

Humana Spending Account Card Benefit

A go-to guide for agents

Humana[®]

Contents

Select a section to skip to your chosen topic.

Humana Spending Account Card overview4

1 card, 3 potential allowances5

Understanding the allowances6

How to activate and use the card14



Spending account card variations16

FAQs20



Agent best practices24





STAY COMPLIANT

Agents may not discuss 2023 plan information with prospects or members prior to October 1, 2022.

Introduction

Nobody should have to choose between seeing the doctor, paying a utility bill, getting their prescriptions filled or buying groceries. The Humana Spending Account Card benefit on select Humana Medicare Advantage plans for qualifying members revolutionizes our approach to supporting members in their everyday health and wellness with up to 3 allowances on 1 easy-to-use card.

This industry-leading benefit can be a game-changer for those members living on low incomes. Thanks to the allowances on this card, they have the freedom and flexibility to use their allowances how it matters most for them. Consider this guide your ultimate Humana Spending Account Card resource. Let's get to the goods.

IMPORTANT INFORMATION

Don't forget that the Humana Spending Account Card is available on many, but not all, Humana Medicare Advantage plans. Plans with the Humana Spending Account Card may not include all 3 allowances. For example, the Healthy Options allowance is available only on select plans for qualifying members who meet the eligibility criteria. If the Humana Spending Account Card benefit or a certain allowance is not available on a plan, do not discuss it with prospects or members. Do not discuss the benefit or allowances if the member expresses interest in another plan or is on another plan that is right for their needs but does not include this benefit. The Humana Spending Account Card is not a free-standing program. Members cannot add this benefit to a plan à la carte.



SECTION 1

Humana Spending Account Card overview

The Humana Spending Account Card, available on select plans for those with qualifying criteria, puts human care in action. We listened to members to discover what they struggled with. Then we got to work to make the card simple, personal and caring. Here's how.

- **Simple:** We combined up to 3 allowances in a single card.
- **Personal:** We empowered members with the freedom and flexibility to use their allowance(s) how and when it works for them.
- **Caring:** We offer allowance ranges that can make a real difference in someone's life.

In this section, you'll get the card basics plus a whole lot more.

1 card, 3 potential allowances

Innovation meets convenience on select plans for qualifying members

The Humana Spending Account Card offers the convenience of having up to 3 individual allowances in a single prepaid card that is easy to use. Get a quick view of the spending account card and allowances in this infographic.



HEALTHY OPTIONS ALLOWANCE

OVER-THE-COUNTER (OTC) ALLOWANCE

FLEX ALLOWANCE

ALLOWANCE RANGES

Annually:
\$420–3,300

Monthly:
\$35–275









Annually:
\$200–1,400

Monthly:
\$25–75





Quarterly:
\$50–350

Annually:
\$250–2,500

WHAT'S COVERED

-  Food
-  OTC medications
-  Home and personal supplies
-  Assistive devices
-  Pet care and supplies
-  Disaster kit supplies
-  Utilities and other bills
-  Non-medical transportation

-  Vitamins and supplements
-  Digestive health
-  Personal care products
-  Allergy, cold and flu
-  Pain relief
-  First aid

-  Use toward the plan's dental, vision and hearing coverage, such as:
-  Dental care
-  Glasses or contacts
-  Hearing aids

Understanding the allowances

Many plans include the Humana Spending Account Card; however, the allowance types and amounts vary by plan and location. Don't forget: You should not discuss an allowance with a prospect or member if it is not available on a plan. Let's take a deeper dive into each allowance.

Healthy Options allowance

The Healthy Options allowance helps members pay for essential living expenses like eligible groceries, over-the-counter (OTC) products, utilities, rent, pet care and more to help them feel their best. This allowance replaces the Healthy Foods Card. It gives members more freedom and flexibility to spend their allowance. Now they can pay for the things that matter most to their health and wellness. Let's break down the basics.

Who may be eligible for the allowance

This allowance is limited to those on certain needs-based plans or those with certain qualifying conditions.

