

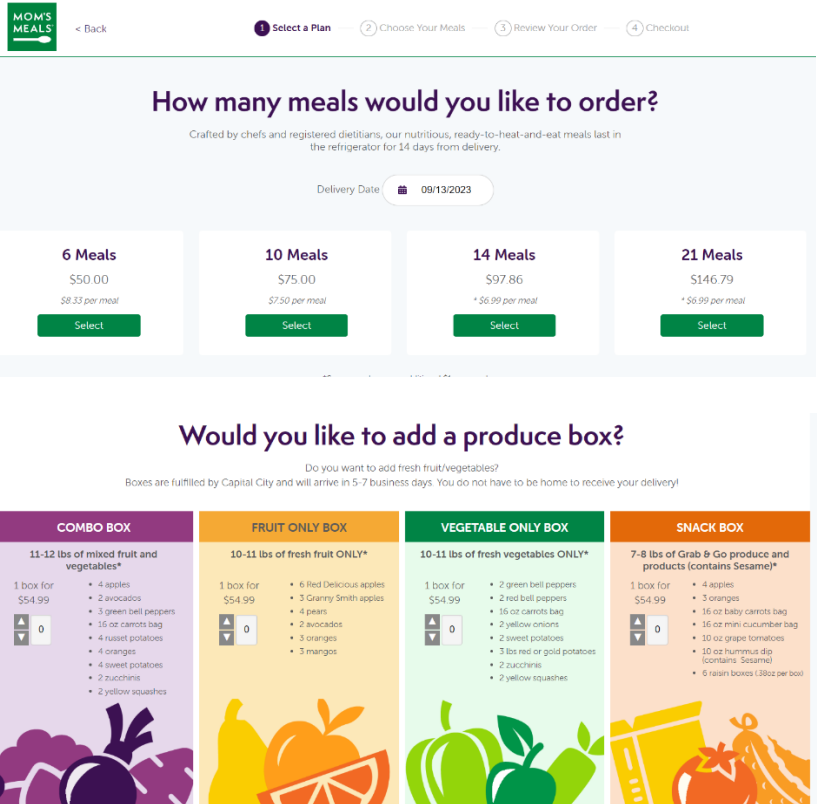
# Frequently Asked Questions

## Wellcare Spendables™

### Wellcare Spendables™ Card Questions

What is the Wellcare Spendables™ card?	<p>Wellcare Spendables™ is our trademark name for the preloaded debit card that replaces the Flex Card, OTC, and Healthy Foods cards. As a member of our plan, you will get a Wellcare Spendables™ card to use toward any of the benefits below, depending on your plan's benefits:</p> <ul style="list-style-type: none"> <li>• Over-the-Counter (OTC)</li> <li>• Healthy Food</li> <li>• Utilities Assistance</li> <li>• Rent Assistance</li> <li>• Gas – Pay-at-the-Pump</li> <li>• Dental, Vision, and Hearing</li> </ul> <p>Wellcare Spendables™ Benefit Designs: <b>(see attachment)</b></p>
Who is the targeted population?	<p>All D-SNPs Select Non-SNPs – <b>see department SOT for details</b></p>
What is the allotted allowance on the Wellcare Spendables™ card for benefits?	Up to the maximum allowance on the card; periodicity and amounts vary by plan.
Do unused dollars roll over?	Please check the plan's benefit design. Some plans dollars will roll over from month to month and expire on Dec. 31, 2024. Other plans are non-rolling and will expire on Dec. 31, 2024.
How frequently is the allowance refreshed?	On the first of the month or quarter, depending on the plan
When will members receive the Wellcare Spendables™ card?	Members can expect to receive their card 3-4 weeks after enrolling in the plan. Members effective in the vendor's eligibility file by Dec. 8, 2023, will receive a card Jan. 1, 2024. Members effective after Dec. 8, 2023, may receive their card after Jan. 1, 2024.
Will there be a single benefit card for OTC and Healthy Food benefits?	Yes, there will be a single card with a single purse for all benefits.
What utilities are eligible?	<p>Electric, Gas, Water, and Sanitary Telecommunication Services Government Services Fuel, Oil, Wood, and Coal Financial Institutions (includes mortgage lenders) Agent and Managers (includes apartment, housing, and property rentals)</p>
How do I pay my utilities?	<p>Pay online on the member portal, on the Healthy Benefits+ mobile app, or on your service provider's website Call Customer Service* (see Customer Service section for order placement versus bill pay details) Pay in-person at a local Walmart store</p>
How do members access the Wellcare Spendables™ card?	All members will be re-carded. Cards to new/existing members will begin to mail in mid-November through December 2023.
What action should the member take to receive the Wellcare Spendables™ card?	<p>No action needs to be taken. Wellcare Spendables™ cards will be sent to members automatically upon plan enrollment. NOTE: If it has been more than four weeks since a member's card has been issued, a new card will be issued. If it is within four weeks, members will be assisted with placing an order over the phone.</p>

