



Humana Spending Account Card Frequently Asked Questions

Thank you for choosing Humana for your Medicare coverage. Whether your plan includes a Healthy Options 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

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.

Should I keep my card?

Yes, hang onto your card. You will continue to use your same card, even if the balance reaches zero. It will be reloaded with your future allowances.

Store your card in a safe place. Humana is not responsible for funds lost due to lost or stolen cards.

Using your card

Can I get cash with my spending card?

Your spending 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 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? When using your spending card, sales tax will be added to your 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 Humana 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 855-396-0691 (TTY 711).

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 HealthyBenefitsPlus.com/Humana or on the HealthBenefits+ mobile app under Profile on the Account Settings page.

To update anything else, please call 800-457-4708 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 card balance. 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/Account/BalanceCheck – no login required
- Healthy Benefits+ mobile app
- MyHumana.com

Check with your retailer for their return/refund policy, and for a specific time frame.

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

Check the following:

- Is your card active? This information can be found on HealthyBenefitsPlus.com/Humana or the HealthyBenefits+ 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 HealthyBenefitsPlus.com/Humana or the HealthyBenefits+ app.
- Are you buying approved products? To see if a product is approved, scan it using the HealthyBenefits+ app.
- Are you using the correct card? You can see your card number by visiting HealthyBenefitsPlus.com/Humana or the HealthyBenefits+ 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 activate the replacement.
- Did you try swiping and scanning 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 www.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 www.MyHumana.com, or call 855-396-0691 (TTY 711).