- 100% of Dual Eligible Special Needs Plans (DSNPs)
- Select Chronic Special Needs Plans (CSNPs)
- Qualifying non-SNP members on general-enrollment plans who have a qualifying chronic condition

Allowance amounts

- **Monthly:** \$35–275
- **Annually:** \$420–3,300

Examples of what is covered at in-network retailers



FOOD

Bakery Breads, tortillas and rolls

Meat and seafood Beef, poultry, pork and seafood

Beverages Coffee, tea and juice

Frozen Produce, meals and vegetables

Dairy Milk, eggs, cheese and yogurt

Grab and go Fresh meal kits and prepared deli items

Pantry Baking goods, canned goods, nutritional shakes, pasta and snacks

Produce Fresh fruits and vegetables and packaged salads



HOME AND PERSONAL SUPPLIES

Essential paper products

- Paper towels
- Napkins
- Paper plates
- Toilet paper
- Facial tissues
- Paper cups

Essential personal wellness supplies

- Soap
- Shampoo
- Conditioner
- Body wash/facial cleanser
- Dental-care items

Essential cleaning supplies

- Bathroom, kitchen and dust cleaner/wipes
- Laundry and dishwasher detergent
- Dish soap

Essential air and water quality

- Indoor HVAC filters
- Water filter pitcher/faucet attachment
- Fan
- Air conditioner
- Space heater
- Humidifier



OTC

- Vitamins and supplements
- Digestive health
- Personal-care products
- Allergy, cold and flu
- Pain relief
- First aid

Examples of what is covered at in-network retailers, continued



ASSISTIVE DEVICES

- Grab bars
- Low-vision aids
- Bedroom-safety aids
- Raised toilet seats
- Reaching aids



PET CARE AND SUPPLIES

- Pet food
- Litter
- Pet toys
- Flea shampoo



DISASTER RECOVERY

- Batteries
- Flashlights
- Weather radios
- Water

Where members can use their Healthy Options allowance

- In-network retailers:
 - [Albertsons Companies](#)
 - [Ahold Delhaize companies](#)
 - Coborn's
 - Cub and Shoppers
 - CVS (excludes CVS in Target)
 - Deliver Lean (CarePlus only)
 - Dollar General (starting January 1, 2023)
 - Food Lion
 - Giant Eagle
 - H Mart
 - Hy-Vee
 - [Kroger companies](#)
 - L&B
 - Mom's Meals (meal delivery)
 - Niemann Foods
 - Piggly Wiggly (Mid-West)
 - Publix (starting January 1, 2023)
 - Rite-Aid
 - Southeastern Grocers
 - Walgreens
 - Walmart (in store or online)
- Members can locate participating retailers by entering their ZIP code in the [store finder](#)
- In some cases, the card can be used anywhere that accepts Visa®
- Other in-network retailers may be available

Healthy Options: Bill pay services



UTILITIES, RENT, MORTGAGE AND MORE

- Rent assistance
- Mortgage assistance
- Electric
- Home heat (gas, oil)
- Trash and recycling
- Water
- Sewer
- Home internet
- Home phone

Healthy Options: Pay where Visa is accepted



NON-MEDICAL TRANSPORTATION

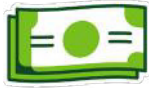
- Taxis
- Uber/Lyft
- Public transportation



PEST CONTROL SERVICES

Use at businesses operating as pest control or extermination that accept Visa

Where members whose plan includes the benefit can use their Healthy Options allowance



BILL PAY SERVICES

- **In-store:** Members can pay eligible bills for approved service providers at their local Walmart customer service desk or money center.
- **Online:** Through their Healthy Benefits+ account, members can select the Bill Pay option and complete their payment. They can also pay their bill directly on their service provider's website if that provider accepts Visa.
- **By phone:** To pay their eligible bills, members can call 1-855-396-0691 (TTY: 711). They should have their bill ready. The customer service representative will also need their date of birth and ZIP code.

