



Elderplan is pleased to provide our members with a Flex Card to access your Flex spending benefit. The Flex Card helps cover specific out-of-pocket costs you might incur.

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a participating agency of MJHS Health System

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*Leading the way to great care.™*

**1-800-353-3765**  
**[TTY: 711]**

8 a.m. – 8 p.m., 7 days a week

For more information, visit  
[www.elderplan.org/card](http://www.elderplan.org/card)

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**About your 2025  
Flex Card**

**Elderplan Flex (HMO-POS)**

## How to use your Flex Card

### 1. No Activation Needed

For your convenience, your Flex Card will arrive activated and ready to use. If you already have a card, it's ready to use in 2025 automatically.

2. **Account Setup:** To make it easy to track your balance and access information about your Flex benefit, please set up an account on **mybenefitcenter.com**. If you have additional questions, reach out to Member Services at 1-800-353-3765 (TTY: 711) 8 a.m. to 8 p.m. 7 days a week.

3. **Account Balance:** Make sure to check your account balance before using your card by going to **mybenefitscenter.com** or calling 1-833-684-8472 (TTY: 711).

4. **Making Payments:** Select the credit card option, when making eligible payments in person or online.



## What your Flex benefit covers

**NEW!** Use your Flex Card toward copays for certain services, as well 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:** Seeing the dentist is really important and we've made it easier for you by making costs simple. You pay \$0 copayment for Supplemental Comprehensive Dental Services up to \$2,500 annual maximum benefit. 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.



**Fitness:** Use your Silver&Fit membership first, and then take your fitness routine to the next level with our Flex Card. Use it to upgrade your membership, book private training sessions, or join a neighborhood gym or studio that isn't in the Silver&Fit network.



**Vision:** Use your \$500 annual Elderplan vision benefit at any in-network provider first, and then use your Flex 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 \$1,500 every year (for both ears combined) first at an in-network provider and then use your Flex Card toward any remaining balance.

- Use toward hearing aids, hearing aid batteries, hearing aid repairs and more.

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

- Remember your Flex Card is not a substitute for your Elderplan coverage.
- Check your Flex card balance before making a transaction. That way you'll know how much you can charge on your Flex Card and how much you need to charge to another form of payment.
- Always have an alternative form of payment available when making purchases with your Flex Card. That's because if your Flex Card balance does not cover your purchase, you are responsible for paying the difference.
- You must use your Flex Card balance by the end of the benefit year, or you will lose any unused funds.

