

# Over-the-Counter and Grocery Plus Benefits

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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 grocery stores and 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 and groceries to help you save money on things like fruits and vegetables, aspirin, vitamins, and so much more.

## How Your OTC and Grocery Plus Benefits Work

### Your quarterly allowance

As a valued Clover Health member, you get a spending allowance to use on over-the-counter items. If you qualify, you can also use your allowance on healthy groceries and prepared meals at no extra cost to you. We call this Grocery Plus. Your allowance amount applies to the Grocery Plus benefit (if you qualify) as well as your OTC benefit.

This combined 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!

You can use your LiveHealthy OTC card to purchase your OTC items, groceries,\* prepared meals,\* or some of each.

\*You must have a qualifying condition to be eligible for Grocery Plus. See page 11 for more information.

**Note:** If you don't qualify for the Grocery Plus benefit, you will still have your OTC allowance.



**1 Allowance, 1 Card**

**2 Great Benefits:  
OTC + Groceries**



## How to Use Your Allowance

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

1. In-store – OTC and groceries
2. Online – OTC, groceries, and prepared meals
3. By phone – OTC only

### In-store shopping

You can purchase OTC and grocery 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](https://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.



## OTC online orders

You can shop for OTC items online at [walmart.com](https://walmart.com). Shipping costs for [walmart.com](https://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](https://healthybenefitsplus.com/cloverhealthotc) so you can manage your account online.

Once you're logged in, go to About and scroll down to OTC and Grocery Plus Benefits: Ways to shop. Click the "Shop Now" button under Online – OTC or Online – Grocery Plus.

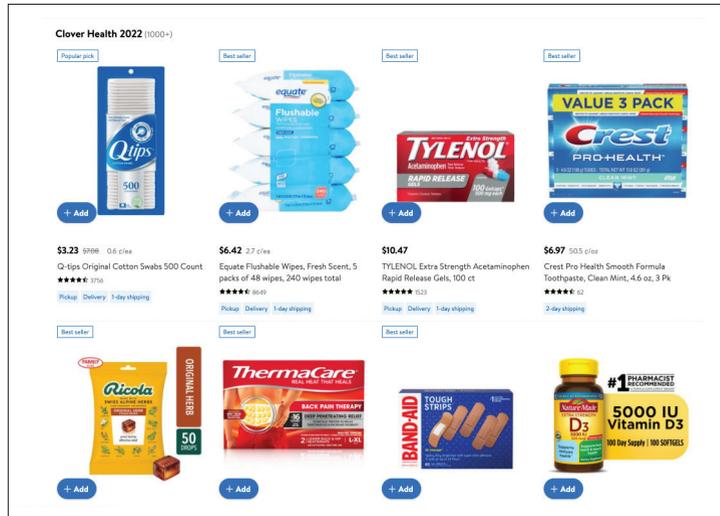
You will be transferred to [walmart.com](https://walmart.com), where you can place your order. If you don't have a [walmart.com](https://walmart.com) account, you can shop as a guest.

At checkout, schedule a time to pick up your items 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](https://www.walmart.com/healthybenefitsplus.com/cloverhealthotc) and select FAQ.

### OTC phone orders

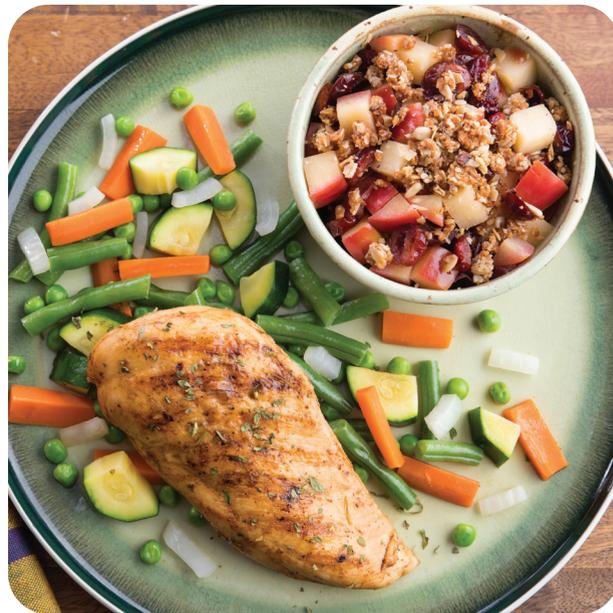
Follow the steps below to place an order for OTC items over the phone.

