



New Jersey (HMO) Plan 002, 003—2019 Medical Benefits

Effective Date: 1/1/2019 | Version 1.0

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
Part D Deductible For Part D Copay information, see page 27.	\$150/year for Part D prescription drugs Tiers 1 and 2 are not subject to the deductible.	\$415/year for Part D prescription drugs Tier 1 is not subject to the deductible.
Out-of-Pocket Max	\$6,700/year Does not include prescription drugs or supplemental benefits.	\$6,400/year Does not include prescription drugs or supplemental benefits.
Counties	Atlantic, Bergen, Essex, Hudson, Passaic, and Union	Atlantic, Bergen, Essex, Hudson, Middlesex, Passaic, and Union
INPATIENT CARE		
Inpatient Hospital Care Includes Substance Abuse and Rehabilitation Services *May require prior authorization	\$290 copay/day Days 1-6 \$0 copay/day Days 7-365 Copay applies per stay.	\$170 copay/day Days 1-6 \$0 copay/day Days 7-365 Copay applies per stay.
Inpatient Mental Health Care *May require prior authorization Plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient hospital care limit does not apply to inpatient mental health services provided in a general hospital	\$275 copay/day Days 1-6 \$0 copay/day Days 7-190 Copay applies per stay.	\$170 copay/day Days 1-6 \$0 copay/day Days 7-190 Copay applies per stay.

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INPATIENT CARE <i>(continued)</i>		
<p>Skilled Nursing Facility In a Medicare-certified skilled nursing facility</p> <p>*May require prior authorization</p>	<p>\$0 copay/day Days 1-20</p> <p>\$172 copay/day Days 21-100</p> <p>No prior hospital stay is required.</p> <p>Member is covered for 100 days/benefit period.</p>	<p>\$0 copay/day Days 1-20</p> <p>\$172 copay/day Days 21-100</p> <p>No prior hospital stay is required.</p> <p>Member is covered for 100 days/benefit period.</p>
<p>Hospice</p>	<p>Member must receive care from a Medicare-certified Hospice. When enrolled in a hospice program, hospice services and Part A and Part B services related to the terminal prognosis are paid for by Original Medicare, not Clover Health.</p> <p>Clover Health will pay for a consultative visit before selecting a hospice.</p>	<p>Member must receive care from a Medicare-certified Hospice. When enrolled in a hospice program, hospice services and Part A and Part B services related to the terminal prognosis are paid for by Original Medicare, not Clover Health.</p> <p>Clover Health will pay for a consultative visit before selecting a hospice.</p>

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OUTPATIENT CARE		
<p>Physician Services Including doctor office visits for illness/injury</p>	<p>\$0 for each primary care office visit and Outpatient Medical Procedures by a PCP</p> <p>\$25 for each specialist office visit and Outpatient Medical Procedures by a Specialist</p> <p>Clover recognized PCPs: Family Practice, General Practice, Internal Medicine, OB-GYN, Pediatrician, Geriatric Medicine, Nurse Practitioners, and Physician Assistants.</p> <p>Copay is taken on facility claim, not the professional claim, if applicable.</p>	<p>\$0 for each primary care office visit and Outpatient Medical Procedures by a PCP</p> <p>\$5 or each specialist office visit and Outpatient Medical Procedures by a Specialist</p> <p>Clover recognized PCPs: Family Practice, General Practice, Internal Medicine, OB-GYN, Pediatrician, Geriatric Medicine, Nurse Practitioners, and Physician Assistants.</p> <p>Copay is taken on facility claim, not the professional claim, if applicable.</p>
<p>Home Health Care Includes medically necessary intermittent skilled nursing care, home health aide services, and rehabilitation services, etc.</p> <p>*May require prior authorization</p>	<p>\$0 for all Medicare covered home health visits and home therapy sessions</p>	<p>\$0 for all Medicare covered home health visits and home therapy sessions</p>

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OUTPATIENT CARE <i>(continued)</i>		
<p>Chiropractic Services</p> <p>*May require prior authorization</p>	<p>\$20 for each Medicare covered chiropractic service (manual manipulation of the spine to correct subluxation).</p> <p>Limit to 30 visits/year.</p> <p>No coverage for routine chiropractic services.</p>	<p>\$5 for each Medicare covered chiropractic service (manual manipulation of the spine to correct subluxation).</p> <p>Limit to 30 visits/year.</p> <p>No coverage for routine chiropractic services.</p>
<p>Podiatry Services</p>	<p>\$25 for each Medicare covered podiatry visit and podiatry surgery</p> <p>No coverage for routine podiatry services.</p>	<p>\$5 for each Medicare covered podiatry visit and podiatry surgery</p> <p>No coverage for routine podiatry services.</p>