<p>Will the card need to be activated once received?</p>	<p>Yes. Cards are mailed inactive for security purposes. The card will come with instructions and will need to be activated by the member. To activate:</p> <p>By Phone: 1-855-256-4620 (TTY 711)  Mobile App: Download the Healthy Benefits+ app and create an account  Online:</p> <ul style="list-style-type: none"> <li>• member.membersecurelogin.com</li> <li>• member.wellcarecomplete.com</li> <li>• members.fideliscare.org</li> <li>• member.wellcare.com</li> <li>• or simply go to ActivateS3.com</li> </ul>
<p>How soon can members register their card online?</p>	<p>Members may register their card as soon as received in the mail; however, purchases cannot be made until Jan. 1, 2024.</p>
<p>Where can I use the Wellcare Spendables™ card for Healthy Foods and OTC?</p>	<p>In-Store – The retail network includes more than 55,000 retailers nationwide which includes these major retailers across 37 markets:</p> <ul style="list-style-type: none"> <li>• Ahold</li> <li>• Albertsons Companies</li> <li>• Butera</li> <li>• Coborn’s</li> <li>• Cub Corporate</li> <li>• CVS</li> <li>• Delhaize - Food Lion - Hannaford</li> <li>• Dollar General</li> <li>• Giant Eagle</li> <li>• Hmart</li> <li>• HyVee</li> <li>• Independent Retailers</li> <li>• Kroger</li> <li>• Miners Super One</li> <li>• Niemann Foods</li> <li>• Piggly Wiggly Midwest</li> <li>• Publix</li> <li>• RiteAid</li> <li>• Southeastern Grocers Inc</li> <li>• Walgreens</li> <li>• Walmart Store, Walmart.com</li> <li>• Western Beef</li> <li>• Woodman’s</li> </ul> <p>Log onto the member portal (member.membersecurelogin.com; member.wellcarecomplete.com; members.fideliscare.org; member.wellcare.com) and use the store locator to find a store near you.</p> <p>Pickup and delivery: Order online to have approved healthy foods and OTC items shipped directly to your home. At checkout, enter your card details to use your funds on approved items.</p>
<p>What other Healthy Food options are available through the Wellcare Spendables™ card?</p>	<p>Prepared meal delivery offered with our healthy food program: Order nutritious, fully prepared meals from Mom’s Meals and have them delivered to your home. Mom’s Meals offers ready to heat and eat fully prepared meal options, fruit boxes, vegetable boxes, fruit and vegetable combinations, and snack boxes.</p>
<p>How do I order Mom's Meals through the Wellcare Spendables™ card program?</p>	<p>For easy access a link to Mom's Meals appears on the Solutran portal. Members can log onto the member portal (member.membersecurelogin.com; member.wellcarecomplete.com; members.fideliscare.org; member.wellcare.com) and go to momsmeals.com/s3 to place an online order. A member can elect to receive 6, 10, 14, or 21 meals. Members can also choose from a variety of produce box options that can be shipped directly to their home (see screen shots below). Many dietary menus are available to accommodate those with food restrictions. All prices include shipping.</p>



What healthy foods qualify and where can I find retail locations to use the healthy food benefit? How will members access the list of stores they can visit?

We do not provide a product list because store offerings may vary. Eligible healthy food categories include:

- Beans and legumes
- Canned fruits and vegetables
- Dairy products
- Fresh fruit and vegetables
- Fresh salad kits
- Frozen produce and meals
- Healthy grains - bread, cereals, pastas, etc.
- Meat and seafood
- Nutritional shakes and bars
- Pantry staples - flour, sugar, spices, etc.
- Soups
- Water/vitamin water

Upon receipt of their Welcome Packet, members can log onto the member portal (member.membersecurelogin.com; member.wellcarecomplete.com; members.fideliscare.org; member.wellcare.com) and enter their ZIP code for details on available retailers. New members will need their card number, ZIP code, and date of birth.

The member portal or the mobile app is the best member resource to access details about available stores. Member Services is also a great member resource. Members should call the number printed on their OTC/Healthy Food card materials.

