

Clover Health

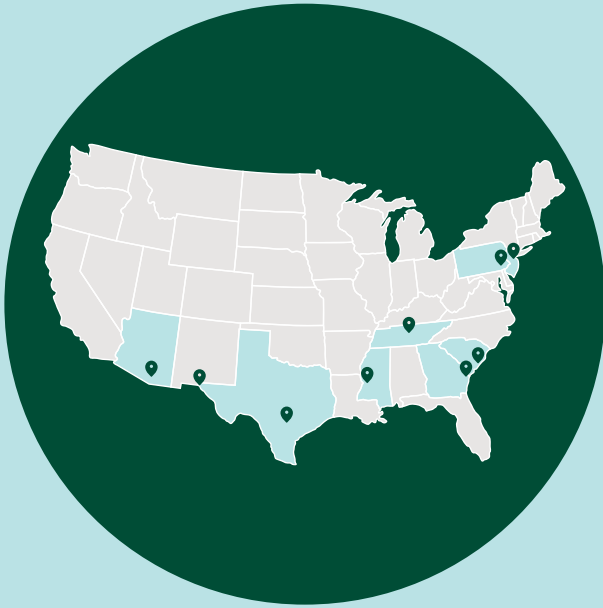
Agent Preview

2021 Medicare Advantage Plans

New Jersey



Clover Health



8 States



57,000+ Medicare Advantage Lives

4,000 Primary Care Providers



14,000 Specialists



18 Counties



We were the fastest growing Medicare Advantage plan in AEP 2020 by % Growth.*


*Only parent organizations with 50,000 or more members as of January 2020 shown. Organizations with over 250,000 non SNP/MMF/Pace/employer members as of Jan. 2020 highlighted in grey.

Source analysis of December 2019–January 2020 CPSC enrollment. Enrollment excludes 800 series (employer sponsored), SNP, and PACE plan MA enrollment.

Clover Health is a dedicated partner to the broker community.

Clover Health is committed to being the best-in-class Medicare Advantage partner to the broker community by pairing top-tier customer service with technology-enabled platforms.

We listen to you, understand your challenges, and make changes to ensure you can focus on your clients and build your book of business.



Support you can count on when you need it most



We have targeted partners

We believe in true partnerships, not broad-stroke contracting. This is why Clover Health handpicks strategic partners in each market to grow with us.



We focus on our members

We ensure your clients have access to plans with predictable costs and supplemental benefits like dental, vision, and OTC that support their comprehensive healthcare needs.



We want to grow with you

Clover Health is committed to establishing strong relationships with the broker community and building a foundation for the long term growth and success of its partners.



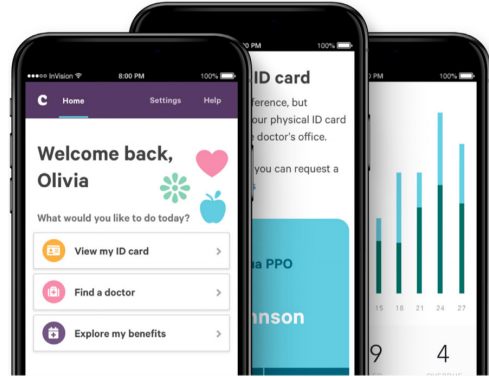
We have your back

With a dedicated broker support team, technology-enabled tools, and top-of-the-line selling materials, you can be sure Clover Health will be there to assist throughout your selling journey.

Clover Health is building a smarter kind of healthcare.

Clover Health is a Medicare Advantage company dedicated to using technology in new and innovative ways to help our members live healthier lives.

We have passionate teams of data scientists and engineers building tools that are transforming healthcare for Medicare beneficiaries, their caregivers, and providers.



Clover Health Member Portal

Members can access plan and benefit information online using a computer or a smartphone. They can also use the portal as a digital ID card and to find local doctors and specialists.



Clover Assistant for Providers

This web-based tool surfaces gaps in care, previous diagnoses, and current medications, so providers always have the most up-to-date information about their Clover Health patients.