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OUTPATIENT CARE <i>(continued)</i>		
<p>Outpatient Rehabilitation Services</p> <p>*May require prior authorization</p>	<p>\$25 for each Medicare covered Physical Therapy session Limit to \$2,040 per year combined with Speech Therapy.</p> <p>\$25 for each Medicare covered Occupational Therapy session Limit to \$2,040 per year.</p> <p>\$25 for each Medicare covered Speech/Language Therapy session Limit to \$2,040 per year combined with Physical Therapy.</p> <p>\$25 for each Medicare covered Cardiac Rehab session, Intensive Cardiac Rehab service, Pulmonary Rehab session, SET Therapy session, and for other Medicare covered therapy sessions</p> <p>Cardiac Rehab: Limit to 36 sessions per year.</p> <p>Intensive Cardiac Rehab: Limit to 72 sessions per year.</p> <p>Pulmonary Rehab: Limit to 36 sessions per year.</p> <p>SET Therapy: Limit to 36 sessions over a 12-week period.</p>	<p>\$5 for each Medicare covered Physical Therapy session Limit to \$2,040 per year combined with Speech Therapy.</p> <p>\$5 for each Medicare covered Occupational Therapy session Limit to \$2,040 per year.</p> <p>\$5 for each Medicare covered Speech/Language Therapy session Limit to \$2,040 per year combined with Physical Therapy.</p> <p>\$5 for each Medicare covered Cardiac Rehab session, Intensive Cardiac Rehab service, Pulmonary Rehab session, SET Therapy session, and for other Medicare covered therapy sessions</p> <p>Cardiac Rehab: Limit to 36 sessions per year.</p> <p>Intensive Cardiac Rehab: Limit to 72 sessions per year.</p> <p>Pulmonary Rehab: Limit to 36 sessions per year.</p> <p>SET Therapy: Limit to 36 sessions over a 12-week period.</p>

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OUTPATIENT CARE <i>(continued)</i>		
<p>Outpatient Mental Health Including Partial Hospitalization</p> <p>*May require prior authorization</p>	<p>\$25 for each Medicare covered individual therapy visit, group therapy visit, and mental health services</p> <p>\$25 for each Medicare covered individual therapy visit with a psychiatrist, group therapy visit with a psychiatrist, and mental health services with a psychiatrist</p> <p>\$25 per day for Medicare covered partial hospitalization program services</p>	<p>\$5 for each Medicare covered individual therapy visit, group therapy visit, and mental health services</p> <p>\$5 for each Medicare covered individual therapy visit with a psychiatrist, group therapy visit with a psychiatrist, and mental health services with a psychiatrist</p> <p>\$5 per day for Medicare covered partial hospitalization program services</p>
<p>Outpatient Observation</p> <p>*May require prior authorization</p>	<p>\$0 if admitted to inpatient from observation; inpatient R&B copay will apply</p> <p>\$90 if admitted to observation through ER</p> <p>\$325 if observation leads to surgery</p> <p>\$90 if discharged home from observation</p>	<p>\$0 if admitted to inpatient from observation; inpatient R&B copay will apply</p> <p>\$90 if admitted to observation through ER</p> <p>\$175 if observation leads to surgery</p> <p>\$90 if discharged home from observation</p>
<p>Outpatient Substance Abuse Care</p> <p>*May require prior authorization</p>	<p>\$25 for each Medicare covered substance abuse service (with or without a psychiatrist)</p>	<p>\$5 for each Medicare covered substance abuse service (with or without a psychiatrist)</p>

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OUTPATIENT CARE <i>(continued)</i>		
Ambulatory Surgery *May require prior authorization	\$225 for each Medicare covered visit to an ambulatory surgical center	\$100 for each Medicare covered visit to an ambulatory surgical center
Outpatient Surgery & Supplies *May require prior authorization	\$325 for each Medicare covered visit to an outpatient hospital facility \$0 for each Medicare covered visit in an office setting by a PCP, including diagnostic colonoscopy. \$25 for each Medicare covered visit in an office setting by a Specialist, including diagnostic colonoscopy.	\$175 for each Medicare covered visit to an outpatient hospital facility \$0 for each Medicare covered visit in an office setting by a PCP, including diagnostic colonoscopy. \$5 for each Medicare covered visit in an office setting by a Specialist, including diagnostic colonoscopy.
Anesthesia	\$0 for each Medicare covered anesthesia service	\$0 for each Medicare covered anesthesia service
Ambulance Services Medically necessary ambulance services *May require prior authorization	\$250/one-way trip for Medicare covered ambulance transports Copay will not be waived if admitted to the hospital.	\$200/one-way trip for Medicare covered ambulance transports Copay will not be waived if admitted to the hospital.

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OUTPATIENT CARE <i>(continued)</i>		
<p>Emergency Care Member may go to any emergency room.</p>	<p>\$90 for each visit to an Emergency Room</p> <p>\$0 for emergency room visit if admitted to the hospital within 24 hours</p> <p>Plan does not offer World Wide Coverage.</p>	<p>\$90 for each visit to an Emergency Room</p> <p>\$0 for emergency room visit if admitted to the hospital within 24 hours</p> <p>Plan does not offer World Wide Coverage.</p>
<p>Urgently Needed Care This is NOT emergency care.</p>	<p>\$40 for each Medicare covered Urgent Care visit</p> <p>\$0 for urgent care visit if admitted to the hospital within 24 hours</p>	<p>\$40 for each Medicare covered Urgent Care visit</p> <p>\$0 for urgent care visit if admitted to the hospital within 24 hours</p>
<p>Durable Medical Equipment (DME) & Supplies Includes wheelchairs, oxygen, etc.</p> <p>*May require prior authorization</p>	<p>20% of the cost for each Medicare covered item</p>	<p>20% of the cost for each Medicare covered item</p>
<p>Prosthetic & Orthotic Devices Includes braces, artificial limbs and eyes, etc.</p> <p>*May require prior authorization</p>	<p>20% of the cost for each Medicare covered prosthetic device or orthotic device</p>	<p>20% of the cost for each Medicare covered prosthetic device or orthotic device</p>

