What is the Healthy Benefits+ Visa card?

For 2024 UCare has combined the allowance and grocery discount programs onto one card!

The Healthy Benefits+ Visa card is a reloadable card that provides the UCare member with flexibility, choice and ease of use. Members are advised to keep their Visa card year after year so that it can be reloaded annually.

The Visa card features 4 "wallets" for UCare Advocate Choice and UCare Advocate Plus members for different spending allowances or discounts.

- 1. Prescription eyewear allowance
- 2. Transportation allowance
- 3. Over-the-counter (OTC) allowance
- 4. Grocery discounts



<u>Prescription eyewear allowance:</u> Preloaded annual prescription eyewear allowance. The prescription eyewear allowance is an annual benefit. Unused funds will expire at the end of the plan year, or when the plan terminates. The prescription eyewear allowance can't be used if you're not a current member.

<u>Transportation allowance</u>: Preloaded annual allowance to use toward transportation expenses. The transportation allowance is an annual benefit. Unused transportation funds will expire at the end of the plan year, or when the plan terminates. The allowance can't be used if you're not a current member.

<u>Over-the-counter (OTC) allowance:</u> Receive an allowance twice per year to use toward OTC purchases at participating retailers. Eligible items include cough drops, first aid supplies, pain relief, sinus medications, toothpaste and much more! Unused funds will expire on June 30 and Dec. 31, or when the plan terminates. The allowance can't be used if you're not a current member.

<u>Grocery discounts:</u> Members can save on healthy foods like milk, whole-grain bread, lean meat, eggs, yogurt, fruits, vegetables and more at participating grocery stores. Weekly discounts are pre-loaded onto the members Healthy Benefits+ Visa® card. Simply scan the card or app at checkout.

Commonly Asked Questions

Q: Is there an app that I can download?

A: You can manage your available allowance and discount programs through the Healthy Benefits+ app in 2024. If you were using the Healthy Savings app in 2023, you should download the Healthy Benefits+ app in 2024.

Q: What are my allowance amounts? How do I check the balance on my Healthy Benefits+ Visa card?

A: Refer to your *Evidence of Coverage* or *Summary of Benefits* for information about the allowance amounts. You can view these documents at <u>ucare.org/formembers</u> or within your online member account. Sign into or create your online member account at <u>member.ucare.org</u>. Once logged in, click on Health & Wellness. Then go to Wellness, Rewards & Allowance.

To check your card balance go online or call:

Online: <u>healthybenefitsplus.com/ucare</u>

Call: 1-833-862-8276 (TTY 711) The phone number is also on the back of your Healthy Benefits+ Visa Card.

Q: Do I need to activate the Healthy Benefits+ Visa card?

A: Yes. Activate your card online or call:

Online: healthybenefitsplus.com/ucare

Call: 1-833-862-8276 (TTY 711) The phone number is also on the back of your Healthy Benefits+ Visa Card.

Q: Do I need a PIN number?

A: Your PIN number on the UCare Healthy Benefits+ Visa Card is the last 4 digits of your card number.

Q: Is the Healthy Benefits+ Visa card linked to my personal bank account? Will the Visa card affect my credit history?

A: No. The Visa card isn't a credit card. The card isn't related to your personal bank. It won't change your credit or credit score.

Q: My Healthy Benefits+ Visa card was lost or stolen. Can I ask for a new one?

A: Yes. You can ask for a new card online or call:

Online: healthybenefitsplus.com/ucare

Call: 1-833-862-8276 (TTY 711) The phone number is also on the back of your Healthy Benefits+ Visa Card.

Q: Where can I use my Healthy Benefits+ Visa card to buy prescription eyewear?

A: You can choose any prescription eyewear provider who accepts Visa card, including online eyewear retailers. The prescription eyewear allowance won't work at a non-eyewear retailer.

Q: I bought prescription eyewear without the Healthy Benefits+ Visa Card. Will UCare pay me back? A: Yes. UCare will pay you back for valid purchases up to your allowance amount. Send us an itemized receipt with your name and member ID number. Let us know that you're asking to be paid back for

your allowance purchase. We'll review your request and send you a check within 4 – 6 weeks. Mail the receipt to:

Attn: DMR Department

UCare PO Box 52

Minneapolis, MN 55440-9682

Q: My prescription eyewear purchase is more than my allowance. Can I use my allowance and then pay the rest of the bill myself?

A: Yes. Some retailers may not apply a partial payment automatically. You may need to ask the merchant to make two separate transactions.

Here's an example. If the total purchase value is \$175 and you try to use your Visa card with a \$150 allowance balance, some retailers will deny the transaction as "Insufficient Funds." You should ask the merchant to make two payments. Use your UCare Healthy Benefits+ Visa Card for one \$150 transaction. Then use a second card or payment option for the \$25 that's left.