Clover Analytics

Our proprietary software analyzes data from disparate sources in order to form a full picture of our member's healthcare experience. It is a "learning engine" powered by AI that gets smarter over time, allowing us to identify actionable insights that help us prevent serious health problems and improve outcomes through early intervention.

- 30% fewer hospitalizations compared to competitors
- 84% accuracy in predicting customers that are most at risk of a hospital admission
- 137% improvement in percentage of diabetics with blood sugar under control
- 63% improvement in percentage of hypertensive customers with blood pressure under control

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2021 Benefits Highlights



Equal cost share for in- and out-of-network services (INN/OON parity)



Vision, comprehensive dental, and hearing coverage



\$0 PCP copays and Specialist copays as low as \$5



Up to \$125 per quarter in over-the-counter (OTC) coverage



Worldwide coverage for emergency and urgent care services



\$0 Part D deductibles

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2021 Benefits Preview

Confidential and proprietary information for agent use only. Distribution to any party is prohibited and grounds for contract termination. Plan and benefit information in this document is pending government approval and is subject to change. Final 2021 plan information may be discussed with beneficiaries on or after October 1st, 2020.

	Choice PPO – H5141-004	Choice Value PPO – H5141-007
Counties	Atlantic, Bergen, Essex, Mercer, Monmouth, Morris, Passaic, Sommerset, Union	Atlantic, Bergen, Essex, Hudson, Mercer, Monmouth, Morris, Passaic, Sommerset, Union
Monthly premium, includes Part D	\$0	\$0 <small>*premium benefit information are subject to change as benefits and applications are currently being reviewed by CMS</small>
Plan deductible	\$0	\$0
Max yearly out-of-pocket	\$7,550 INN/OON	\$7,550 INN/OON
Primary care visits (unlimited)	\$0 INN/OON	\$0 INN/OON
Specialist visits (unlimited)	\$20 INN/OON	\$5 INN/OON
Inpatient hospital stay	\$290/day, days 1–5 INN; \$345/day, days 1–5 OON	\$200/day, days 1–5 INN; \$345/day, days 1–5 OON
Outpatient surgery: hospital	\$325 INN/OON	\$200 INN/OON
Part D deductible	\$175 (Tiers 3–5)	\$445 (Tiers 2–5)
Prescription costs (30-day supply, preferred pharmacy)	Tier 1: \$2, Tier 2: \$10, Tier 3: \$40, Tier 4: \$95, Tier 5: 30%	Tier 1: \$2, Tier 2: 22%, Tier 3: 22%, Tier 4: 25%, Tier 5: 25%
Prescription costs (90-day supply mail order)	Tier 1: \$0, Tier 2: \$0	Tier 1: \$0, Tier 2: \$0
Comprehensive dental allowance	N/C	N/C
Over-the-counter items	\$75 every 3 months	\$125 every 3 months
Eyeglasses or contacts allowance	\$100 per year	\$100 per year
TruHearing hearing aids* (one per ear per year)	\$699–\$999	\$699–\$999
Diabetes monitoring services	\$0	\$0
Fitness membership	SilverSneakers**	SilverSneakers**
Telehealth	\$0–\$20	\$0–\$5
Worldwide coverage	Yes—emergency & urgent care	N/A

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	Choice PPO – H5141-032	Choice Value PPO – H5141-042
Counties	Burlington, Camden, Cumberland, Gloucester, Hunterdon, Middlesex, Ocean, Salem	Burlington, Camden, Cumberland, Gloucester, Hunterdon, Ocean, Salem
Monthly premium, includes Part D	\$0	\$0
Plan deductible	\$0	\$0
Max yearly out-of-pocket	\$7,550INN/OON	\$7,550INN/OON
Primary care visits (unlimited)	\$0 INN/OON	\$0 INN/OON
Specialist visits (unlimited)	\$20 INN/OON	\$10 INN/OON
Inpatient hospital stay	\$290/day, days 1–5 INN/\$45 day, days 1–5 OON	\$225/day, days 1–5 INN/\$45 day, days 1–5 OON
Outpatient surgery: hospital	\$275INN/OON	\$225INN/OON
Part D deductible	\$0	\$445 (Tiers 2–5)
Prescription costs (30-day supply, preferred pharmacy)	Tier 1 \$2, Tier 2 \$10 Tier 3: \$40, Tier 4 \$95, Tier 5 33%	Tier 1 \$2, Tier 2 22% Tier 3: 22% Tier 4 25% Tier 5 25%
Prescription costs (90-day supply mail order)	Tier 1 \$0, Tier 2 \$0	Tier 1 \$0, Tier 2 \$0
Comprehensive dental allowance	\$1,000 per year	\$1,000 per year
Over-the-counter items	\$75 every 3 months	\$100 every 3 months
Eyeglasses or contacts allowance	\$100 per year	\$100 per year
TruHearing hearing aids (one per ear per year)	\$699–\$999	\$699–\$999
Diabetes monitoring services	\$0	\$0
Fitness membership	SilverSneakers**	SilverSneakers**
Telehealth	\$0–\$20	\$0–\$10
Worldwide coverage	Yes—emergency & urgent care	N/A