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
OUTPATIENT CARE <i>(continued)</i>		
<p>Diabetes Self-Monitoring Training and Supplies Includes coverage for glucose monitors, test strips, lancets, screening tests, and self management training</p>	<p>\$0 for Medicare covered Diabetes self-management training, Medicare covered Diabetes monitoring supplies, and Medicare covered Therapeutic shoes or inserts</p> <p>Initial Year: up to 10 hours of self-management training within a continuous 12-month period</p> <p>Subsequent Year: up to 2 hours of self-management training each year after the initial year</p> <p>Limit to 1 pair of diabetic shoes per year. Limit to 3 pairs of diabetic shoe inserts per year.</p>	<p>\$0 for Medicare covered Diabetes self-management training, Medicare covered Diabetes monitoring supplies, and Medicare covered Therapeutic shoes or inserts</p> <p>Initial Year: up to 10 hours of self-management training within a continuous 12-month period</p> <p>Subsequent Year: up to 2 hours of self-management training each year after the initial year</p> <p>Limit to 1 pair of diabetic shoes per year. Limit to 3 pairs of diabetic shoe inserts per year.</p>

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OUTPATIENT CARE *(continued)*

If member receives multiple diagnostic tests or therapeutic services from the same provider on the same day, only the maximum cost share applies.

<p>Clinical/Diagnostic Labs</p> <p>*May require prior authorization</p>	<p>Up to \$10 for Medicare-covered clinical/diagnostic lab or pathology service</p> <p>\$0 for venipuncture, transportation, and set up of lab equipment</p>	<p>\$0 for Medicare-covered clinical/diagnostic lab or pathology service</p> <p>\$0 for venipuncture, transportation, and set up of lab equipment</p>
<p>Radiation Therapy</p> <p>*May require prior authorization</p>	<p>Up to \$60 for each radiation therapy service</p>	<p>Up to \$60 for each radiation therapy service</p>
<p>Radiology/X-Rays</p>	<p>Up to \$30 for each General Radiology/X-ray service</p> <p>\$0 for the transportation & set up of X-Ray equipment</p>	<p>Up to \$30 for each General Radiology/X-ray service</p> <p>\$0 for the transportation & set up of X-Ray equipment</p>
<p>Advanced Radiology</p> <p>Including MRA, MRI, Nuclear Med, PET scans, & CAT Scans</p> <p>*May require prior authorization</p>	<p>Up to \$150 for Advanced Radiology services in an outpatient setting</p> <p>Up to \$35 for Advanced Radiology services in an office setting</p> <p>Limit to 1 per lifetime for PET Beta Amyloid Dementia and Neurodegenerative Disease.</p>	<p>Up to \$150 for Advanced Radiology services in an outpatient setting</p> <p>Up to \$30 for Advanced Radiology services in an office setting</p> <p>Limit to 1 per lifetime for PET Beta Amyloid Dementia and Neurodegenerative Disease.</p>
<p>Diagnostic Tests—Allergy</p>	<p>Up to \$10 for Allergy services (includes testing and treatment) from a PCP or specialist</p>	<p>\$0 for Allergy services (includes testing and treatment) from a PCP or specialist</p>

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OUTPATIENT CARE *(continued)*

If member receives multiple diagnostic tests or therapeutic services from the same provider on the same day, only the maximum cost share applies.

Diagnostic Tests—Cardiology *May require prior authorization	Up to \$150 for each Cardiology service in an outpatient setting Up to \$35 for each Cardiology service in an office setting	Up to \$150 for each Cardiology service in an outpatient setting Up to \$30 for each Cardiology service in an office setting
Diagnostic Tests—Echo *May require prior authorization	Up to \$150 for each Echography service in an outpatient setting Up to \$35 for each Echography service in an office setting	Up to \$150 for each Echography service in an outpatient setting Up to \$30 for each Echography service in an office setting
Diagnostic Tests—EEG *May require prior authorization	Up to \$150 for each EEG service in an outpatient setting Up to \$35 for each EEG service in an office setting	Up to \$150 for each EEG service in an outpatient setting Up to \$30 for each EEG service in an office setting
Diagnostic Tests—EKG	\$0 for each EKG service	\$0 for each EKG service
Diagnostic Tests—Gastroenterology *May require prior authorization	Up to \$150 for each Gastroenterology service in an outpatient setting Up to \$35 for each Gastroenterology service in an office setting	Up to \$150 for each Gastroenterology service in an outpatient setting Up to \$30 for each Gastroenterology service in an office setting

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OUTPATIENT CARE *(continued)*

If member receives multiple diagnostic tests or therapeutic services from the same provider on the same day, only the maximum cost share applies.

