



Humana Spending Account Card

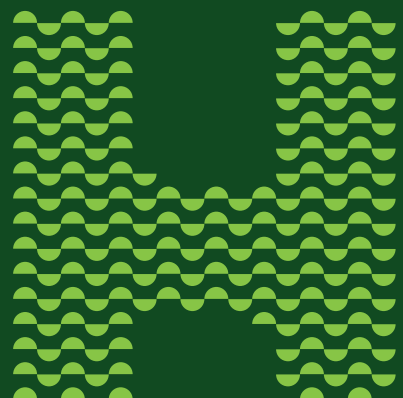
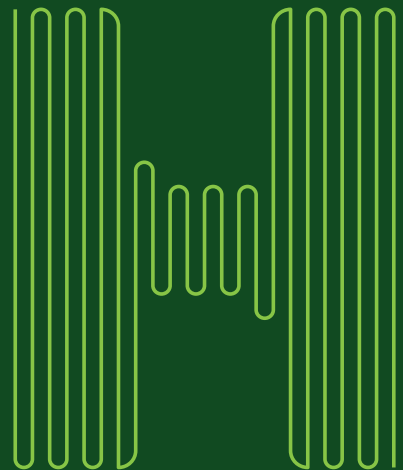
A go-to guide for agents

Humana[®]

Contents

Select a section to skip to your chosen topic.

Introduction	3
Humana Spending Account Card quick reference guide.....	4
Humana Spending Account Card overview	10
Spending account card variations	20
FAQs	24
Agent best practices	28





STAY COMPLIANT

Agents may not discuss 2024 plan information with prospects or members prior to October 1, 2023.

Introduction

Nobody should have to choose between seeing the doctor, paying a utility bill or buying groceries. The Humana Spending Account Card 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 card and the eligible allowances it carries 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 in ways that 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 could include 1, 2 or all 3 allowances on the Humana Spending Account Card. However, the majority of plans include only 1 or 2 allowances. For example, the Healthy Options allowance is available only on select plans for qualifying members who meet the eligibility criteria. If an allowance is not available on a plan, do not discuss it with prospects or members. Do not discuss the card 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 the card or its associated allowances. The Humana Spending Account Card is not a free-standing program. Members cannot add this card to a plan à la carte.

SECTION 1

Humana Spending Account Card quick reference guide

Get up to speed with these upfront card basics

Need fast answers to members' spending card questions? You've come to the right place. Use this as a starting point for helping members use their cards, then take a deep dive with the rest of the Humana Spending Account Card guide to learn more.



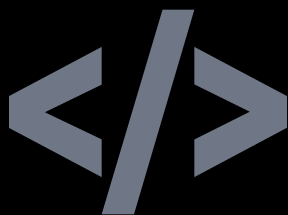
What's new for 2024

Exciting spending card updates to share with members

The industry-leading Humana Spending Account Card allowances have been setting the standard for ease of use, convenience and flexibility since its 2023 launch. As one of the first carriers in the Medicare healthcare market to offer spending allowances that cover such a wide range of approved items and services, not to mention a broad network of participating retailers for members to choose from, Humana continues to strive to ensure that members have what they need to enhance their quality of life and potentially improve their health outcomes.



Check out this quick educational video for more details on how the Humana Spending Account Card works and how you can help members with the benefit on their plans activate and use their cards.



Now in its second year, the spending card can provide Humana members with the benefit on their plans with even more freedom and flexibility to achieve their health and wellness goals. We continue to enhance the Healthy Benefits+ app with additions to approved product lists and enhancements to the customer experience. Here's what's new with the card for Plan Year 2024:

- **Now on all DSNP plans, Healthy Options allowance balances can be rolled over from month to month. Other plans will vary.** In other exciting Healthy Options allowance news, any unused funds from one month can now be added to the next month's allowance amount, giving members greater flexibility and ensuring that they do not lose any unused amounts. Funds expire at the end of the year or if the plan is terminated. See the Summary of Benefits or Evidence of Coverage for details.
- **Members on the Humana USAA Honor Plan with Rx now use a single spending card.** These plans will no longer have two separate cards for their over-the-counter (OTC) and Flex allowances and will now receive the same card as members on other Humana plans with the spending card benefit. The ability to use a single card can help simplify the process of using members' available allowances, enhancing their customer experience.

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2.7 million members and counting

Humana Spending Account Card is helping us make a real difference in members' lives

In 2023, we launched the Humana Spending Account Card—an easy and convenient way for members to use up to 3 allowances with just 1 card.

