



Humana Spending Account Card Frequently Asked Questions

Thank you for choosing Humana for your Medicare coverage! Whether your plan includes a Healthy Options, over-the-counter (OTC) or Flex allowance, you'll access your benefits through the Humana Spending Account Card. Here are some tips to help you get started.

Getting Started

When will I receive my new card?

Not everyone will receive a new card. If you currently have a Humana Spending Account Card, hold onto it. You will not be receiving a new one.

If you do not currently have a card and will be receiving one as part of a change in your plan, cards generally arrive in the weeks before your new plan's start date.

You will not lose any funds if your card arrives after your plan starts. You must activate your card before you use it for the first time.

How do I activate my Spending Account Card?

You can activate your card online at HealthyBenefitsPlus.com/Humana or by using the Healthy Benefits+ mobile app.

You can also call 855-396-0691 (TTY: 711) and enter the 16-digit number located on the front of your card.

All three options are available 24/7.

How can I find retailers who will accept my card?

You can find participating stores in your area by using the Store Finder on the Healthy Benefits+ mobile app or on HealthyBenefitsPlus.com/Humana. Not all retailers participate in the programs, so it is important to check.

How can I check my balance?

You can check your balance 24/7 by visiting:

- Quick Balance Check on HealthyBenefitsPlus.com/Humana – no login required
- Healthy Benefits+ mobile app
- MyHumana.com

Your allowance amount is available in your Summary of Benefits document on MyHumana.com. See the section "More Benefits with Your Plan."

If I have allowance benefits added or removed during the plan year, will I get a new Humana Spending Account Card?

Hang onto your card if you currently have one. You will continue to use your same card. Keep your card even if the balance reaches zero, because it will be reloaded with your future allowances.

If your previous plan did not include a Humana Spending Account Card, activate your new card as soon as you receive it in the mail.

How do I request a replacement card?

If you are currently registered on the Healthy Benefits+ mobile app or website, you can request a new card two ways.

Via the Healthy Benefits+ mobile app:

- Select Replace Card from the menu in the top corner of the screen
- Enter your address and submit

On the web:

- Log onto HealthyBenefitsPlus.com/Humana

If you are not currently registered online or through the app, you can order a replacement card by calling an automated system at 855-396-0691 (TTY: 711).

Making a Purchase

When paying at the store, should I swipe my card or scan it?

For fastest in-store checkout, ask the cashier to scan the barcode on the back of your card. If that is not possible, swipe the card.

How do I use my card to pay my utility bill?

With your Healthy Options allowance, you can pay for eligible services through approved providers. This includes monthly living expenses like rent, mortgage, phone service, home heating and electric.

For the fastest processing option, pay directly on the provider's website – just make sure they accept Visa.

You also may be able to pay these bills online at HealthyBenefitsPlus.com/Humana or with the HealthyBenefits+ mobile app. A fee applies.

For details, including eligible services, see your Evidence of Coverage document on MyHumana.com.

My Spending Account Card isn't working. What can I do?

Check the following:

- Is your card active? This information can be found on your program website or mobile app and clicking on Your Cards under Account Settings.
- Are you shopping at a participating retailer? To confirm you were shopping at a participating retailer, visit the Store Finder page on your program website or app.
- Are you buying approved products? To see if a product is approved, scan it using the mobile app.
- Are you using the correct card? You can see your card number by visiting your program website and clicking on Account Settings then selecting Your Cards. If you requested a replacement card, you must use the new card sent to you in the mail. Your old card is deactivated once you activate the replacement.
- Did you try swiping and scanning your card? If swiping your card doesn't work, hand your benefit card to the cashier.
- If you switched to a new Humana plan, your new plan may have different benefits than your old plan. Log into MyHumana.com to verify that you should be receiving an allowance.

My plan includes a **Healthy Options** allowance. What can I buy with it?

Your Healthy Options allowance can be used to buy eligible products from participating retailers, including groceries, personal care items, home supplies and pet supplies. You can also use your allowance to pay for approved living expenses like phone payments, rent and mortgage, utilities and internet.

Learn more about eligible items at HealthyBenefitsPlus.com/Humana. In store, scan products with the Healthy Benefits+ mobile app to see if they are approved.

You can find participating stores in your area by using the Store Finder at HealthyBenefitsPlus.com/Humana.

My plan includes an **over-the-counter** allowance. What can I buy with it?

You can use your over-the-counter allowance to buy eligible over-the-counter products like vitamins, pain relief, cold and flu medicine and first aid.

Learn more about eligible items at HealthyBenefitsPlus.com/Humana. In store, scan products with the Healthy Benefits+ mobile app to see if they are approved.

You can find participating stores in your area by using the Store Finder at HealthyBenefitsPlus.com/Humana.

My plan includes a **Flex** allowance. What can I buy with it?

Your Flex allowance can be used toward out-of-pocket costs for your plan's covered dental, vision and hearing services. This includes copays. The provider must accept Visa. For a list of services included on your plan, check your Evidence of Coverage document on MyHumana.com.

Remember to use your dental, vision or hearing benefit before using your Flex allowance. To do this:

- Present your Humana ID card first.
- Then, you can use your Humana Spending Account Card toward your copay.
- Once your claim is processed, you can then use your Humana Spending Account Card toward any remaining balance (either online or in person).

I received a Humana Spending Account Card in the mail, but I'm no longer eligible for the benefits. Can I still use my card?

No. Humana Spending Account Cards were mailed based on member eligibility at the time of mailing. If you became ineligible after the card was mailed, you are not able to use the card.

I purchased some approved items before I received my card. Can Humana reimburse me for those purchases?

Any purchases made before you received your card cannot be reimbursed. If you can get these items refunded by the retailer, you can repurchase them with your Humana Spending Account Card.

If a return is completed in the store, when will my Spending Account Card be credited?

Once the retailer's return process is complete, you will see the amount credited to your spending card balance. Check with your retailer for their return policy and for a specific time frame. You must use your refunded amount within 30 days of when the credit was issued.

To check your balance 24/7, visit:

- Quick Balance Check on HealthyBenefitsPlus.com/Humana – no login required
- Healthy Benefits+ mobile app
- MyHumana.com

Why did my allowance amount change?

Recent changes to Medicare Advantage led us to make a few benefit adjustments. While some benefits have changed, our healthcare plans continue to offer substantial value.

If I have benefit allowances in the current plan year that I do not use, am I allowed to use the funds in the following year?

Allowances have an expiration date and can only be used in the current plan year.

To check your allowance's expiration date:

- View your Summary of Benefits document on MyHumana.com. See the section "More Benefits with Your Plan."
- Call 855-396-0691 (TTY 711).

Can I get a higher allowance?

Your monthly allowance is based on your current Humana plan. Allowance amounts are specific to each plan for the corresponding plan year, and additional amounts cannot be added.