Diagnostic Tests—Other Diagnostic Services	Up to \$150 for each Diagnostic service an outpatient setting	Up to \$150 for each Diagnostic service an outpatient setting
*May require prior authorization	Up to \$35 for each Diagnostic service in an office setting	Up to \$30 for each Diagnostic service in an office setting
Diagnostic Tests—Pulmonary	Up to \$150 for each Pulmonary service in an outpatient setting	Up to \$150 for each Pulmonary service in an outpatient setting
*May require prior authorization	Up to \$35 for each Pulmonary service in an office setting	Up to \$30 for each Pulmonary service in an office setting
Diagnostic Tests—Sleep Study	Up to \$150 for each Sleep Study service an outpatient setting	Up to \$150 for each Sleep Study service an outpatient setting
*May require prior authorization	Up to \$35 for each Sleep Study service in an office setting	Up to \$30 for each Sleep Study service in an office setting
Diagnostic Tests—Ultrasound	Up to \$150 for each Ultrasound service in an outpatient setting	Up to \$150 for each Ultrasound service in an outpatient setting
	Up to \$35 for each Ultrasound service in an office setting	Up to \$30 for each Ultrasound service in an office setting
Diagnostic Tests—Vascular	Up to \$150 for each Vascular service an outpatient setting	Up to \$150 for each Vascular service an outpatient setting
*May require prior authorization	Up to \$35 for each Vascular service in an office setting	Up to \$30 for each Vascular service in an office setting

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OUTPATIENT CARE <i>(continued)</i>		
If member receives multiple diagnostic tests or therapeutic services from the same provider on the same day, only the maximum cost share applies.		
Diagnostic Colonoscopy *May require prior authorization	<p>Up to \$325 for each Diagnostic Colonoscopy in an outpatient setting</p> <p>Up to \$225 for each Diagnostic Colonoscopy in an ASC setting</p> <p>\$25 for each Diagnostic Colonoscopy in an office setting by a specialist</p>	<p>Up to \$175 for each Diagnostic Colonoscopy in an outpatient setting</p> <p>Up to \$100 for each Diagnostic Colonoscopy in an ASC setting</p> <p>\$5 for each Diagnostic Colonoscopy in an office setting by a specialist</p>
Diagnostic Bone Mass Measurement	<p>\$0 for each Medicare covered Diagnostic Bone Mass Measurement</p>	<p>\$0 for each Medicare covered Diagnostic Bone Mass Measurement</p>
Diagnostic Mammogram Diagnostic Mammogram copay will be waived if there is a Screening Mammogram on the same day.	<p>Up to \$150 for each Medicare covered Diagnostic Mammogram in an outpatient setting</p> <p>Up to \$35 for each Medicare covered Diagnostic Mammogram in an office setting</p>	<p>Up to \$150 for each Medicare covered Diagnostic Mammogram in an outpatient setting</p> <p>Up to \$30 for each Medicare covered Diagnostic Mammogram in an office setting</p>
Chemotherapy *May require prior authorization	<p>20% of the cost for each chemotherapy service, chemotherapy drug, and Oncology Service</p>	<p>20% of the cost for each chemotherapy service, chemotherapy drug, and Oncology Service</p>

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OUTPATIENT CARE <i>(continued)</i>		
Surgical Supplies, Splints, and Casts *May require prior authorization	20% of the cost for surgical supplies, dressings, splints & casts	20% of the cost for surgical supplies, dressings, splints & casts
Blood	Coverage for blood, storage, and administration begins w/ the 1st pint of blood. \$0 per unit of blood for Medicare covered benefits	Coverage for blood, storage, and administration begins w/ the 1st pint of blood. \$0 per unit of blood for Medicare covered benefits
Outpatient Part B Drugs & Injectables Covered under Medicare Part B *May require prior authorization	20% of the cost for outpatient Part B Drugs & Injectables, Infusion Therapy, Nebulizer Drugs, and Imaging Agents Limit of 1 per month for B-12 injection. Limit of 1 per lifetime for PET Beta Amyloid Dementia and Neurodegenerative Disease. Limit of 3 per lifetime for Autogous Cellar Immunotherapy.	20% of the cost for outpatient Part B Drugs & Injectables, Infusion Therapy, Nebulizer Drugs, and Imaging Agents Limit of 1 per month for B-12 injection. Limit of 1 per lifetime for PET Beta Amyloid Dementia and Neurodegenerative Disease. Limit of 3 per lifetime for Autogous Cellar Immunotherapy.
Renal Dialysis	20% of the cost for Medicare Covered renal dialysis \$0 for Medicare Covered kidney disease education services 20% of the cost for outpatient dialysis services Limit to 6 sessions (individual or group) per lifetime for Kidney Disease Education.	20% of the cost for Medicare Covered renal dialysis \$0 for Medicare Covered kidney disease education services 20% of the cost for outpatient dialysis services Limit to 6 sessions (individual or group) per lifetime for Kidney Disease Education.

