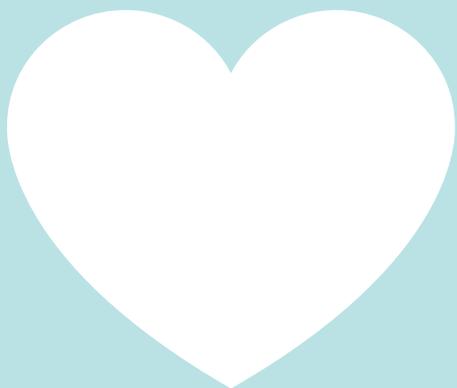


Over-the-Counter Benefit

Member User Guide

Clover Health





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At Clover Health, our commitment to members means not only looking out for your health but also helping you take care of your health. And that includes your financial health.

Prices at drug stores have been going up recently. We know this can be hard for some of our members, and we want to ease your burden. As part of your Clover plan, we give you a quarterly allowance to purchase over-the-counter (OTC) items to help you save money on things like aspirin, vitamins, and so much more.

How Your OTC Benefit Works

Your quarterly allowance

As a Clover Health member, you get a spending allowance to use on over-the-counter items. This allowance is quarterly, which means it renews on the first day of every January, April, July, and October. Unused funds do not roll over into the next quarter.



Please try to use your full allowance by the end of every quarter so you don't lose any of it!

Your LiveHealthy OTC (Healthy Benefits+) card

You should have received a Healthy Benefits+ welcome kit with your LiveHealthy OTC card in the mail. For your convenience, the LiveHealthy OTC card is already activated. So you don't need to do anything except start purchasing your OTC items. If you don't have the welcome kit, please call us for a replacement!



How to Use Your Allowance

You can use your LiveHealthy OTC card to get your OTC items in any of three ways:

1. In-store
2. Online
3. By phone

In-store shopping

You can purchase OTC items at many retail locations in your area. When shopping in store, simply present your LiveHealthy OTC card at checkout. The cashier will scan the barcode on the back of your card at checkout, or you can scan it yourself if you use self-checkout.



Hey! Save money by buying store brands from stores like CVS, Walgreens, and Walmart! See page 10 for more.

To find a specific store address, use the store finder at healthybenefitsplus.com/cloverhealthotc or use the Healthy Benefits+ mobile app.

Troubleshooting tips

If the cashier is unsure about using the LiveHealthy OTC card, ask to see the manager for assistance.

If the barcode will not scan, it could mean that you need a replacement card. Not to worry. In some stores, an employee can manually enter the 17-digit account number and 4-digit security code found below the barcode on the back of your card. If a scanning error occurs, when you get home, just call **1-844-529-5869 (TTY 711)** and ask for a replacement. A new card will be sent to you as quickly as possible.



Online orders

You can shop for OTC items online at walmart.com. Shipping costs for walmart.com OTC orders are on us! Or you can order your items online and arrange to pick them up at your local Walmart. Please follow the steps below to place an order.

Register at healthybenefitsplus.com/cloverhealthotc so you can manage your account online.

The screenshot shows the 'Sign up!' page for Clover Health. It includes a 'Log In', 'Register', and 'Quick Balance Check' menu. The main heading is 'Sign up!' with a sub-heading: 'Register to view your benefits. Simply complete step one to verify your account and step two to create your login to get started!'. Below this is a 'Step 1 - Verify your account' form with fields for 'Your card number', 'What's your zipcode?*', and 'What's your birthdate?*', and a 'CONTINUE' button. To the right of the form are three callouts: 'Find & enter your card number' (with an image of a card), 'Enter your zip code' (with an image of a card), and 'Enter your birthday' (with a calendar icon). At the bottom, there is a disclaimer: 'By signing up, I agree to the Terms of Service and Privacy Policy. We will send you emails about promotions and special offers. You may opt out anytime.'

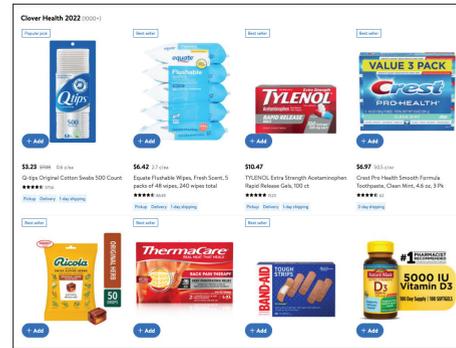
Once you're logged in, go to About and scroll down to OTC Benefit: Ways to Shop and click the "Shop Now" button.

You will be transferred to walmart.com, where you can place your order. If you don't have a walmart.com account, you can shop as a guest.

At checkout, schedule a time to pick up your items

The screenshot shows the 'OTC Benefit: Ways to shop' page. It features a heading 'OTC Benefit: Ways to shop' and a sub-heading: 'With your benefit, you have the convenience to choose how to spend your allowance. We provide the following choices to assist you when ordering your products.' Below this are three columns: 'In-Store' (with a 'View Stores' button), 'Online' (with a 'Shop Now' button), and 'By Phone' (with a 'Download Catalog' button). Each column includes a 'Read more' link and an icon representing the shopping method (store, laptop, or phone).

in store. Or, if the Walmart location you've selected offers delivery, you will have the option to schedule a delivery to your home. For more information about shopping online using your allowance, go to healthybenefitsplus.com/cloverhealthotc and select FAQ.