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.†



### Prepared meal orders

You can also use your allowance to order nutritious, fully-prepared meals from Mom's Meals® and have them delivered to your home. The menus are designed by professional chefs and registered dietitians. You get to choose from a broad selection of flavorful meals that are tailored to support nutrition for common health conditions. Menus are updated seasonally and include classic comfort foods along with contemporary and regional favorites. You get to choose each of the meals, breakfast or lunch/dinner, that you want in each delivery.



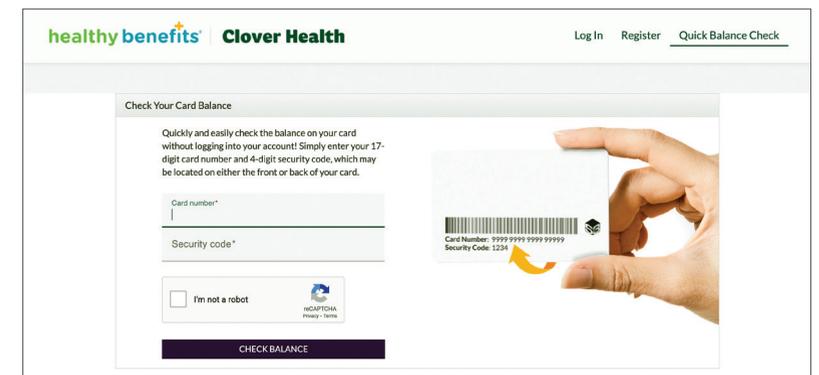
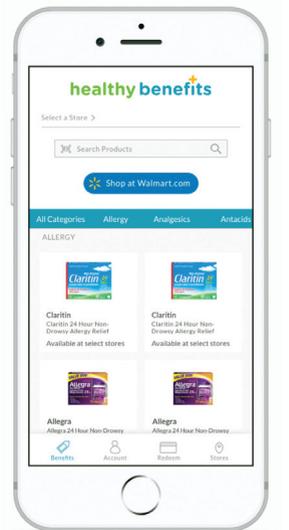
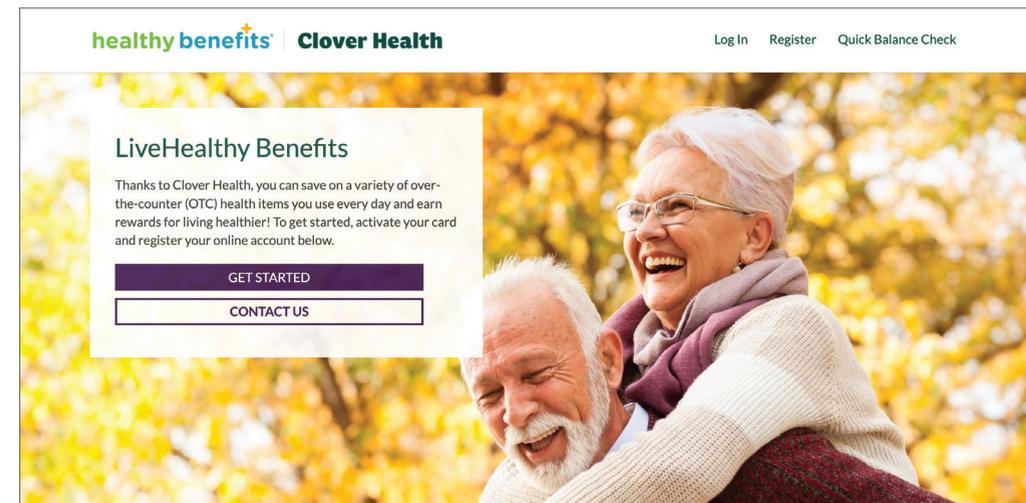
Meals arrive cold, need to be refrigerated, and last up to 14 days.

To learn more about your options or to place an order, call **1-877-347-3438 (TTY 711)** Monday–Friday, 8 am–6 pm CST or visit [momsmeals.com/s3](https://www.momsmeals.com/s3). Have your LiveHealthy OTC card ready when you place an order.

