

# HEALTH & Culture





Thank you for being a part of the Clever Care community. We value your membership and hope you find this newsletter's contents informative and useful. Please don't hesitate to contact your family at Clever Care if there are more ways that we can help you stay healthy and active in 2024 and beyond.

A handwritten signature in black ink, appearing to read 'Myong Lee', written in a cursive style.

**Myong Lee**  
Founder and CEO  
Clever Care Health Plan, Inc.



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# Start the year with a healthy mindset

There are several great ways to prioritize your health. Your 2024 Clever Care plan is full of benefits to enable you to achieve your health goals, including dental, vision, hearing, Eastern medicine, and a flexible allowance to purchase OTCs, herbal supplements, and fitness.

**As 2024 approaches, ask yourself these three questions:**

**1. What about my health have I been neglecting?**

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**2. How can I use my healthcare plan to do more of what I love?**

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**3. What are the resources available to make accessing care easier?**

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## Freedom and flexibility

Your flexible allowance is just that: flexible. Clever Care's flex Mastercard® gives you the freedom to choose from several health and wellness options/items from a number of participating providers and retail stores. Love staying fit? Want to focus on some light resistance training, yoga classes, and swimming? Use your flexible allowance to purchase a monthly gym membership.

Use your flex card to choose from 800+ OTC and herbal supplement items. When it comes to flexibility, you have the freedom to choose what works best for you.



## Focusing on you

Have you been holding off on your dental cleanings and oral exams? Your plan offers up to 2 annual dental cleanings and 2 annual oral exams at a \$0 copay. What better way to take advantage of your dental care benefits than scheduling your first dental visit early in the year?

How about hearing? Have you held off on purchasing hearing aids and have been straining to hear what others are saying in conversations? Your 2024 plan offers an annual hearing aid allowance. What better way to start the year than giving your ears the boost they need to enjoy the laughter and conversation of loved ones?

Whatever the health focuses, start the year by gifting yourself some self-care complements of your Clever Care Medicare Advantage plan. You've earned it.



## Ease and Independence

We at Clever Care have always prided ourselves on removing barriers and uplifting our members' voices and needs. Our dedicated member service team is here for you, ready to assist you in your language of choice. Need help making a doctor's appointment? Our team would be happy to help. Want to find a doctor who meets your cultural needs and speaks your language? Clever Care has access to 2,000+ bilingual physicians and Eastern wellness specialists.

Did you know your plan has services and benefits designed to make coordinating and receiving care easier? Take, for instance, access to a Personal Emergency Response System (PERS), a 24-hour Optum® Nurseline, and a Telehealth Supplemental Teladoc (vendor web-based support), all at \$0 copay!

Going on a trip and worried about what may happen if you need medical assistance while on vacation? Your plan also provides worldwide coverage. Access to care is an important part of your health care. We want to give you the independence you deserve by providing the support you need to make managing your health care easier.

# Introducing motion and balance

Staying physically active is an important part of your health. Exercising can boost physical and mental health and improve overall quality of life. Here's a closer look at various activities that offer unique health benefits.

## Activities for staying active



## Strength and cardio

### Swimming

Swimming is a low-impact exercise that's gentle on joints while supplying a full-body workout. It builds muscle strength, improves cardiovascular health, and enhances lung capacity. Regular swimming can also help reduce joint pain and stiffness, making it an ideal exercise for seniors.

## Mental and physical agility

### Golf

Golf is a mental and physical challenge. Walking the course provides low-impact cardiovascular exercise, while the strategic aspect of the game keeps the mind sharp. Enjoy golf with friends and groups to add to the sport's additional mental and emotional benefits.

## Social engagement

### Pickleball

Pickleball is a paddle sport that combines elements of tennis, badminton, and table tennis. It's easy to learn and allows for social interaction, making it a popular choice among seniors.

### Walking

Walking improves cardiovascular health and provides an excellent opportunity to connect with others, whether in a local park, around the neighborhood, or with friends. Add to your experience by taking up birding, photography, or horticulture.





## Balance and flexibility

### Tai Chi

Tai Chi, an ancient Chinese martial art, focuses on slow, flowing movements and deep breathing. It improves balance, flexibility, and muscle strength, reducing the risk of falls.

### Yoga

Yoga combines physical postures, breathing exercises, and meditation. It enhances flexibility, balance, and mental relaxation.



**Did you know Clever Care offers free Tai Chi and yoga classes at our Clever Care Community Centers?**



**For a list of upcoming classes, scan here.**



## Strength and fun

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### **Pilates**

Pilates emphasizes core strength, flexibility, and overall body awareness. It's particularly beneficial for improving posture and preventing back pain.

### **Zumba**

Zumba, a dance-based exercise, is a fun way to stay active. It not only boosts cardiovascular health but also improves coordination and balance.



