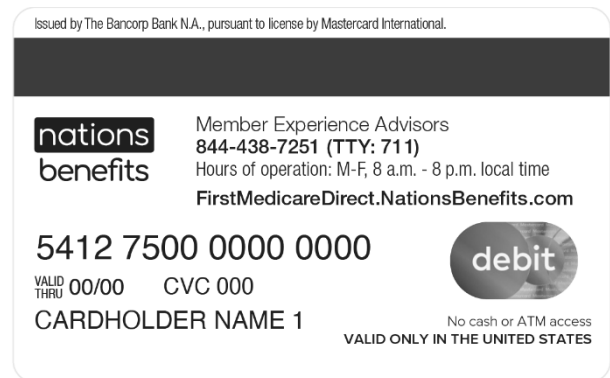
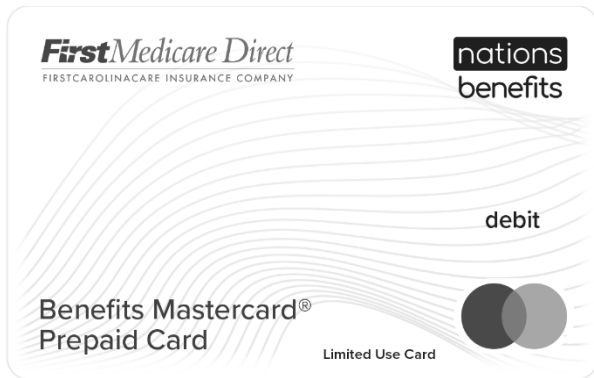


It has come to our attention that some of our valued members have been disposing of their new Benefits Mastercard® Prepaid Cards (Flex Cards) that were recently sent in the mail. Below is an image of what these cards look like. We want to assure you that this is not a credit card and these cards come directly from our partner NationsBenefits. This card is loaded with preapproved spending limits that give you direct, upfront access to certain benefits of your plan and allow you to immediately pay for them. For example, if your plan includes dollars for fitness activities, you may be able to use your new Flex Card to pay for those. If you have questions or are experiencing issues using the card, for example, if you believe a charge should be covered and it is denied, please review the helpful information in the enclosed FAQ. For further information regarding your plan benefits, always refer to your Evidence of Coverage (EOC).



Thank you,

Member Services

**Q: I received a prepaid card in the mail from NationsBenefits, is this legitimate and safe to use?**

A: Yes, NationsBenefits is a vendor that FirstMedicare Direct has partnered with to help facilitate some of your benefits. The card that you should have received would have been sent to you from NationsBenefits on our behalf and would have included a letter with instructions on how to activate your card. As a valued member you now have upfront access to dollars associated with some benefits you have with your plan through NationsBenefits to improve your overall health and well-being. To learn more about your offered benefits please visit your Benefits Pro Portal at [FirstMedicareDirect.NationsBenefits.com](http://FirstMedicareDirect.NationsBenefits.com).

**Q: My Flex Card is lost; how can I get a replacement card?**

A: If your card was damaged, lost or stolen, please contact NationsBenefits customer service at (844) 438-7251 (TTY:711), or you can request a replacement card in your Benefits Pro Portal at [FirstMedicareDirect.NationsBenefits.com](http://FirstMedicareDirect.NationsBenefits.com).

**Q: I tried to use my Flex Card and was denied, what should I do?**

A: We have a flexible benefit and there may be instances where the card transaction does not go through. If this occurs, please contact NationsBenefits customer service at (844) 438-7251 (TTY:711) for assistance. In some situations, you may have to submit a reimbursement request. Please contact customer service for assistance or visit the Benefits Pro Portal at [FirstMedicareDirect.NationsBenefits.com](http://FirstMedicareDirect.NationsBenefits.com).

**Q: Can I use my Flex Card when traveling outside the country?**

A: No, the Flex Card is only accepted in the U.S.

**Q: Do I have to activate my Flex Card before I can use it?**

A: Yes, call the toll-free number on the sticker attached to the card to activate it.

**Q: Do I have a PIN for my Flex Card?**

A: No.

**Q: The place I'm using the Flex Card charges an additional fee for card transactions – is that fee taken from my balance?**

A: Yes. The Flex Card does not charge fees; however, if a third party charges a fee to use a card, the fee will be taken from the balance of the Flex Card.

**Q: Will I receive one card or multiple cards?**

A: You'll receive one Flex Card. The information with the Flex Card will let you know what benefit purses\* you have pre-loaded on your card.

\*A purse is the value and funds associated with a specific benefit.

**Q: Will I receive a new card each year?**

A: No. Hold onto your card. We'll add funds to your Flex Card as appropriate throughout the year and for subsequent plan years.

**Q: Are my dollars pooled together or are they defined?**

A: Your dollars are defined per benefit. For example, your Be Fit dollars can only be used for fitness activities. They cannot be used for other services tied to your card.

**Q: Do my dollars carry over if they're not used?**

A: No. If your dollars aren't used, they're forfeited (lost) after the time period in which they were allotted for ends. Depending on what purses you have access to, dollars might be allotted once a year, once every three months or a combination of both.

**Q: Can I add my own dollars to the Flex Card?**

A: No. Flex Cards are specifically programmed with the allocated dollars in each purse based on your plan design. We use this information to track what benefits are being used and how much is being spent.

**Q: How do I check balances on my Flex Card?**

A: Call the toll-free number on the back of the Flex Card or log in to your NationsBenefits portal through your Hally® account to check your balance in each purse.

**Q: I have a scenario in which I did not have my Flex Card or was unable to use my Flex Card. I paid for my services on my own, without the card. Can I be reimbursed?**

A: Starting January 1, 2024, you can submit documentation to NationsBenefits to be reimbursed. You'll no longer send the information to us (your health plan) for reimbursement. You'll be able to mail your documentation to NationsBenefits or log in to the NationsBenefits portal through your Hally account to upload your documentation.

**Q: I have over-the-counter (OTC) dollars on my Flex Card. Can I use my card anywhere I choose?**

A: No. If you want to use it at a retailer, you must use a participating retailer. National retailers include but are not limited to Walmart, CVS and Walgreens, along with other regional chains. For a complete list of retail locations, please refer to the network locator feature on the Benefits Pro Portal and Benefits Pro App. You can also order OTC products from your mail-order catalog or through the online portal. Please refer to the materials that accompany your Flex Card for more details on eligible retailers.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Card can be used for eligible expenses wherever Mastercard is accepted. Valid only in the U.S. No cash access. Other providers are available in our network.