What OTC items qualify and where can I find retail locations to use the healthy food benefit? How will members access the list of stores they can visit?

We do not provide a product list because store offerings may vary. Eligible OTC categories include:

	<ul style="list-style-type: none"> <li>• Allergy and sinus</li> <li>• Cold and flu</li> <li>• Dental and oral health</li> <li>• Diabetes care</li> <li>• Digestive health</li> <li>• Eye and ear care</li> <li>• First aid</li> <li>• Foot care</li> <li>• Home health care and daily living</li> <li>• Incontinence products</li> <li>• Pain relief</li> <li>• Skin care</li> <li>• Sleep aids</li> <li>• Smoking cessation products</li> <li>• Supports, braces, and wraps</li> </ul> <p>Upon receipt of their Welcome Packet, members can log onto the member portal (member.membersecurelogin.com; member.wellcarecomplete.com; members.fideliscare.org; member.wellcare.com) and enter their ZIP code for details on available retailers. New members will need their card number, ZIP code, and date of birth.</p>
Will shipping fees be covered by the Wellcare Spendables™ card?	All shipping will be free for orders placed through the microsite on the Solutran portal with the \$35 order minimum required. All allowances have a minimum of \$35 regardless of periodicity. If a member places an order directly through Walmart.com and they do not order at least \$35, the member will pay the shipping fee using the benefit dollars on their card.
Will sales tax be covered by the Wellcare Spendables™ card?	Sales tax can be paid using your card with allocated funds. Once funds are depleted, members are responsible for paying using another form of payment.
Will the Wellcare Spendables™ card cover grocery curbside or delivery fees?	Benefit dollars can cover the curbside pick-up fees for orders under \$35. If the order meets the \$35 minimum, then no charges will be applied. The card <b>will not</b> cover delivery fees. A member will have to pay any fees for delivery out of pocket via another form of payment.
When can a member begin to use the Wellcare Spendables™ card for the <b>Dental, Vision, and Hearing</b> benefits?	<p>The card will come with instructions and will need to be activated. Once the card is activated, a member can start using it to cover part of their out-of-pocket expenses for dental, vision, or hearing services at any provider that accepts VISA.</p> <p>Card Activation IVR TFN: 1-855-256-4620 (TTY 711)</p> <p>Dedicated card activation IVR for members</p>
How does a member use the card for Dental, Vision, or Hearing costs?	<p>A member can use the Wellcare Spendables™ card for the following:</p> <ul style="list-style-type: none"> <li>• To help cover their out-of-pockets costs (i.e., copay/coinsurance) for dental, vision, and hearing benefits at both in-network and out-of-network providers.</li> <li>• To help cover costs beyond their plan's allowance for dental, vision, or hearing benefits.</li> <li>• To help pay for services not covered by their plan ex: if a dental package does not cover dentures, the Wellcare Spendables™ card can be used to help cover the cost).</li> </ul> <p>The dental/vision/hearing Wellcare Spendables™ card benefits are all loaded onto a single VISA debit card. Members will need to present their Wellcare Spendables™ card when it is time to pay. For in-network providers, the member should use their Dental, Vision, or Hearing benefit first, before using their Wellcare Spendables™ card to cover any remaining balance. For example, if a pair of glasses costs \$400 and the member's plan covers up to \$300 per year on eyewear, the Wellcare Spendables™ card can be used to cover the remaining \$100 balance (\$400-\$300=\$100).</p> <p>The card cannot be used for cosmetic procedures, such as teeth whitening.</p>