**Before starting any new exercise program, consult a healthcare provider or a fitness professional, especially if you have pre-existing health conditions.**

**Enjoy all the health benefits and rewards of staying active.**



# What time do you tee off?



Use your flex allowance card to challenge friends and family to a round of golf.

## Participating Golf Courses

Alameda Golf Course  
Los Angeles City Golf Courses  
Arcadia Par 3 Golf Course  
Los Serranos Golf Club  
Oceanside Golf Course  
Los Verdes Golf Course  
Lakewood Golf Course  
Rio Hondo Golf Club

**Note:** Only the green fee for the game is allowed. Participating golf courses are subject to change. All participating vendors may not be listed. Check with Clever Care's Members Services team for a complete and up-to-date list.

# Your gym membership awaits!



Use your flex allowance card to purchase a gym membership.

## Participating Gym and Fitness Centers

24 Hour Fitness  
LA Fitness  
Club Pilates  
White Dragon Martial Arts  
CorePower Yoga  
YMCA  
Esporta Fitness

**Note:** Only the membership fee for the gym is allowed. Participating locations may vary. Participating gyms and fitness centers are subject to change. All participating vendors may not be listed. Check with Clever Care's Members Services team for a complete and up-to-date list.

# Traditional Winter Stew Recipes



Winter is the perfect time to savor heartwarming stews that are not only delicious but also reflect the rich culinary traditions of different cultures. Here are four traditional winter stew recipes from various parts of Asia to warm your body and soul.

These traditional winter stew recipes not only offer comforting flavors but also provide a window into the diverse cultures that create them. Enjoy these hearty dishes as you embrace the warmth of winter.



## Korean Galbitang | Beef Short Rib Soup

### Ingredients:

- 2 lbs. beef short ribs, cut into individual pieces
- 8 cups water
- 1 onion, quartered
- 4 cloves garlic, minced
- 1 tsp ginger, grated
- 2 green onions, chopped
- 1/4 cup Korean radish or daikon radish, sliced
- Salt and pepper to taste
- 2 eggs (optional)
- Cooked rice for serving

### Instructions:

1. In a large pot, bring the water to a boil. Add the beef short ribs and let them boil for 5 minutes. Drain and rinse the ribs under cold water to remove any impurities.
2. Place the ribs back in the pot and add the onion, garlic, and ginger. Fill the pot with 8 cups of water and bring to a boil.
3. Reduce the heat to a simmer and let the soup cook for about 1.5 to 2 hours, until the meat is tender.
4. Skim off any foam that rises to the surface.
5. Add the sliced radish and continue to cook until the radish is tender.
6. Season the soup with salt and pepper to taste.
7. Just before serving, you can crack eggs into the hot soup for added richness, if desired.
8. Garnish with chopped green onions and serve with cooked rice.



## Vietnamese Pho Ga | Chicken Pho

### Ingredients:

- 2 chicken breasts
- 8 cups chicken broth
- 2 star anise
- 1 cinnamon stick
- 3 cloves
- 1 onion, halved
- 1-inch piece of ginger, sliced
- 8 oz rice noodles, cooked according to package instructions
- Bean sprouts, basil, lime, and hoisin sauce for serving

### Instructions:

1. In a pot, combine the chicken broth, star anise, cinnamon stick, cloves, onion, and ginger. Bring to a boil, then lower the heat and let it simmer for about 30 minutes.
2. Remove the spices and onion from the broth.
3. Add the chicken breasts and cook until they are cooked through, about 15-20 minutes. Remove the chicken and shred it.
4. To serve, place cooked rice noodles in bowls, top with shredded chicken, and pour hot broth over them.
5. Serve with bean sprouts, fresh basil, lime wedges, and hoisin sauce for added flavor.



## Chinese Winter Melon Soup

### Ingredients:

- 1/2 winter melon, peeled, seeded, and cut into chunks
- 8 cups chicken or vegetable broth
- 1 cup sliced mushrooms
- 1 cup sliced carrots
- 1 cup snow peas
- 1 tsp ginger, minced
- Salt and white pepper to taste
- Chopped cilantro for garnish

### Instructions:

1. In a pot, bring the broth to a simmer.
2. Add the winter melon, mushrooms, carrots, and ginger. Let the soup simmer for about 15-20 minutes, until the vegetables are tender.
3. Add the snow peas and cook for an additional 3-5 minutes.
4. Season the soup with salt and white pepper to taste.
5. Garnish with chopped cilantro before serving.