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PREVENTIVE SERVICES		
Abdominal Aortic Aneurysm (AAA) Screening	<p>\$0 for each Abdominal Aortic Aneurysm (AAA) screening</p> <p>Limit to 1 per lifetime.</p>	<p>\$0 for each Abdominal Aortic Aneurysm (AAA) screening</p> <p>Limit to 1 per lifetime.</p>
Alcohol Misuse Screening and Counseling	<p>\$0 for each alcohol misuse screening/counseling service</p> <p>Limit to 1 per year for misuse screening,15 min. Limit to 4 times per year for brief face-to-face counseling, 15 min.</p>	<p>\$0 for each alcohol misuse screening/counseling service</p> <p>Limit to 1 per year for misuse screening,15 min. Limit to 4 times per year for brief face-to-face counseling, 15 min.</p>
Annual Wellness Visit (AWV) This is not the IPPE	<p>\$0 for the annual wellness visit</p>	<p>\$0 for the annual wellness visit</p>
Bone Mass Measurement Screening	<p>\$0 for each Medicare covered Preventive Bone Mass Measurement</p> <p>Limit to 1 every 24 months.</p>	<p>\$0 for each Medicare covered Preventive Bone Mass Measurement</p> <p>Limit to 1 every 24 months.</p>
Cardiovascular Screening Blood Tests	<p>\$0 for each Medicare covered cardiovascular disease screening test</p> <p>Limit to 1 every 5 years.</p>	<p>\$0 for each Medicare covered cardiovascular disease screening test</p> <p>Limit to 1 every 5 years.</p>

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
PREVENTIVE SERVICES <i>(continued)</i>		
<p>Colorectal Cancer Screening Exams</p> <p>For people age 50 and older & others at high risk regardless of age.</p> <p>Outpatient Surgery copay will be waived if there is a surgical procedure during a screening colonoscopy.</p>	<p>\$0 for each Fecal Occult blood test Limit 1 per year.</p> <p>\$0 for each Flexible Sigmoidoscopy Limit to 1 every 4 years. (If a screening colonoscopy has been performed, Clover may cover a screening flexible sigmoidoscopy only after 10 years.)</p> <p>\$0 for each Screening Colonoscopy Limit to 1 every 24 months at high risk. Limit to 1 every 10 years not at high risk. (For any risk, if a screening flexible sigmoidoscopy has been performed Clover may cover a screening colonoscopy only after 4 years.)</p> <p>\$0 for each Barium Enema Limit to 1 every 24 months at high risk. Limit to 1 every 4 years not at high risk.</p> <p>\$0 for each Colorectal Cancer Screening with Cologuard Limit to 1 per 3 years.</p>	<p>\$0 for each Fecal Occult blood test Limit 1 per year.</p> <p>\$0 for each Flexible Sigmoidoscopy Limit to 1 every 4 years. (If a screening colonoscopy has been performed, Clover may cover a screening flexible sigmoidoscopy only after 10 years.)</p> <p>\$0 for each Screening Colonoscopy Limit to 1 every 24 months at high risk. Limit to 1 every 10 years not at high risk. (For any risk, if a screening flexible sigmoidoscopy has been performed Clover may cover a screening colonoscopy only after 4 years.)</p> <p>\$0 for each Barium Enema Limit to 1 every 24 months at high risk. Limit to 1 every 4 years not at high risk.</p> <p>\$0 for each Colorectal Cancer Screening with Cologuard Limit to 1 per 3 years.</p>

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PREVENTIVE SERVICES <i>(continued)</i>		
Diabetes Screening Test	<p>\$0 for each Diabetes screening test</p> <p>Limit to 2 per year for beneficiaries diagnosed with pre-diabetes.</p> <p>Limit to 1 screening per year if previously tested but not diagnosed with pre-diabetes, or if never tested.</p>	<p>\$0 for each Diabetes screening test</p> <p>Limit to 2 per year for beneficiaries diagnosed with pre-diabetes.</p> <p>Limit to 1 screening per year if previously tested but not diagnosed with pre-diabetes, or if never tested.</p>
Glaucoma Screening	<p>\$0 for each Medicare covered Glaucoma screening test</p> <p>Limit to 1 per year.</p>	<p>\$0 for each Medicare covered Glaucoma screening test</p> <p>Limit to 1 per year.</p>
Health & Wellness Education Programs	<p>\$0 for a <i>SilverSneakers</i>® membership</p> <p>To find a <i>SilverSneakers</i>® facility, please visit https://www.silversneakers.com/locations</p>	<p>\$0 for a <i>SilverSneakers</i>® membership</p> <p>To find a <i>SilverSneakers</i>® facility, please visit https://www.silversneakers.com/locations</p>
Smoking Cessation	<p>\$0 for each Medicare covered smoking and tobacco use cessation</p> <p>Limit to 2 cessation attempts per year. Each attempt may include a maximum of 4 intermediate or intensive sessions, with the total annual benefit covering up to 8 sessions per year.</p>	<p>\$0 for each Medicare covered smoking and tobacco use cessation</p> <p>Limit to 2 cessation attempts per year. Each attempt may include a maximum of 4 intermediate or intensive sessions, with the total annual benefit covering up to 8 sessions per year.</p>