### Check your balance, find a store, and more

Visit the Healthy Benefits+ website at [healthybenefitsplus.com/cloverhealthotc](https://www.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 and Grocery Plus benefits
- 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 and grocery 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 these handy lists 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



### Approved grocery items

- Fresh fruit and vegetables
- Canned fruits and vegetables
- Frozen produce and meals
- Fresh salad kits
- Dairy products
- Meat and seafood
- Soups
- Beans and legumes
- Pantry staples – flour, sugar, spices, etc.
- Healthy grains – bread, cereals, pastas, etc.
- Nutritional shakes and bars
- Water/vitamin water

You can also have prepared meals delivered through Mom's Meals.



### Approved grocery items do not include:

- Non-food and pet items
- Coffee shop items
- Alcohol
- Desserts
- Baby formula
- Fresh baked goods
- Candy
- Soda
- Chips
- Tobacco

## 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.

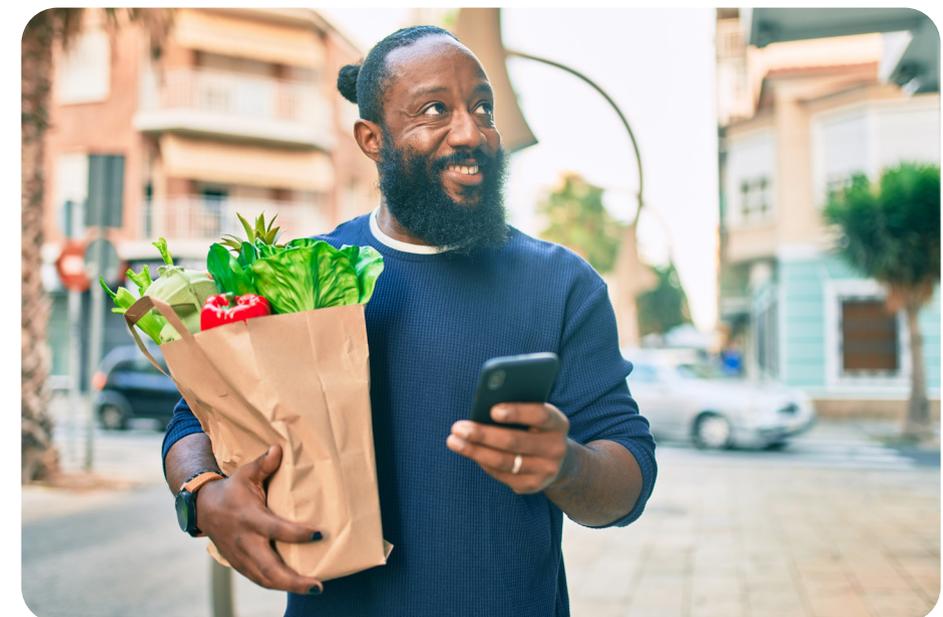
## Don't Have Grocery Plus? Here's What to Do

In order to get the Grocery Plus benefit, you must have one or more qualifying health conditions, such as diabetes, high blood pressure, depression, obesity, congestive heart failure, cancer, autoimmune disorders, or chronic kidney disease. Medicare requires verification of such condition(s).

For a list of qualifying conditions, please go to [cloverhealth.com/grocery-plus](https://cloverhealth.com/grocery-plus).

### Call us to confirm

If you think you qualify and want to start enjoying the Grocery Plus benefit right away, please call Clover Member Services at **1-888-778-1478 (TTY 711)** 8 am–8 pm local time, 7 days a week.†





## Frequently Asked Questions

### Q: How can I check my balance?

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

### Q: Is my allowance for OTC and Grocery Plus benefits separate or combined?

**A:** Your allowance is combined. You choose if you want to spend the funds on OTC products, healthy groceries, meal delivery, or some of each.

### 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](https://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](https://walmart.com) OTC order, shipping costs will be removed. For prepared meals ordered through Mom's Meals, shipping costs are included in the price of the meal.

When you order groceries for delivery through [walmart.com](https://walmart.com), delivery fees apply.

### 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.

### Q: Is there a catalog for groceries?

**A:** No, there is no catalog for Grocery Plus. You can purchase qualifying healthy food in store at participating retailers or online. Go to [healthybenefitsplus.com/cloverhealthOTC](https://healthybenefitsplus.com/cloverhealthOTC) and click "Store Finder" to find out where you can shop. Go to [momsmeals.com/s3](https://momsmeals.com/s3) to view and order prepared meals.



# 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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