## Filipino Nilaga | Boiled Soup

### Ingredients:

- 1 lb. beef shank or bone-in stewing meat
- 8 cups water
- 2 potatoes, peeled and quartered
- 2 plantains or saba bananas, peeled and sliced
- 2 corn cobs, cut into thirds
- 1 onion, quartered
- 1 tsp peppercorns
- Fish sauce or salt to taste
- Bok choy or cabbage leaves for serving

### Instructions:

1. In a large pot, combine the beef, water, onion, and peppercorns. Bring to a boil and then lower the heat to a simmer. Skim off any foam that rises to the surface.
2. Simmer the beef for about 1.5 to 2 hours, until tender.
3. Add the potatoes, plantains, and corn cobs to the pot. Continue to simmer until the vegetables are cooked.
4. Season the soup with fish sauce or salt to taste.
5. Serve the soup with bok choy or cabbage leaves on the side.

# Meet Clever Care's Care Management Team

Clever Care's Care Management team of healthcare professionals are ready to work with you to provide extra help and support to coordinate care for you. To learn more about how our team can help, please email [casemanagement@ccmapd.com](mailto:casemanagement@ccmapd.com).



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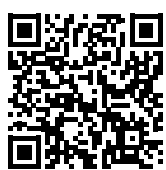
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## Have an Advance Directive in place

An Advance Directive is an important document that explains your healthcare wishes. In the case of a medical emergency and you cannot express your desired healthcare choices, an Advance Directive can make it easier for your loved ones to make those critical decisions on your behalf and protect your wishes.

When filling out your Advance Directive, you will need to provide the following information:

1. Choose a medical decision maker
2. Determine the kind of health care you wish to receive
3. Sign the completed form following the detailed instructions provided



Please scan here to complete your Advanced Directive.



## Model of Care for Jasmine (HMO C-SNP) members

Clever Care's Model of Care (MOC) provides a step-by-step, personalized approach to care to ensure our Jasmine members have care plans specific to their individual needs in place. As a part of an Interdisciplinary Care Team (ICT), these members work with Clever Care's Case Management team to align health goals and improve health interventions and outcomes. The program ensures access to affordable care and preventive services, coordination and transition of care, and a close partnership with providers to deliver a more seamless and hassle-free approach to receiving care.

**Note:** Jasmine (HMO C-SNP) is being renamed to Total+ (HMO C-SNP), beginning 1/1/24

# Employee Spotlight

Meet Christine Chang and Michelle Park, two of Clever Care's Member Advocate Leads dedicated to making quality health care a reality for the communities they serve. We are proud to invite you to get to know the extraordinary individuals behind the scenes working to enhance your Medicare journey. Your trust in us fuels our commitment to providing the highest quality service. Our Member Advocate Leads embody this belief in every interaction with our members.



## **Christine Chang**

### Member Advocate Lead for Clever Care

Christine has her master's in Educational Psychology at Pepperdine University. Prior to working at Clever Care, Christine worked in the education management and healthcare industries. Along with her years of experience fostering growth within the educational and healthcare fields, she uses her communication, team building, and customer relationship management (CRM) skills to organize, advocate, and deliver for the members she serves.

In her spare time, she enjoys watching movies, hiking, and all things the great outdoors, including taking scenic photographs and traveling. Christine is fluent in English and Mandarin. Christine loves working with Clever Care members to help meet their needs, guide them in the right direction, and assist them in being healthy and happy.



## **Michelle Park**

### Member Advocate Lead for Clever Care

Michelle has a degree in Early Childhood Education. Prior to working at Clever Care, Michelle was a director at a preschool and has over twenty years of care coordination as a dental insurance biller. In her spare time, Michelle enjoys visiting national parks, watching action movies like Mission Impossible, and singing in her church choir.

Michelle is fluent in English and Korean. What Michelle loves most about working with Clever Care members is providing in-language services to make communicating and accessing care easier.