Note: Service fees may apply. Bill payment will be withdrawn on the date selected. Humana is not responsible for any fees or loss of service associated with late payments. The documented home address with Humana must match the service address for the bill in question.

Bill payment may not be available for all utility companies. Members should check if bill pay is available for their service provider.

PEST CONTROL AND NON-MEDICAL TRANSPORTATION

Service providers: Members can use their card anywhere the primary business is pest control or one of the approved non-medical transportation types.

Members can swipe their card with the service provider or use the 16-digit card number and 3-digit CVV online (e.g., Uber, Lyft). If the balance can't cover the entire charge, members should have an alternate payment ready.

When members can use their allowance

- Beginning on January 1 and once a member activates their spending account card, their Healthy Options allowance will be preloaded on the first of every month. Other allowance balances may not be available at the first of the month.
- Depending on their plan and location, their balance may roll over from month to month. Otherwise, unused funds will not roll over, so members should plan to use their full allowance each month. Members can use the "Quick Balance Check" in their Healthy Benefits+ account to see if their balances roll over from month to month.

Why this allowance matters

- Humana knows that so much of our health and wellness is determined outside the exam room. What we eat, where we live, how we get around and more impact our health and well-being.
- By giving members options, we're empowering them to take charge of their needs and wants in the way it works best for them.
- Our meaningful allowance ranges help members stretch their budgets further each month and combat high prices.

A potential added allowance: High Value Provider Benefit

Scroll through this slideshow to learn about this new benefit in Atlanta, Georgia; Houston, Texas; and Greenville and Charleston, South Carolina.



Get the 411 on the High Value Provider Benefit

AVAILABLE MARKETS:

Atlanta, Georgia

Greenville and Charleston areas, South Carolina

Houston, Texas

OTC allowance

The OTC allowance makes getting necessary everyday health and wellness products a snap. If the member has both the OTC and Healthy Options allowances, the OTC allowance will be used first on OTC items to help members maximize flexibility. Here are the must-know details on this allowance.

Who will get the allowance

Many Humana MA/MAPD plans, but not all of them

What is covered by the allowance examples

- Vitamins and supplements
- Digestive health
- Personal-care products
- Allergy, cold and flu
- Pain relief
- First aid
- Incontinence supplies
- Sunscreen

Where members can use their allowance

Depending on their plan, members may be able to use their OTC allowance at participating retailers, including CenterWell Pharmacy®. CenterWell Pharmacy purchases can be made online or by phone.

Members can locate participating retailers by entering their ZIP code in the [store finder](#).

When members can use their allowance continued

Depending on their plan, members may get their OTC allowance monthly or quarterly starting January 1. In certain areas, their balance may roll over to the next month or quarter. If it does not, unused balances expire at the end of the designated period.

Why this allowance matter

The cost for OTC products can add up, especially if a member lives on a fixed income. The OTC allowance helps members get the items they need to support their everyday well-being.

Flex allowance

Humana knows that whole-person health includes teeth, eyes and ears. That's why we created the Flex allowance to help members pay for covered dental, vision and hearing services. Here's what you need to know.

Who will get the allowance

Many Humana MA/MAPD plans with dental, vision and hearing benefits, but not all plans

Allowance amounts

Annually: \$250–2,500

What is covered by the allowance examples

- Services covered by the plan's dental, vision and hearing benefits such as:
 - Dental fillings, extractions, crowns and dentures
 - Hearing aids and exams
 - Frames, lenses, contacts, prescription sunglasses and annual eye exams

Where members can use their allowance

Members can use their Flex allowance at participating providers who accept Visa and whose primary business is dental, vision or hearing.

When members can use their allowance

Beginning on January 1, the Flex allowance is available once the member activates their card. They have the plan year to spend their allowance.

Why this allowance matters

Out-of-pocket costs may limit a member's ability to access the dental, vision and hearing care they need. The Flex allowance helps remove financial barriers so members can get the services they need to support their dental, vision and hearing health.

