T2 = \$10 , T3 = \$35 , T4 = \$85 , T5 = 25% coinsurance		T1 = \$0 , T2 = \$7 , T3 = \$30 , T4 = \$80 , T5 = 25% coinsurance	T1 = \$0 , T2 = \$7 , T3 = \$40 , T4 = \$80 , T5 = 25% coinsurance
Part D Drug Deductible	\$150 for tiers 3-5		\$235 for all tiers	\$0 for all tiers
Additional Benefits	Vision coverage, one-on-one home visits with a clinical care team , and gym memberships with SilverSneakers® at no additional cost			

*You must continue to pay your Medicare Part B premium.

Clover Health is a Preferred Provider Organization (PPO) plan with a Medicare contract. Enrollment in Clover Health depends on Contract Renewal. This information is not a complete description of benefits. Limitations, copayments, and restrictions may apply. Benefits, premiums, and/or co-payments/co-insurance may change on January 1 of each year. Contact the plan for more information.

SilverSneakers is a registered trademark of Healthways, Inc. H5141_DL_Accepted