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2021 Benefits Preview

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	Choice PPO – H5141-001
County	Hudson
Monthly premium, includes Part D	\$0
Plan deductible	\$0
Max yearly out-of-pocket	\$7,550 INN/OON
Primary care visits (unlimited)	\$0 INN/OON
Specialist visits (unlimited)	\$20 INN/OON
Inpatient hospital stay	\$290/day, days 1–5 INN; \$345/day, days 1–5 OON
Outpatient surgery: hospital	\$325 INN/OON
Part D deductible	\$175 (Tiers 3–5)
Prescription costs (30-day supply, preferred pharmacy)	Tier 1: \$2, Tier 2: \$10, Tier 3: \$40, Tier 4: \$95, Tier 5: 30%
Prescription costs (90-day supply mail order)	Tier 1: \$0, Tier 2: \$0
Comprehensive dental allowance	N/C
Over-the-counter items	\$75 every 3 months
Eyeglasses or contacts allowance	\$100 per year
TruHearing hearing aids* (one per ear per year)	\$699–\$999
Diabetes monitoring services	\$0
Fitness membership	SilverSneakers**
Telehealth	\$0–\$20
Worldwide coverage	Yes—emergency & urgent care

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2021 Benefits Preview

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	Classic HMO – H8010-002	Value HMO – H8010-003
Counties	Atlantic, Bergen, Essex, Hudson, Passaic, Union	Atlantic, Bergen, Essex, Hudson, Middlesex, Passaic, Union
Monthly premium, includes Part D	\$0	\$0
Plan deductible	\$0	\$0
Max yearly out-of-pocket	\$7,550 INN/OON	\$7,550 INN/OON
Primary care visits (unlimited)	\$0	\$0
Specialist visits (unlimited)	\$20	\$5
Inpatient hospital stay	\$290/day, days 1–5	\$200/day, days 1–5
Outpatient surgery: hospital	\$325	\$200
Part D deductible	\$0	\$445 (Tiers 2–5)
Prescription costs (30-day supply, preferred pharmacy)	Tier 1: \$2, Tier 2: \$10, Tier 3: \$40, Tier 4: \$95, Tier 5: 33%	Tier 1: \$2, Tier 2: 22%, Tier 3: 22%, Tier 4: 25%, Tier 5: 25%
Prescription costs (90-day supply mail order)	Tier 1: \$0, Tier 2: \$0	Tier 1: \$0, Tier 2: \$0
Comprehensive dental allowance	\$1,000 per year	\$1,000 per year
Over-the-counter items	\$75 every 3 months	\$125 every 3 months
Eyeglasses or contacts allowance	\$100 per year	\$100 per year
TruHearing hearing aids* (one per ear per year)	\$699–\$999	\$699–\$999
Diabetes monitoring services	\$0	\$0
Fitness membership	SilverSneakers**	SilverSneakers**
Telehealth	\$0–\$20	\$0–\$5
Worldwide coverage	N/A	N/A

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* TruHearing is a registered trademark.

** SilverSneakers is a registered trademark of Tivity Health, Inc.

This information is for internal and training purposes/use only and is not to be shared or distributed. Also, the benefits and service area expansion information are subject to change as benefits and applications are currently being reviewed by CMS.

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