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
PREVENTIVE SERVICES <i>(continued)</i>		
HIV Screening	\$0 for each voluntary HIV screening Limit to 1 per year. Limit to 3 per year when pregnant: (1) when the diagnosis of pregnancy is known (2) during the third trimester, and/or (3) at labor if ordered by the physician	\$0 for each voluntary HIV screening Limit to 1 per year. Limit to 3 per year when pregnant: (1) when the diagnosis of pregnancy is known (2) during the third trimester, and/or (3) at labor if ordered by the physician
Immunizations Flu vaccine, Hepatitis B vaccine & Pneumonia vaccine	\$0 for the administration of each vaccine, for each Medicare covered Flu vaccine, Pneumonia vaccine, Hepatitis B vaccine, and other covered immunizations Limit to 2 Pneumonia vaccines per lifetime.	\$0 for the administration of each vaccine, for each Medicare covered Flu vaccine, Pneumonia vaccine, Hepatitis B vaccine, and other covered immunizations Limit to 2 Pneumonia vaccines per lifetime.
Initial Preventive Physical Exam Also known as the “Welcome to Medicare Preventive Visit”	\$0 for the physical exam Limit to 1 in a lifetime. Must be furnished no later than 12 months after the effective date of the first Medicare Part B Coverage.	\$0 for the physical exam Limit to 1 per lifetime. Must be furnished no later than 12 months after the effective date of the first Medicare Part B Coverage.

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PREVENTIVE SERVICES <i>(continued)</i>		
Intensive Behavioral Therapy	<p>\$0 for each IBT for cardiovascular disease</p> <p>Limit of 1 per year.</p> <p>\$0 for each IBT for obesity service</p> <p>Limit of 22 per year.</p>	<p>\$0 for each IBT for cardiovascular disease</p> <p>Limit of 1 per year.</p> <p>\$0 for each IBT for obesity service</p> <p>Limit of 22 per year.</p>
Lung Cancer Screening Counseling and Annual Screening for Lung Cancer with Low Dose Computed Tomography (LDCT)	<p>\$0 for each Lung Cancer Screening Counseling</p> <p>\$0 for each Lung Cancer Screening w/ LDCT</p> <p>Limit of 1 per 12 months.</p>	<p>\$0 for each Lung Cancer Screening Counseling</p> <p>\$0 for each Lung Cancer Screening w/ LDCT</p> <p>Limit of 1 per 12 months.</p>
Screening Mammograms	<p>\$0 for each Medicare covered baseline mammogram</p> <p>Limit to 1 baseline mammogram for women between the ages of 35-39.</p> <p>\$0 for each Medicare covered screening mammogram</p> <p>Limit to 1 screening mammogram every 12 months for women over 40.</p>	<p>\$0 for each Medicare covered baseline mammogram</p> <p>Limit to 1 baseline mammogram for women between the ages of 35-39.</p> <p>\$0 for each Medicare covered screening mammogram</p> <p>Limit to 1 screening mammogram every 12 months for women over 40.</p>

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PREVENTIVE SERVICES <i>(continued)</i>		
<p>Medical Nutrition Therapy (MNT) For people with diabetes, renal (kidney) disease (but not on dialysis), and after a transplant when referred by a doctor</p>	<p>\$0 for each Medicare covered Medical Nutrition Therapy visit/service</p> <p>Limit to 3 hours of one-on-one counseling in the 1st year, and 2 hours for each subsequent year.</p>	<p>\$0 for each Medicare covered Medical Nutrition Therapy visit/service</p> <p>Limit to 3 hours of one-on-one counseling in the 1st year, and 2 hours for each subsequent year.</p>
<p>Pap Smears and Pelvic Exams</p>	<p>\$0 for each Medicare covered pap smear and for each Medicare covered pelvic & breast exam</p> <p>Limit to 1 screening pap and 1 pelvic exam every 12 months for women at high risk or at childbearing age w/ abnormal pap in the past 3 years.</p> <p>Limit to 1 screening pap and 1 pelvic exam every 24 months for all other women.</p>	<p>\$0 for each Medicare covered pap smear and for each Medicare covered pelvic & breast exam</p> <p>Limit to 1 screening pap and 1 pelvic exam every 12 months for women at high risk or at childbearing age w/ abnormal pap in the past 3 years.</p> <p>Limit to 1 screening pap and 1 pelvic exam every 24 months for all other women.</p>
<p>Prostate Cancer Screening Exams For men age 50 and older</p>	<p>\$0 for each Medicare covered digital rectal exam (DRE) and for each Medicare covered prostate specific antigen test (PSA)</p> <p>Limit to 1 DRE every 12 months. Limit to 1 PSA every 12 months.</p>	<p>\$0 for each Medicare covered digital rectal exam (DRE) and for each Medicare covered prostate specific antigen test (PSA)</p> <p>Limit to 1 DRE every 12 months. Limit to 1 PSA every 12 months.</p>

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
PREVENTIVE SERVICES <i>(continued)</i>		
Routine Physical Exams This is not the IPPE.	No coverage for routine physical exams.	No coverage for routine physical exams.
Screening for Cervical Cancer with Human Papillomavirus (HPV) Tests	\$0 for each cervical cancer screening with human papillomavirus (HPV) tests Limit to 1 every 5 years.	\$0 for each cervical cancer screening with human papillomavirus (HPV) tests Limit to 1 every 5 years.
Screening for Depression	\$0 for each depression screening service Limit to 1 per year, 15 min.	\$0 for each depression screening service Limit to 1 per year, 15 min.