Here's what the card accomplished in 2023:

- Approximately 2.7 million members were enrolled on Humana plans with the Spending Account Card.

Now in its second plan year, the 3 potential allowances that can be loaded on the card continue to help members reduce the barriers between themselves and their health goals. With exciting new Plan Year 2024 updates to the Healthy Options allowance, such as rollover ability from month to month on 100% of DSNP plans (excluding CarePlus), the card just got even better at helping members work toward happier, healthier lives. It's just one more way Humana is working to deliver our promise of human care to our members.

1 card, up to 3 allowances

Get to know the Humana Spending Account Card



Innovation meets convenience: 1 prepaid card to access up to 3 allowances depending on plan and location.

Extra help for your budget

Many plans include the Humana Spending Account Card. However, the allowance types included and amounts vary by plan and location. See the Summary of Benefits or Evidence of Coverage for details.



ALLOWANCE RANGES

WHAT'S COVERED

	HEALTHY OPTIONS ALLOWANCE	OVER-THE-COUNTER (OTC) ALLOWANCE	FLEX ALLOWANCE
ALLOWANCE RANGES	<p>Monthly: \$25–325*</p> <p><i>*Plans in Puerto Rico with the Extra Debit Card range from \$20–265 monthly</i></p>	<p>Monthly: \$15–75</p> <p>Quarterly: \$50–250</p>	<p>Annually: \$250–1,000</p>
WHAT'S COVERED	<ul style="list-style-type: none"> • Groceries • Personal care • OTC & health care items • Home supplies • Rent & mortgage • Household essentials • Pet supplies • Pest control services • Non-medical transportation costs 	<ul style="list-style-type: none"> • Vitamins and supplements • Digestive health • Personal-care products • Allergy, cold and flu • Pain relief • First aid 	<p>Use toward the plan's covered dental, vision or hearing services, such as:</p> <ul style="list-style-type: none"> • Dental care • Glasses or contacts • Hearing aids

Simple: Members can have up to 3 allowances loaded onto a single card.

Personal: Members have the freedom and flexibility to pay for the approved items and services that can help them where they might need it most.

Caring: We offer allowance ranges that can make a real difference in someone's life.

Hanging on to important spending card information

Remind members to keep their card information handy

We understand that not all members enjoy holding on to every piece of paper they receive in the mail, but it is important that they keep the information that comes with the card on hand. This information is a helpful reference for members to activate their card and understand its uses. Remember to stress the importance of keeping their spending card information to members with the benefit on their plans, as this can help them get fast answers to questions about their card as they arise.

Spending card activation and usage

Help get members off to a great start

Activating the card

We know different members prefer different technologies. That's why we've made it easy for members to activate their Spending Account Card in 3 ways:



Mobile App:
Search for HealthyBenefits+ in the Apple App Store® or Google Play®.



Online:
Visit HealthyBenefitsPlus.com/Humana.



Phone:
Call 1-855-256-4620.

Mobile app usage

In addition to card activation, members can also use the Healthy Benefits+ mobile app to check their balance, access their digital card and search for participating retailers in their area. This is the easiest, most convenient way for members to manage their card. Here's how to get started:



Download the app in the Apple App Store® or Google Play®.



Log in with existing username and password or register if they are a new user.

Managing spending card allowances



Depending on the plan and the location, 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.



Members can use the "Quick Balance Check" feature on their Healthy Benefits+ mobile app or online to see if their balances roll over from month to month.



Shopping with the Humana Spending Account Card

Help members shop with confidence in 3 easy steps:

Step 1:

Shop for covered items and services on each allowance that is part of your plan. Visit participating retailers and providers to purchase eligible products and services.

Step 2:

Check out. Scan or swipe the card or use the 16-digit card number and 3-digit CVV on the back of the card to pay for your covered purchase. Approved items and services are automatically paid for with the available balance.

Step 3:

Pay for the rest of your purchases. Use another payment method to purchase items that are not covered or pay for the remaining balance.

Getting help with the card

Help members find answers to their spending card questions



For information about the Humana Spending Account Card, download the Healthy Benefits+ mobile app available on the Apple App Store or Google Play. Members can also visit HealthyBenefitsPlus.com/Humana or call 855-396-0691 (TTY: 711) anytime.



Members can check their card balance through multiple ways: using their Healthy Benefits+ mobile app, visiting the Quick Balance Check page at HealthyBenefitsPlus.com/Humana or by calling 855-396-0691 (Humana National) or 866-757-1949 (Humana Puerto Rico) toll-free.