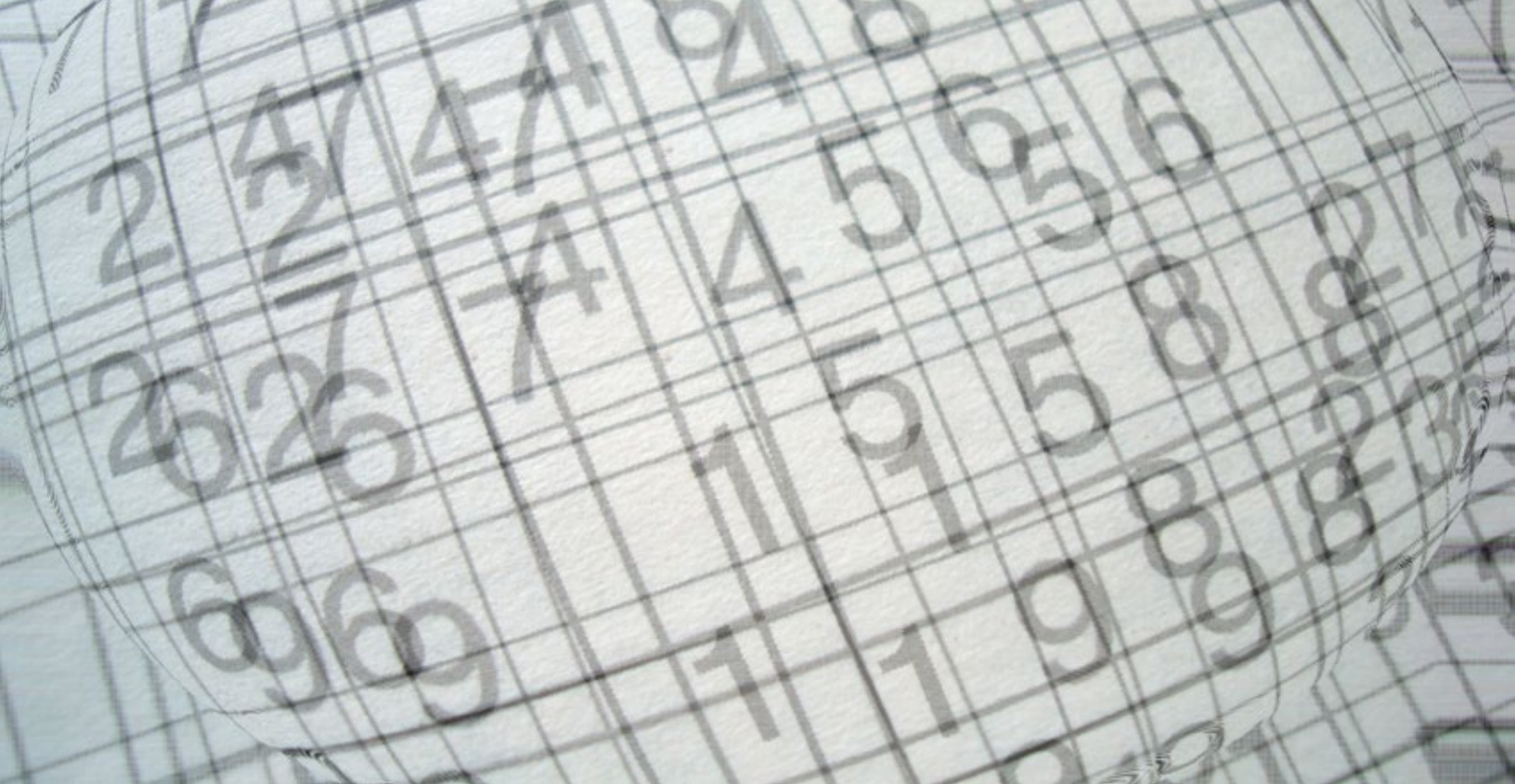


# Something to smile about

With your PPO dental you have the flexibility to go to any dentist of your choice, with the option to save by choosing from one of over 15,000 in-network dentists through Liberty Dental.



Find a dentist through  
Liberty Dental



# Clever brain teasers

Put your mind to the test. Mental exercises, like Sudoku puzzles, are a great way to improve cognitive functioning, memory, and overall brain health.

## Try your hand at Sudoku!

The goal of the sudoku game is straightforward. The numbers 1 through 9 (for 9x9) or 1 through 4 (for 4x4) may only appear once in each row, column, and box on the sudoku board. You'll have to work harder to answer the puzzles as you progress in the game.

**Enjoy putting your brain to work!**

### Easy

4		2	
2		4	
1			
			2

	2	3	
3	1		2
1	4	2	

1	2		
	4		
	1		
2		4	1

## Medium

	9			2				4
			8		1			5
8			3			5		1
	6			8	5	4		3
		3	6		4			
5								
1				6			4	
2	7	6	1		8		5	

				6			4	
8							2	
			5				6	
4	7		9			5		
		9		5	3			
						2		9
		2	6			8	5	
		4					9	
	8		2	1		7	3	

## Hard

		2						
	5						2	
	6		1					
	2			8				7
			2	6			8	
		6			9			5
	4					6	9	8
			6	2		4		

					5			
				2				
			7					6
	1	9			8	7		
6				1		8	3	
						5		
2			8		9			5
5	7					1	8	



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## Staying in touch

Get the support you need in the language you prefer. Whether you're looking for a case manager, have questions about your flex allowance card, or need additional support services, our Member Service team is ready to help!

### Member Service Directory:

**English:** (833) 388-8168 (TTY: 711)  
**Chinese - Cantonese:** (833) 808-8161  
**Chinese - Mandarin:** (833) 808-8153  
**Korean:** (833) 808-8164  
**Spanish:** (833) 388-8168  
**Vietnamese:** (833) 808-8163

### Hours of operations:

**October 1 – March 31:**  
8 am – 8 pm, 7 days a week

**April 1 – September 30:**  
8 am – 8 pm, Monday – Friday

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