How to activate and use the card

Humana's single spending account card makes it easy for members to activate and use their available allowances all year long. Discover how simple we've made it.

3 ways to activate

We know different members prefer different technologies. That's why we've made it easy for members to activate their spending account cards using the method they prefer.



ONLINE

Visit HealthyBenefitsPlus.com/Humana.



MOBILE APP

Search for Healthy Benefits+.



PHONE

Call 855-396-0691
(TTY: 711).

How to shop

Humana has made using the spending account card convenient and simple. Here's how it works.

STEP 1

Shop for covered items and services

- Visit participating retailers and providers to purchase eligible products and services.
- Healthy Options and OTC allowances:
 - Members search for participating in-network retailers online using the **store finder** or in the Healthy Benefits+ mobile app.
- Flex allowance
 - Provider's primary business should be dental, vision or hearing services, and provider accepts Visa.

STEP 2

Check out

- Swipe the card or use the 16-digit card number and 3-digit CVV to apply the balance to the purchase before any other payment.
- Approved items and services are automatically paid for with the available balance.

STEP 3

Pay for the rest

- Use another payment method to purchase unapproved items or pay for the remaining balance.



PRO TIP: Members can check their balance any time through the Healthy Benefits+ mobile app, which is the easiest, most convenient way to manage their card.



SECTION 2

Spending account card variations

In addition to the Humana Spending Account Card, we have a few variations for specific plans, audiences and/or locations. They may look different from the Humana Spending Account Card, but the goal is the same: to help members get the items and services they need to support their health and well-being. Here's what you need to know.



Get the basics on these branded cards

Use this chart as a quick reference on our specially branded spending account cards.

	CARD NAME	WHICH PLANS IT'S ON	WHERE IT'S AVAILABLE
	CarePlus CareCard	12 CarePlus plans	Florida
	CarePlus CareEssentials™ Card		
	Humana Extra Debit Card	10 plans	Puerto Rico
	iCare Spending Account Card	2 iCare plans	Wisconsin
	USAA Health Flex Card	Most Humana USAA Honor with Rx plans	<ul style="list-style-type: none"> • San Diego, California • Maricopa County, Arizona • Detroit, Michigan • Cincinnati, Dayton and Columbus, Ohio • Indianapolis and Fort Wayne, Indiana • Dallas and San Antonio areas, Texas • Pennsylvania (statewide)
	Humana OTC Allowance Card		

Questions?

Contact your leadership team.

HOW IT WORKS	CARD VENDOR	WHAT IT COVERS
<p>Members on select CarePlus plans will receive 2 different, CarePlus-branded cards, each for a different allowance</p>	Alivi	Same as Flex allowance (covered services for dental, vision and hearing)
	Solutran	Same as Healthy Options allowance (food, rent, utilities, etc.)
<p>Members on these plans may receive 2 cards:</p> <ul style="list-style-type: none"> • Humana Extra Debit card (Healthy Options allowance) • Humana Spending Account Card (Flex and/or OTC allowance) 	Evertec	Same as the Healthy Options allowance
<p>Members on these plans will receive a specially branded <i>iCare</i> Spending Account Card</p>	Solutran	Same as Healthy Options allowance
<p>Members on these plans may receive up to 2 cards. Here's how it breaks down per market:</p> <p>Arizona, Indiana, Michigan, Ohio:</p> <ol style="list-style-type: none"> 1. USAA Health Flex Card 2. Humana OTC Allowance Card <p>California and Pennsylvania:</p> <ol style="list-style-type: none"> 1. USAA Health Flex Card <p>Texas:</p> <ol style="list-style-type: none"> 1. Humana OTC Allowance Card 	Solutran	Same as the Flex allowance
	Solutran	Same as OTC allowance



SECTION 3

FAQs

We know there's a learning curve with any new benefit for agents and members alike. Use these handy FAQs to answer common questions.

Humana Spending Account Card FAQs

Humana's single spending account card makes it easy for members to activate and use their available allowances during the plan year according to the allowance period. Discover how simple we've made it.