If the card is lost, stolen or damaged, members can request a new card through their Healthy Benefits+ mobile app or at HealthyBenefitsPlus.com/Humana or by calling 855-396-0691 (Humana National) or 866-757-1949 (Humana Puerto Rico), toll free.



Members can use the [Store Finder tool](#) online or via the Healthy Benefits+ mobile app to locate participating retailers in their area where the Humana Spending Account Card can be used.



SECTION 2

Humana Spending Account Card overview

The Humana Spending Account Card, available on select plans 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:** Members can have up to 3 allowances loaded onto 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.

Understanding the allowances

Many plans include the Humana Spending Account Card; however, the allowance types and amounts vary by plan and location. See the Summary of Benefits or Evidence of Coverage for full details. 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.

Allowance #1: 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 supplies and more to help them feel their best. New for Plan Year 2024, 100% of DSNP plans have automatic monthly rollover of the Healthy Options allowance, excluding CarePlus and other plans may vary, giving 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 who qualify for 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 select non-SNP members on plans who have a qualifying chronic condition

Allowance amounts

- **Monthly:** \$25-325*

*Plans in Puerto Rico with the Extra Debit Card range from \$20-265 monthly

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, 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
- 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 SUPPLIES

- Pet food
- Litter
- Pet toys
- Flea shampoo



DISASTER RECOVERY

- Batteries
- Flashlights
- Weather radios
- Water

Where members can use their Healthy Options allowance

- Members can locate participating retailers by entering their ZIP code in the [store finder](#)
- In-network retailers:
 - [Albertsons Companies](#)
 - [Ahold Delhaize companies](#)
 - Coborn's
 - Cub
 - Shoppers
 - CVS (excludes CVS in Target)
 - Food Lion
 - Giant Eagle
 - H Mart
 - CenterWell for OTC products
 - Dollar General (not all locations)
 - Hy-Vee
 - [Kroger companies](#)
 - L&B
 - Mom's Meals (meal delivery)
 - NationsMarket®
 - Niemann Foods
 - Piggly Wiggly Midwest
 - Publix
 - Rite-Aid
 - Southeastern Grocers
 - Walgreens
 - Walmart (in store or online)
- Other in-network retailers may be available

Healthy Options: Bill pay services



UTILITIES, RENT, MORTGAGE AND MORE

- Rent
- Mortgage
- Electric
- Home heat (gas, oil)
- 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 plans include 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 via the mobile app or online at HealthyBenefitsPlus.com/Humana, members may 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 and have been vetted by Solutran.
- **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 scan or swipe their cards 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.

Where members can use this allowance

- Once a member activates their spending account card, their Healthy Options allowance will be preloaded on the first of every month.
- Any unused Healthy Options allowance balance will roll over from one month to the next for 100% of DSNP members; excluding CarePlus and other plans may vary. Members can use the “Balance Check” in their Healthy Benefits+ account via mobile app or online to view their balances and keep track of rollover funds.

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.



Allowance #2: Over-the-counter (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
- Allergy, cold and flu
- Pain relief
- First aid
- Incontinence supplies
- Sunscreen

Where members can use this allowance

Members may 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 this allowance

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 matters

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.

Allowance amounts

Monthly: \$15–75

Quarterly: \$50–250

Allowance #3: 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: \$250–1,000

What is covered by the allowance examples

The Flex allowance can only be used toward dental, vision or hearing services that are covered by the member's plan; covered services vary by plan, but could include:

- Dental fillings, extractions, crowns and dentures
- Hearing aids and exams
- Frames, lenses, contacts, prescription sunglasses and annual eye exams

Where members can use this allowance

Members can use their Flex allowance at participating providers who accept Visa and whose primary business is dental, vision or hearing. Members on HMO plans must use their allowance at in-network providers.

When members can use this allowance

The Flex allowance is available once the member activates their card. Members have until December 31 of the plan year to spend their allowance funds. Providers should submit a claim to Humana first before applying a member's Flex allowance funds. The Flex allowance can only be used for the current plan year. Allowance funds cannot be used to pay for outstanding balances from the previous plan year.

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.



SECTION 3




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 Spending Account Card	15 CarePlus plans	Florida
	Humana Extra Debit Card	11 plans	Puerto Rico
	iCare Spending Account Card	2 iCare plans	Wisconsin

Questions?

Contact your leadership team.



