

# Activate your Humana Spending Account Card

\$<<HO Amount>> monthly Healthy Options allowance  
\$<<OTC amount>> <<monthly>> <<quarterly>> Over-the-counter (OTC) allowance \$<<Flex amount>> annual Humana Flex allowance

<<First Last Name  
Address Line 1  
Address Line 2  
City, State, Zip>>



For more information on how to use this card see the following pages or visit [HealthyBenefitsPlus.com/Humana](https://HealthyBenefitsPlus.com/Humana).

## More support to help you live fully

Your new Humana Spending Account Card helps you buy the things you need. <Allowance amounts cannot be combined.> **Do not throw away your card or this letter.** Here's what's on this card:



**Healthy Options allowance:** Use your Healthy Options allowance to buy eligible products like foods, over-the-counter products and personal supplies and to help with bills like utilities, rent, mortgage and more.

- You get \$<<HO amount>> monthly.
- [Use your allowance before the end of the month, as it will not carry over to the next month.] [Your allowance will carry over to the next month and expires at the end of the plan year.]



**Over-the-counter (OTC) allowance:** Use your allowance to help buy the approved OTC products you need such as vitamins, allergy support, cold and flu medicine and first aid.

- You get \$<<OTC amount>> <<monthly>> <<quarterly>>.
- [Use your allowance before the end of the <<month>> <<quarter>>, as it will not carry over to the next <<month>> <<quarter>>.] [Your allowance will carry over to the next month and expires at the end of the plan year.]



**Flex allowance:** Use your allowance toward any out-of-pocket costs related to your plan's covered dental, vision or hearing services, such as dental care, hearing aids and glasses, if covered by your plan.

- You get a \$<<Flex amount>> yearly allowance.
- Your allowance expires at the end of the plan year.

**Humana**®

# Your card is as easy to use as 1, 2, 3

You must activate your card to start using it.

## 1 First things first, activate

- Simply visit [HealthyBenefitsPlus.com/Humana](https://HealthyBenefitsPlus.com/Humana)
- Or download the **Healthy Benefits+ mobile app**
- Or call **1-855-256-4620 (TTY: 711)** anytime

## 2 Next, start shopping

Shop with your allowances in stores and online starting **1/1/2023**. See the following pages for how to use your allowances.

## 3 Check out and save

Use your card to buy qualified products. Swipe the card or scan the barcode to apply allowance to the purchase.

To get complete program details, use the store locator, check your balance and see the terms and conditions, go to [HealthyBenefitsPlus.com/Humana](https://HealthyBenefitsPlus.com/Humana) or call **1-855-396-0691 (TTY: 711)** anytime.

[For your <Healthy Options and OTC> allowance, here are a few of the approved retailers near you:

**<<Retailer 1, Retailer 2, Retailer 3>>]**

Activate your card by visiting [HealthyBenefitsPlus.com/Humana](https://HealthyBenefitsPlus.com/Humana), downloading the **Healthy Benefits+ mobile app** or calling **1-855-256-4620 (TTY: 711)**.

### All loaded on one card:

**\$<<HO Amount>>** monthly Healthy Options allowance  
**\$<<OTC amount>>** <<monthly>> <<quarterly>> Over-the-counter (OTC) allowance  
**\$<<Flex amount>>** annual Humana Flex allowance

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Scan QR code with your smartphone to download **Healthy Benefits+ mobile app** and activate your card today. Available on the App Store® or Google Play®.

# Healthy Options allowance

You have the freedom to spend your allowance on the approved products and services you need.

## How do I shop with my Healthy Options allowance?

However you like to shop, we've got you covered.

**For items such as food, OTC, home and personal care supplies, and more:**



**In-store:** Visit the **Store Finder** at **HealthyBenefitsPlus.com/Humana** to find local participating stores.



**Online:** <Sign in or create a profile at **HealthyBenefitsPlus.com/Humana**. Once you're signed in, you can easily browse approved products and services. >

**For bill pay services:**



**In-store:** You can pay your utility bills for approved service providers at your local Walmart Customer Service desk or money center.



**Online:** <Sign in or create a profile at **HealthyBenefitsPlus.com/Humana**. Click on the **Bill Pay** page, and complete your payment. You can also pay your bill directly on your service provider's website if they accept Visa®.>



<**By phone:** To pay your utility bill, call **1-855-396-0691 (TTY: 711)**. Have your bill ready. The customer service representative will need to know your date of birth and ZIP code.>

**For pest control and non-medical transportation:**












**Service providers:** Use your card where the primary business is pest control or non-medical transportation.

Swipe your card with the service provider or use the **16 digit** card number and **3 digit** CVV online (e.g. Uber, Lyft). If balance can't cover the entire charge, please be sure to have alternate payment ready.