Q: Where can I find out which plans include the Humana Spending Account Card allowances?

A: Visit [First Look](#) for [local plan details](#).

Q: What items and services are approved?

A: See [section one](#) for a list of covered items and services per allowance type.

Q: How can members check their card balance?

A: 1 of 3 ways:

1. Using their Healthy Benefits+ mobile app from the [App Store](#) or [Google Play](#).
2. Visiting the [quick balance check page](#) at [HealthyBenefitsPlus.com/Humana](#).
3. Calling 855-396-0691 (Humana National) or 855-396-3688 (Humana Puerto Rico) toll-free.

Q: How do members use the Healthy Benefits+ mobile app?

A: Here's how:

1. Member downloads the free app from the [App Store](#) or [Google Play](#).
2. Member logs in with their username and password or registers their card if they are a new user.
3. Members can tap:
 - “My Account” to check their balance.
 - “My Card” to access their digital card.
 - “Find Store” to search for participating retailers in their area.

Q: Do unused balances roll over from month to month and/or quarter to quarter?

A: Depending on the plan and the market, balances may roll over. If not, balances will reset on the first of the month or the first day of each quarter. However, the Flex allowance is an annual allowance and it expires at the end of the plan year or upon plan termination.

Q: How will members know if their benefits change from one year to the next?

A: Humana will notify members of changes to their spending account card as part of the Annual Notice of Change (ANOC) notification.

Q: How often can a member shop with the Humana Spending Account Card?

A: Whenever they like, provided they have available allowance funds. Any unused funds on their allowance can be used toward one or multiple purchases until their allowance amount is used for that time period.

Q: Do members pay sales tax?

A: Yes, members pay any applicable sales tax on the total at checkout as they normally would. Members can use their card allowance toward sales tax. If the total due exceeds their available balance, the member will need an alternative method to pay for the remainder due.

Q: How can members order from Mom's Meals?

A: Mom's Meals is one of the Healthy Options allowance in-network retailers. Members can order ready-to-eat, prepared meals from Mom's Meals delivered right to their door one of two ways:

1. Call 877-347-3438, Monday–Friday, 8 a.m.–6 p.m., CST.
2. Visit <https://momsmeals.com/WellDine> (page available after January 1, 2023).

Q: What if a member's spending account card is lost, stolen or damaged?

A: They can request a new card through their Healthy Benefits+ account or by calling 855-396-0691 (Humana National) or 866-757-1949 (Humana Puerto Rico) toll-free.

Q: Can members use their spending account card with other store discounts and assistance programs?

A: Yes, the Humana Spending Account Card works with store discounts such as loyalty programs, manufacturer coupons and other assistance/benefits the member may have.

Q: What if their allowance isn't enough to cover the amount due?

A: Members must use another payment method to purchase unapproved items or services or pay for the remaining balance. Allowance amounts cannot be combined. Limitations and restrictions may apply.

Q: Can members return purchased items?

A: The Humana Spending Account Card allows for returns; however, purchased items are subject to the store's return and exchange policies.

Q: What is not an approved item for the spending account card?

A: Here are a few examples of items members cannot use their spending account card to purchase:

- Alcohol
- Fresh flowers or floral items
- Medicare prescription drugs
- Tobacco and vaping products
- Lottery or gaming tickets
- Firearms



SECTION 4

Agent best practices

Now that you've got the essentials about the Humana Spending Account Card, it's time to weave it into your sales process. We'll help you position the card before, during and after sales meetings with these tips.

Humana.

What to do
pre-sale, sale
and post-sale





Questions?

Reach out to your local Humana support or leadership team for guidance. At Humana, we're here to support our agents at every step of the agent journey. We're proud to work with you and to offer innovative, industry-leading benefits like the Humana Spending Account Card. Thank you—your efforts are a key factor in our success.

“

How you sell matters. What your process is matters. But how your customers feel when they engage with you matters more.

”

- Tiffani Bova, Global Customer Growth and Innovation Evangelist, Salesforce