HOW IT WORKS	CARD VENDOR	WHAT IT COVERS
Members on select CarePlus plans will receive a specially branded CarePlus Spending Account Card	Solutran	Flex Allowance and CareEssentials Allowance (e.g., CarePlus-branded Healthy Options allowance)
Members on these plans may receive 2 cards: <ul style="list-style-type: none">• Humana Extra Debit card (Healthy Options allowance)• Humana Spending Account Card (for OTC allowance)	Evertec	Healthy Options allowance
Members on these plans will receive a specially branded iCare Spending Account Card	Solutran	Healthy Options allowance



SECTION 4

FAQs

Use this handy reference to help answer common spending card questions for members.

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 1 and 2](#) 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 866-757-1949 (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: Who is eligible for the Healthy Options allowance?

A: 100% of members on DSNPs and CSNPs are eligible for the Healthy Options allowance. Members on non-SNP plans must have a qualifying chronic condition to be eligible for Healthy Options. There are 3 ways that a member could qualify on these plans:

- Claims data that indicates a chronic condition.
- Answers provided to the agent during the Health Risk Assessment (HRA) that indicate the member has 1 or more qualifying chronic conditions.
- Self-identification by calling the Humana Contact Center.

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

A: For 100% of DSNP plans, unused Healthy Options allowance benefits will roll over from month to month, excluding CarePlus, other plans may vary. Depending on the plan and the market, balances for the OTC allowance may roll over. See the Summary of Benefits or Evidence of Coverage for the plan. If not, balances will reset on the first of the month or the first day of the 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 may 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, 7 a.m.–6 p.m., CST.
2. Visit <https://momsmeals.com/hfc>.

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 via mobile app, online 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
- Medicare prescription drugs
- Tobacco and vaping products
- On the Flex allowance: medicare copays unrelated to hearing, dental or vision

Q: Are there any exceptions to the spending card allowance limits for certain Humana members?

A: Qualifying members on select HMO dual-eligible special needs plans (DSNPs) in certain markets may be eligible for an additional \$25 or \$50 per month on their Healthy Options allowance when they select and engage with a designated High Value Provider (HVP) as their primary care provider (PCP). Find out more about the HVP Benefit [here](#).

Q: Can members use their spending cards to receive cash at an ATM?

A: No, members cannot get cash from an ATM using their Humana Spending Account Cards.



SECTION 5

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.

Now that you've got the basics about the Humana Spending Account Card, it's time to put your knowledge to work. This slideshow tells you how you can position the spending card in conversations with prospects before, during and after a sales appointment.

Humana.

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



“

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



Have questions?
We have answers.

A rich compilation of resources to help agents learn more
and share the Humana Spending Account Card
and allowances with clients.

Agent awareness, engagement and training

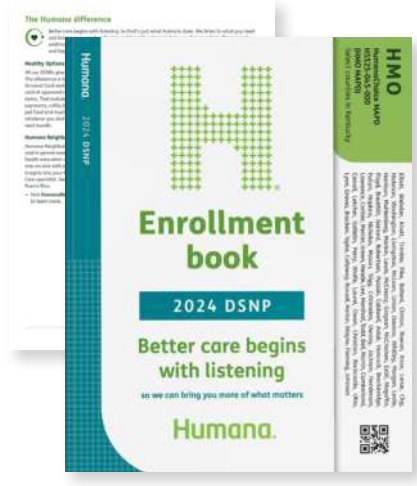
- [First Look](#)
- [High Value Provider Benefit guide](#)
- Email communications
- [Marketing Resource Materials](#)



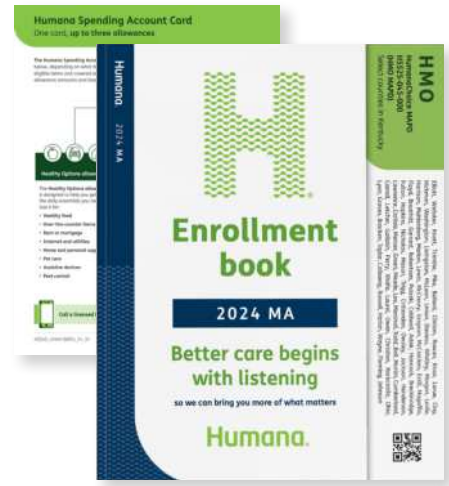
Training materials



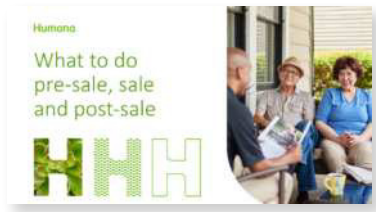
The playbook



DSNP Enrollment book with Healthy Options Allowance



Enrollment book with Spending Account Card flyer



Step-by-step guide



First Look site



Relevant benefits