<Bill payment will be withdrawn on the date you select. The documented home address with your health plan must match the service address where you currently reside. Humana is not responsible for any fees or loss of service associated with late payments and may not include all utility companies. Service fee may apply. Bill payment is not eligible for all utility companies, please check your service provider is eligible.>

# What can I buy with my Healthy Options allowance?

CATEGORY	PRODUCT EXAMPLES
 <b>Foods</b>	<ul style="list-style-type: none"> <li>• <b>Bakery:</b> breads, tortillas and rolls</li> <li>• <b>Beverages:</b> coffee, tea and juice</li> <li>• <b>Dairy:</b> milk, eggs, cheese and yogurt</li> <li>• <b>Frozen:</b> produce, meals and vegetables</li> <li>• <b>Grab and go:</b> fresh meal kits and prepared deli items</li> <li>• <b>Meat and seafood</b></li> <li>• <b>Pantry:</b> baking goods, canned goods, nutritional shakes, pasta and snacks</li> <li>• <b>Produce:</b> fresh fruits and vegetables and packaged salads</li> </ul> <p><i>Available at any approved retailer</i></p>
 <b>OTC</b>	<ul style="list-style-type: none"> <li>• Vitamins and supplements</li> <li>• Digestive health</li> <li>• Personal care products</li> <li>• Allergy, cold and flu</li> <li>• Pain relief</li> <li>• First aid</li> <li>• Ear and eye care</li> </ul> <p><i>Available at any approved retailer</i></p>
 <b>Home and personal supplies</b>	<ul style="list-style-type: none"> <li>• <b>Essential paper products:</b> paper towels, napkins, paper plates, toilet paper, facial tissue (Kleenex), paper cups</li> <li>• <b>Essential cleaning supplies:</b> bathroom, kitchen and dust cleaner/wipes, laundry and dishwasher detergent, dish soap</li> <li>• <b>Essential personal wellness care:</b> personal soap, shampoo, conditioner, body wash/facial cleanser, dental care</li> <li>• <b>Essential air quality &amp; water filtration:</b> indoor HVAC filters, water filter pitcher/faucet attachment, fan, air conditioner, space heater, humidifier</li> </ul> <p><i>Available at any approved retailer</i></p>
 <b>Bill pay</b>	<ul style="list-style-type: none"> <li>• Rent</li> <li>• Mortgage</li> <li>• Electric</li> <li>• Gas</li> <li>• Heating oil</li> <li>• Sanitation</li> <li>• Water</li> <li>• Sewer</li> <li>• Internet</li> <li>• Phone services</li> <li>• Government services</li> </ul> <p><i>Available at local Walmart or through Bill Pay at <a href="https://HealthyBenefitsPlus.com/Humana">HealthyBenefitsPlus.com/Humana</a></i></p>
 <b>Pest control</b>	<ul style="list-style-type: none"> <li>• Extermination services</li> </ul> <p><i>Available at any pest control service provider that accepts Visa</i></p>
 <b>Assistive devices</b>	<ul style="list-style-type: none"> <li>• Grab bars</li> <li>• Raised toilet seats</li> <li>• Low vision aids</li> <li>• Reaching aids</li> <li>• Bedroom safety aids</li> </ul> <p><i>Available at any approved retailer</i></p>
 <b>Pet care and supplies</b>	<ul style="list-style-type: none"> <li>• Pet food</li> <li>• Pet toys</li> <li>• Litter</li> <li>• Flea shampoo</li> </ul> <p><i>Available at any approved retailer</i></p>
 <b>Disaster recovery</b>	<ul style="list-style-type: none"> <li>• Water</li> <li>• First aid</li> <li>• Bandages</li> <li>• Batteries</li> <li>• Ponchos</li> <li>• Weather radios</li> <li>• Flashlights</li> </ul> <p><i>Available at any approved retailer</i></p>
 <b>Non-medical transportation</b>	<ul style="list-style-type: none"> <li>• Public transportation</li> <li>• Uber</li> <li>• Lyft</li> <li>• Taxi</li> </ul> <p><i>Available at any transportation service provider that accepts Visa</i></p>

# Over-the-counter (OTC) allowance

You can use your allowance to buy your choice of approved OTC products. Use the categories below to help you shop.

With the **Healthy Benefits+ mobile app**, you can scan items in the store to find out what is approved. <Any OTC purchase would first come out of the OTC allowance, if available, then the Healthy Options allowance.>

## How do I shop with my OTC allowance?

However you like to shop, we've got you covered. Find products you need. Then use your Humana Spending Account Card to shop in the store or online. For more details on how to shop, visit [HealthyBenefitsPlus.com/Humana](https://HealthyBenefitsPlus.com/Humana).