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
PREVENTIVE SERVICES <i>(continued)</i>		
<p>Screening for Sexually Transmitted Infections (STIs) and High Intensity Behavioral Counseling (HIBC) to Prevent STIs</p>	<p>\$0 for each STI/HIBC service</p> <p>Coverage for chlamydia, gonorrhea, syphilis, and Hepatitis B only:</p> <p>Limit to 1 screening per year for chlamydia, gonorrhea, and syphilis in women at increased risk who are not pregnant.</p> <p>Limit to 1 screening per year for syphilis in men at increased risk.</p> <p>Limit up to 2 screenings per pregnancy for chlamydia and gonorrhea in pregnant women who are at increased risk for STIs and continued increased risk for the second screening.</p> <p>Limit to 1 screening per pregnancy for syphilis in pregnant women; up to 2 additional screenings in the third trimester and at delivery if at continued increased risk for STIs.</p> <p>Limit to 1 screening per pregnancy for hepatitis B in pregnant women; 1 additional screening at delivery if at continued increased risk for STIs.</p> <p>Limit up to 2 face-to-face, 20–30 minute, HIBC sessions per year.</p>	<p>\$0 for each STI/HIBC service</p> <p>Coverage for chlamydia, gonorrhea, syphilis, and Hepatitis B only:</p> <p>Limit to 1 screening per year for chlamydia, gonorrhea, and syphilis in women at increased risk who are not pregnant.</p> <p>Limit to 1 screening per year for syphilis in men at increased risk.</p> <p>Limit up to 2 screenings per pregnancy for chlamydia and gonorrhea in pregnant women who are at increased risk for STIs and continued increased risk for the second screening.</p> <p>Limit to 1 screening per pregnancy for syphilis in pregnant women; up to 2 additional screenings in the third trimester and at delivery if at continued increased risk for STIs.</p> <p>Limit to 1 screening per pregnancy for hepatitis B in pregnant women; 1 additional screening at delivery if at continued increased risk for STIs.</p> <p>Limit up to 2 face-to-face, 20–30 minute, HIBC sessions per year.</p>

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
PREVENTIVE SERVICES <i>(continued)</i>		
Hepatitis C Virus Screening	<p>\$0 for each Hepatitis C screening</p> <p>Limit to 1 per lifetime or 1 per year depending on diagnosis code.</p>	<p>\$0 for each Hepatitis C screening</p> <p>Limit to 1 per lifetime or 1 per year depending on diagnosis code.</p>
Medicare Diabetes Prevention Program (MDPP)	<p>\$0 for each MDPP session</p> <p>Limit to 1 year of core and core maintenance sessions followed by up to 1 year of ongoing maintenance sessions. Member must meet weight loss and attendance goals.</p>	<p>\$0 for each MDPP session</p> <p>Limit to 1 year of core and core maintenance sessions followed by up to 1 year of ongoing maintenance sessions. Member must meet weight loss and attendance goals.</p>

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
ADDITIONAL SERVICES		
Dental Services	<p>\$0 for each Non-Medicare covered Preventive Dental service when received from a DentaQuest provider.</p> <p>Limit 2 preventive exams per year. Limit 2 preventive cleanings per year. Limit 1 preventive x-ray per year. Limit 2 fluoride treatments per year.</p> <p>\$20 for each Non-Medicare covered Comprehensive Dental service. Plan covers up to \$1,000 per year for Non-Medicare covered comprehensive dental services.</p>	<p>\$0 for each Non-Medicare covered Preventive Dental service when received from a DentaQuest provider.</p> <p>Limit 2 preventive exams per year. Limit 2 preventive cleanings per year. Limit 1 preventive x-ray per year. Limit 2 fluoride treatments per year.</p> <p>\$20 for each Non-Medicare covered Comprehensive Dental service. Plan covers up to \$1,000 per year for Non-Medicare covered comprehensive dental services.</p>
	Contracted rates apply for services from non-participating DentaQuest providers.	
	For more information, call DentaQuest Provider Services at 855-398-8409 . To find a provider visit www.dentaquest.com/find-a-provider/cloverdental	For more information, call DentaQuest Provider Services at 855-398-8409 . To find a provider visit www.dentaquest.com/find-a-provider/cloverdental