Phone orders

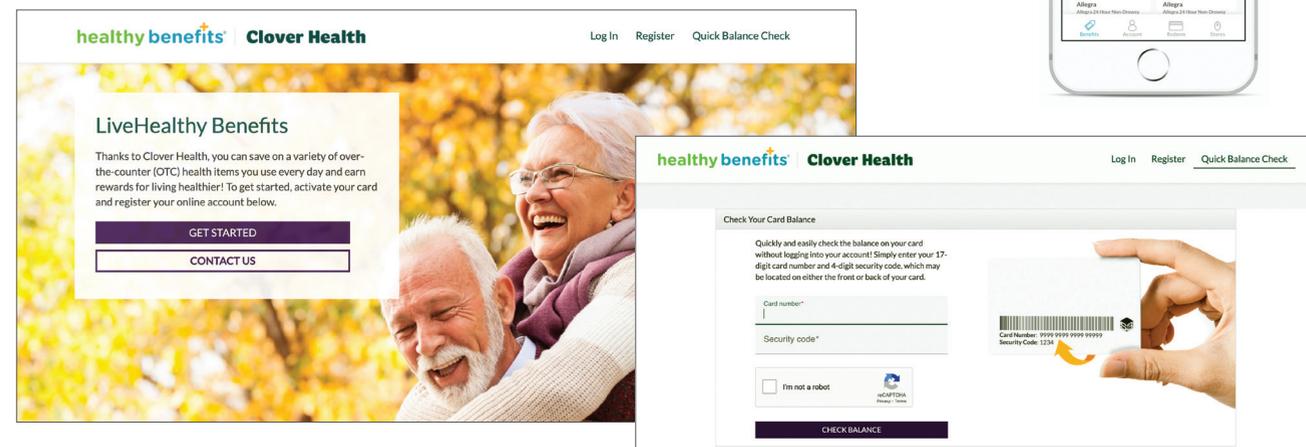
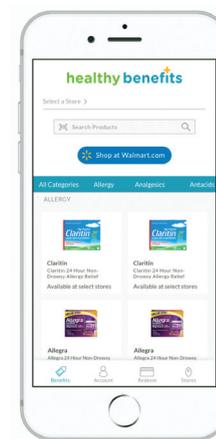
Follow the steps below to place an order for OTC items over the phone.

1. Find the products you want to order in the LiveHealthy OTC Benefits catalog or the Healthy Benefits+ mobile app (see below).
2. Before you call to place your order, please have ready:
 - name(s) of the approved items you selected
 - item ID #(s)
 - your LiveHealthy OTC card number and security code
 - your shipping address
3. To order, call **1-844-529-5869 (TTY 711)** 8 am–8 pm local time, 7 days a week.*

Check your balance, find a store, and more

Visit the Healthy Benefits+ website at healthybenefitsplus.com/cloverhealthotc or download the Healthy Benefits+ mobile app—or both! Use the website or app to:

- Get more details on using your OTC benefit
- Check your account balance
- Find participating stores



What You Can Buy with Your Allowance

You can use your allowance to buy thousands of approved OTC items. In your welcome kit, you will receive the LiveHealthy OTC Benefits catalog, which includes some of the most popular items you can order with fast and free delivery. Use the handy list below to help you shop.

Approved OTC items

- Allergy and sinus
- Cold and flu
- Dental and oral health
- Diabetes care
- Digestive health
- Eye and ear care
- First aid
- Foot care
- Home health care and daily living
- Incontinence products
- Pain relief
- Skin care
- Sleep aids
- Smoking cessation products
- Supports, braces and wraps



More Ways to Shop and Save

Choose popular store brands

Many of the stores that participate in Healthy Benefits+ offer thousands of lower-price store-brand products, also known as “plain wrap” or “generic” products. These products have the same ingredients and quality as major retail brands, but they come in the store’s own packaging.

Consider using your allowance to purchase store-brand products from stores listed below. Just find the column for your state and see which stores are participating.



Participating stores where you can shop with your LiveHealthy OTC card

	AL	AZ	GA/SC	MS	NJ	PA	TN	TX
Acme					✓	✓		
Albertsons		✓						
CVS	✓	✓	✓	✓	✓	✓	✓	✓
Duane Reade					✓			
Food Lion			✓				✓	
Fry’s		✓						
Giant						✓		
Kroger	✓		✓	✓			✓	
Safeway		✓						
Stop & Shop					✓			
Walgreens	✓	✓	✓	✓	✓	✓	✓	✓
Walmart	✓	✓	✓	✓	✓	✓	✓	✓



Stretch your allowance dollars even further!

Don’t forget these other great ways to save:

- Purchase items when they go on sale.
- Watch for coupons to use when you shop.
- Find out if the store has senior shopping days.
- Ask about other discounts.



Frequently Asked Questions

Q: How can I check my balance?

A: You can check your available allowance at healthybenefitsplus.com/cloverhealthOTC or by selecting Benefit Details on the mobile app. Or you can call 1-844-529-5869 (TTY 711).

Q: Are the items listed in the catalog the only OTC products I can buy with my allowance?

A: No, the catalog only includes some of the most popular Medicare-approved over-the-counter products you can buy with your OTC allowance. You can find more products online at healthybenefitsplus.com/cloverhealthOTC or in store.

Q: Do I pay for shipping and delivery costs?

A: All shipping and delivery costs for orders of OTC items are covered by your Clover plan. Once you apply your benefits to your walmart.com OTC order, shipping costs will be removed.

Q: What happens if my purchase total is more than my allowance?

A: You are responsible for paying any remaining amount for items that exceed your available balance (the funds left in your spending allowance). You are also responsible for paying for any non-approved items.



Clover Health

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

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