**Online:** Sign in to your MyHumana profile at [CenterWellPharmacy.com](https://CenterWellPharmacy.com). Once you're signed in, you can easily shop products in the **OTC store**. To complete your order by mail, you can download a copy of the Health & Wellness Catalog & Order Form by clicking on Documents & Forms under the ManageRx tab. If you have questions about how to place a mail-delivery order with CenterWell Pharmacy™, call **1-855-221-8370**. You can also visit [HealthyBenefitsPlus.com/Humana](https://HealthyBenefitsPlus.com/Humana). Once you're logged in, you can transfer to [Walmart.com](https://Walmart.com) to view thousands of qualified products. After browsing, you can add items to your cart and checkout using your card details.



**In-store:** Visit the **Store Finder** at [HealthyBenefitsPlus.com/Humana](https://HealthyBenefitsPlus.com/Humana) to find local participating stores. At checkout, swipe your card or ask a sales associate to scan the barcode on the back of your card to use your benefits.



### EXAMPLE PRODUCT CATEGORIES



- Allergy and sinus
- Cold and flu
- Dental and oral health
- Diabetes care
- Digestive health
- Eye and ear care
- First aid
- Foot care
- Home health care and daily living
- Incontinence products
- Pain relief
- Skin care
- Sleep aids
- Smoking cessation products
- Supports, braces and wraps
- Vitamins, Minerals and Supplements

# Flex allowance

Your Humana Flex allowance gives you the flexibility to use your coverage where you need it most. Your allowance can be used toward out of pocket costs for the plan's preventive and comprehensive dental, vision or hearing services, including copays. For a list of services included on your plan, please see the Supplemental Benefits section following the Medical Benefit Chart in Chapter 4 of the Evidence of Coverage document.

## How it works

To get started, activate your card by calling **1-855-256-4620 (TTY: 711)** or visiting **HealthyBenefitsPlus.com/Humana**.

Once your card is active, you have the freedom to use it where Visa is accepted and the primary business is dental care, vision services or hearing services.

You cannot use the card for procedures such as cosmetic dentistry and teeth whitening.

Swipe your card in the dental, vision or hearing offices. When paying for items online, use the **16 digit** card number and **3 digit** CVV.

### EXAMPLE PRODUCTS AND SERVICES



- Copays for dental, vision or hearing services
  - Dental care
  - \*Hearing aids
  - \*Glasses
- \*If covered by your plan*

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Questions? Visit **HealthyBenefitsPlus.com/Humana**, download the **Healthy Benefits+ mobile app** or call **1-855-396-0691 (TTY: 711)** anytime.

## Use of Your Card

Your card is not a credit card but may be entered as “credit” to checkout. If prompted, your PIN is the last 4 digits of your card number. You can either use card as “credit” and enter PIN, or as “debit” and bypass PIN. Products may not be available at every location. Your card is not accepted at ATMs and cannot be used to obtain cash. Any fees associated with transactions will be deducted from the allowance. Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply. Please do not throw away your card and keep it safe. Humana is not responsible for funds lost due to lost or stolen cards. Benefits listed here are part of a Medicare plan.

This Card is redeemable for specific goods and services at select merchants. Card may not be used for alcohol, tobacco and vaping products, firearms, lottery or gaming tickets. This Card is not redeemable for cash except as required by law. Call 1-855-396-0691 (TTY: 711) for balance. Issued by Citizens Alliance Bank, Member FDIC, pursuant to a license from Visa® U.S.A. Inc. Distributed by Optum Financial, Inc. on behalf of itself and its subsidiaries. **No Cash or ATM Access.**

## Important!

### At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

- The following department has been designated to handle inquiries regarding Humana’s nondiscrimination policies: Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618, **877-320-1235 (TTY: 711)**.

**Auxiliary aids and services, free of charge, are available to you. 877-320-1235 (TTY: 711)**

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

**This information is available for free in other languages. Please call our customer service number at 877-320-1235 (TTY: 711). Hours of operation: 8 a.m. – 8 p.m. Eastern time.**

**Español (Spanish):** Llame al número indicado para recibir servicios gratuitos de asistencia lingüística. **877-320-1235 (TTY: 711)**. Horas de operación: 8 a.m. a 8 p.m. hora del este.

**繁體中文 (Chinese):** 本資訊也有其他語言版本可供免費索取。請致電客戶服務部：**877-320-1235 (聽障專線：711)**。辦公時間：東部時間上午 8 時至晚上 8 時。