

How to Use Your OTC + Flex Card

- 1. Your OTC + Flex card is issued by Visa.**
For your convenience, it will arrive activated and ready to use.
- 2. Account Setup:** To track your balance and access additional information about your OTC and Flex benefits, visit mybenefitscenter.com to create an account. If you have any questions, reach out to Member Services at 1-877-891-6447 (TTY:711), available from 8:00 a.m. to 8:00 p.m., seven days a week.
- 3. You have \$270 every month to spend** with your OTC benefit. Your card cannot be used to pay for Part D prescription drug copays or your monthly plan premium.
- 4. Account Balance:** Make sure to check your account balance often by calling 1-833-684-8472 (TTY: 711) or by going to mybenefitscenter.com.
- 5. Making Purchases:** When making eligible OTC purchases, pick the OTC card option at checkout or tell the cashier you are making the purchase with your OTC card. For Flex benefits, select the credit card option.

If you have not yet gone through the attestation process to confirm your eligibility for the Elderplan expanded OTC benefit, simply scan the QR code with your phone's camera or go to your browser at elderplan.org/otc-form. You'll learn right away if you qualify.



Leading the way to great care.SM

1-877-891-6447
[TTY: 711]

8 a.m. – 8 p.m., 7 days a week

For more information, visit
www.elderplan.org/card

* For eligible members (with certain chronic conditions) the Special Supplemental Benefits for the Chronically Ill combines with the OTC benefit. The SSBCI benefit differs by plan to include certain add-ons as part of the OTC allowance.

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About your OTC + Flex Card

One card. Two great benefits.



**Elderplan Plus Long-Term Care
(HMO-POS D-SNP)**



Elderplan is pleased to provide our members with one simple card to access both your expanded OTC coverage and new Flex spending benefit. The combined Elderplan OTC + Flex Card offers a convenient way to use some of your plan benefits for a variety of purchases, both in-person and online, as well as to help cover specific out-of-pocket costs you might incur.

A few simple reminders to keep in mind when using your OTC card

- The amount you can spend on rent or mortgage payments each month is limited by your OTC account balance.
- Check with your landlord/mortgage company to make sure they accept Visa.
- Rent/Mortgage may only be paid for by using the OTC card directly with a landlord or lender that accepts Visa. Elderplan will not perform manual paper reimbursement for members who pay for rent/mortgage out-of-pocket.
- You must use your full OTC balance by the end of the each month, or you will lose any unused funds.
- Always ensure you have an alternative method of payment. This means if your purchase costs more than your allowance, you are responsible for paying the difference.
- You may incur card transaction fees, which may be applied to your OTC benefit.



What your OTC benefit covers

Eligible members have the freedom to use this card toward any of the below products or services throughout the benefit/calendar year. Your benefit is **\$270 per month**. You can even split dollars across the following:

- **NEW! Rent/Mortgage Assistance***
You can use the OTC card allowance toward your rent, mortgage and Homeowner Association (HOA) fees at the place where you live, but not for someone else. To make a payment, simply provide your landlord or mortgage company with your OTC card information, and the funds will be deducted from your OTC account.
- **Wireless, Internet, and Utility Bill Payment***
You can use your OTC card toward your internet, wireless, and utility bills at any in-store or online retailers that accept VISA.
- **Home-Delivered Meals***
To find participating retailers visit mybenefitscenter.com and click on the "locations" tab.
- **Healthy Foods and Fresh Produce***
You can shop for healthy foods and fresh produce in person or online. To find a list of eligible items visit mybenefitscenter.com. To find a participating retailer, click on the "locations" tab.
- **Health-related items**
You can shop for health-related items in person or online. To find a list of eligible items visit mybenefitscenter.com. To find participating retailers, click on the "locations" tab.

What your Flex benefit covers

Use your Flex card for out-of-pocket dental, hearing, vision, and fitness expenses. Your benefit is **\$500 annually**. These dollars are in addition to the benefits you already receive from Elderplan. You can use your Flex card at any provider that accepts Visa.

- **Dental:** Reminder! Bring this card with you when visiting your dentist. Use your dental benefit first and then use your Flex card to help pay any out-of-pocket costs at both in and out-of-network providers.
 - Use toward dental implants, dentures, denture repairs and realignments, tooth extractions, root canals, bridges, crowns, periodontal work and more.
- **Vision:** Use your \$350 annual Elderplan vision benefit at any in-network provider first, and then use this card toward any remaining balance.
 - Use toward contact lenses, eyeglasses, progressive and transition lenses, prescription sunglasses and more.
- **Hearing services:** Use your Elderplan hearing aid benefit of \$1300 every 3 years first at any in-network provider and then use this card toward any remaining balance.
 - Use toward hearing aids, hearing aid batteries, hearing aid repairs and more.
- **Fitness:** Use this card to join a neighborhood gym or schedule a private training session.

A few simple reminders to keep in mind when using your Flex benefit

- The Flex card should not be used as a substitute for regular health insurance.
- Check your Flex card balance before making a transaction, so that you know how much to charge on your card and how much to charge on another form of payment, to complete your purchase.
- Always ensure you have an alternative method of payment.
- You must use your Flex card balance by the end of the benefit year, or you will lose any unused funds.
- Allowances are not transferrable. OTC benefit amount is separate from Flex Spending benefit amount.

