Humana®

Humana Spending Account Card

Frequently Asked Questions

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

About your card	
Will I get a new spending account card?	Yes. New and renewing members with a Healthy Options allowance or OTC allowance on their plan for 2026, will receive a new card.
When will I receive my new card?	Your spending account card will generally arrive in the weeks before your new plan's start date. You will not lose any 2026 funds if your card arrives after your plan starts. You must activate your card before you use it for the first time.

Using your card	
Can I get cash with my spending card?	Your spending account card is not accepted at ATMs and cannot be used to obtain cash.
Can I use my card with other assistance or coupons?	Yes. You can use your spending account card along with any assistance, coupons, or in-store specials. Be sure to apply these additional discounts first.
Do I pay sales tax on items purchased with my spending card?	While shopping at participating retailers, you may pay sales tax on items just as you would normally. Applicable sales tax will

	be added to the total at checkout according to your state tax regulations.
Do I pay for shipping?	Shipping costs for OTC and Healthy Options items are covered by Humana. Once you apply your allowance to your order, shipping costs will be removed. If you opt for same-day delivery, delivery fees may apply.

Managing your card

Can I get reimbursed for something I bought before I received my card?	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 spending account card.
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 the number on the back of your card.
How do I update my account information?	You can update your account information (name, gender, date of birth, household size, email, additional email, and ZIP Code) on MyHumana.com or on the MyHumana mobile app under Profile on the Account Settings page. To update anything else, please call 800-457-4708 (TTY: 711), Monday – Friday, 8 a.m. – 8 p.m. and speak with a Humana customer service advocate.

How do returns and refunds work?	Once the retailer's return process is complete, you will see the amount credited to your spending account card balance. Check with your retailer or provider 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: • MyHumana mobile app • 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 MyHumana.com or the MyHumana 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 MyHumana.com or the MyHumana app. • Are you buying approved products? To see if a product is approved, scan it using the MyHumana app. • Are you using the correct card? You can see your card number by visiting MyHumana.com or the MyHumana mobile app 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 request the replacement. • Did you try swiping your card? If swiping your card doesn't work, hand your spending account 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. • Allowances have an expiration date and can only be used in the current plan year. To check your allowance expiration

date, visit MyHumana.com, or call the number on the back of your card.