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
ADDITIONAL SERVICES <i>(continued)</i>		
Hearing Services	<p>\$25 of the cost for each Medicare covered diagnostic hearing exam and each Medicare covered audiology service</p> <p>\$0 for a Non-Medicare covered routine hearing exam from a TruHearing provider</p> <p>Limit to 1 routine hearing exam per year.</p> <p>\$699 for each Advanced hearing aid from a TruHearing provider</p> <p>\$999 for each Premium hearing aid from a TruHearing provider</p> <p>Limit to 2 hearing aids per year; 1 per ear per year.</p> <p>To schedule an appointment, call TruHearing at 855-205-5570.</p>	<p>\$5 of the cost for each Medicare covered diagnostic hearing exam and each Medicare covered audiology service</p> <p>\$0 for a Non-Medicare covered routine hearing exam from a TruHearing provider</p> <p>Limit to 1 routine hearing exam per year.</p> <p>\$699 for each Advanced hearing aid from a TruHearing provider</p> <p>\$999 for each Premium hearing aid from a TruHearing provider</p> <p>Limit to 2 hearing aids per year; 1 per ear per year.</p> <p>To schedule an appointment, call TruHearing at 855-205-5570.</p>

Medical Benefit Description	Clover Health Classic (HMO) Plan 002	Clover Health Value (HMO) Plan 003
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ADDITIONAL SERVICES *(continued)*

<p>Vision Services</p>	<p>\$25 for Medicare covered diagnostic exams to diagnose and treat diseases and conditions of the eye. Refraction is covered and will take applicable copay if performed as a stand-alone service.</p> <p>\$0 for Medicare covered post-cataract surgery eyewear. Limit to 1 pair of glasses or contacts after each cataract surgery.</p> <p>\$0 for a Non-Medicare covered routine eye exam (includes refraction) when seen by an EyeQuest provider. Limit to 1 routine eye exam/year.</p> <p>\$100 allowance for supplemental eyewear (frames, lenses and/or contact lenses) per year. Limit to 1 pair of routine eyewear/year.</p>	<p>\$5 for Medicare covered diagnostic exams to diagnose and treat diseases and conditions of the eye. Refraction is covered and will take applicable copay if performed as a stand-alone service.</p> <p>\$0 for Medicare covered post-cataract surgery eyewear. Limit to 1 pair of glasses or contacts after each cataract surgery.</p> <p>\$0 for a Non-Medicare covered routine eye exam (includes refraction) when seen by an EyeQuest provider. Limit to 1 routine eye exam/year.</p> <p>\$100 allowance for supplemental eyewear (frames, lenses and/or contact lenses) per year. Limit to 1 pair of routine eyewear/year.</p>
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NON-COVERED BENEFITS

<p>Miscellaneous Non Plan Covered Services</p>	<ul style="list-style-type: none"> • Acupuncture • Athletic Training • Cosmetic Dermatology • Self Administered Drugs (SADS) • Miscellaneous non-covered Items • Bundled Services • Demonstration Projects • Billing Errors • Non Medically Necessary Services • Report Only Codes 	<ul style="list-style-type: none"> • Acupuncture • Athletic Training • Cosmetic Dermatology • Self Administered Drugs (SADS) • Miscellaneous non-covered Items • Bundled Services • Demonstration Projects • Billing Errors • Non Medically Necessary Services • Report Only Codes
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Clover Health Classic (HMO)—Plan 002

Tiers	30 Day Supply		60 Day Supply		100 Day Supply		CVS Mail
	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	CVS Mail Order (100 Day Supply)
Tier 1	\$0	\$5	\$0	\$10	\$0	\$15	\$0
Tier 2	\$10	\$15	\$20	\$30	\$30	\$45	\$20
Tier 3	\$37	\$47	\$74	\$94	\$111	\$141	\$74
Tier 4	\$85	\$95	\$170	\$190	\$255	\$285	\$170
Tier 5	30%	30%	30%	30%	30%	30%	30%

Rx deductible \$150. Deductible applies to tiers 3, 4, & 5. Tiers 1 & 2 are exempt from deductible.

Clover Health Value (HMO)—Plan 003

Tiers	30 Day Supply		60 Day Supply		100 Day Supply		CVS Mail
	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	Preferred Pharmacy Network	Non-Preferred Pharmacy Network	CVS Mail Order (100 Day Supply)
Tier 1	\$0	\$12	\$0	\$24	\$0	\$36	\$0
Tier 2	22%	25%	22%	25%	22%	25%	25%
Tier 3	22%	25%	22%	25%	22%	25%	25%
Tier 4	25%	25%	25%	25%	25%	25%	25%
Tier 5	25%	25%	25%	25%	25%	25%	25%

Rx deductible \$415. Deductible applies. Tiers 1 is exempt from deductible.

Stage 1 Annual Deductible	Stage 2 Initial Coverage	Stage 3 Coverage Gap	Stage 4 Catastrophic
Member pays the full cost of drugs until the deductible is met. Once met, the member moves to Stage 2. If there is no Part D deductible, the member begins at Stage 2.	Member pays a copayment or coinsurance and Clover pays our share of the cost for each prescription filled. Once the combined total cost paid by the member and Clover reaches the \$3,820, the member enters Stage 3.	Member pays 25% of the price for brand name drugs (plus a portion of the dispensing fee) and 37% of the price for generic drugs. Once the members True Out-Of-Pocket (TrOOP) cost reaches \$5,100, the member moves to Stage 4.	Member pays the greater of a 5% coinsurance (or \$3.40) for a generic drug or a drug that is treated like a generic, and \$8.50 for all other drugs. Member stays in this stage for the remainder of the plan year.