Where can the Wellcare Spendables™ card be used?	Any provider that accepts VISA and falls into an approved dental, vision, or hearing Merchant Category Code (MCC). <b>What is the list of Acceptable MCCs?</b> <ul style="list-style-type: none"> <li>• Dental: 8021 (Dentists and Endodontists)</li> <li>• Vision <ul style="list-style-type: none"> <li>○ 8042 (Optometrists and Ophthalmologists)</li> <li>○ 8043 (Opticians, Optical Goods, and Eyeglasses)</li> </ul> </li> <li>• Hearing: 5975 (Hearing Aids and Sales)</li> </ul>
Can the Wellcare Spendables™ card be used out of network?	Yes. Note: Wellcare Spendables™ card may not be used in other countries.
What if the member sees an in-network provider who does not accept VISA?	<ul style="list-style-type: none"> <li>• Wellcare Spendables™ card can only be used where VISA is accepted.</li> <li>• The Wellcare Spendables™ card does not have any direct member reimbursement benefit.</li> </ul>
How does the Wellcare Spendables™ card work in places like Walmart or other stores that have a Dental, Vision, or Hearing Center within these stores? Are these entities considered approved MCCs?	<ul style="list-style-type: none"> <li>• If the POS (point of sale/register) system inside the store is set up for the Vision/Dental/Hearing MCCs (Merchant Category Code), the transaction will successfully process.</li> <li>• The registers in the Vision stores in Target/Walmart/etc. are set up for these types of purchases, but the general registers are not, similar in the way that you cannot check out with groceries in the Vision stores.</li> </ul>
What specific services or procedure codes are or are not covered?	<ul style="list-style-type: none"> <li>• The card does not limit transactions to specific services, only to the MCC.</li> <li>• We do, however, indicate in our member materials that the card may not be used for cosmetic procedures, such as Botox or teeth whitening, that may be done at a dentist's office.</li> </ul>
Will members be able to check their available balance?	<ul style="list-style-type: none"> <li>• Members can log into their Member Portal.</li> <li>• Members can also call the number below. This number is available 24 hours a day, seven days a week for balance inquiries.</li> <li>• Wellcare TFN: 1-855-744-8550 (TTY 711)</li> </ul>
What do I do if the Wellcare Spendables™ card doesn't work?	Members should call the Customer Service line listed on the back of their benefit card. NOTE: Reasons that the card wouldn't work include: <ul style="list-style-type: none"> <li>• Member is not using their card on an approved item or service.</li> <li>• Member is not using card at a participating retailer for specific benefit.</li> <li>• Member's card is not activated.</li> <li>• Member doesn't have a balance.</li> <li>• Retailer staff training issue. Feedback on this type of issue is encouraged.</li> <li>• If a retailer is having terminal issues, we recommend: <ul style="list-style-type: none"> <li>○ Member can download the HealthyBenefits+ app to scan their barcode at checkout.</li> <li>○ The member can visit another in-network retailer.</li> <li>○ Warm transfer to Solutran Customer Service for order placement and bill pay via real-time assistance.</li> </ul> </li> </ul>
If the member chooses to replace a lost Wellcare Spendables™ card, what is the turnaround time?	A replacement card is typically mailed within five business days of the request.
How will Solutran handle inactive members?	Members remain active in Solutran's system unless deemed ineligible and notified via eligibility file.
How will reimbursements be handled for each of the Wellcare Spendables™ benefits?	<b>OTC/Healthy Food:</b> <ul style="list-style-type: none"> <li>• Reimbursements not processed through reimbursement forms</li> <li>• Member follows retailers return/exchange policy</li> <li>• Member can return to store, return item to receive refund to personal card, and purchase with Wellcare Spendables™ card</li> </ul>

	<p><b>Utility/Rent:</b></p> <ul style="list-style-type: none"> <li>• Reimbursements not approved</li> <li>• Members have option to call if card is not processing online or pay over phone</li> <li>• Not considered a decline at POS as member has other options to resolve prior to payment</li> </ul> <p><b>Gas (Pay at the Pump):</b></p> <ul style="list-style-type: none"> <li>• Reimbursements not approved</li> <li>• Pumps are setup with specific MCCs; should not be any variables that would cause declines</li> </ul> <p><b>Dental, Vision, and Hearing:</b></p> <ul style="list-style-type: none"> <li>• The Wellcare Spendables™ card does not offer any direct member reimbursement</li> </ul>
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**Member Materials Questions**

<p>What does the Wellcare Spendables™ card look like?</p>	
<p>How will members be notified about the Wellcare Spendables™ benefit?</p>	<ul style="list-style-type: none"> <li>• ANOC (Annual Notice of Change)</li> <li>• EOC (Evidence of Coverage)</li> <li>• SB (Summary of Benefits)</li> <li>• LIS Rider (VBID benefits only)</li> <li>• Web (Member Portal)</li> <li>• Welcome Kit and Welcome Back Kits including Plan Benefits at a Glance (PBAAG) and Wellcare Spendables™ flyer</li> <li>• Retention Guide</li> <li>• Member Benefits Overview</li> <li>• Solutran Communications: Wellcare Spendables™ card carrier</li> </ul>
<p>What sections in the PY2024 ANOC speak to the Wellcare Spendables™ benefit?</p>	<p>Section 1.4: Flex Card, Over-the-counter benefit, and Wellcare Spendables™ sections</p>