

FAQ: UCare Rewards Benefit Mastercard for UCare Advocate Choice and UCare Advocate Plus members

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

The Mastercard features 2 “wallets” for UCare Advocate Choice and UCare Advocate Plus members for different spending allowance types.

1. Eyewear Allowance
2. Transportation

Eyewear Allowance:

UCare has simplified the annual eyewear allowance benefit. Beginning in January 2022, UCare will introduce the eyewear allowance on the Mastercard.

UCare Advocate Choice and UCare Advocate Plus members will receive the UCare Rewards Benefit Mastercard in the mail. Some members may have already received their Mastercard if they were a UCare Advocate Choice or UCare Advocate Plus member in 2021. Their eyewear allowance will be preloaded to their card annually in January. With the allowance preloaded to their Mastercard, members will no longer need to pay first and request reimbursement when purchasing new eyewear.

Members can use the UCare Mastercard debit card at any eyewear retailer for up to the allowance amount at the time of purchase. They will then pay any remaining balance with another form of payment.

The card can be used with online retailers provided the retailer has the ability to accept partial payments with the Mastercard if the purchase is greater than the allowance. If the purchase is greater than the members eyewear allowance the online transaction might decline. Some retailers do not apply a partial payment.

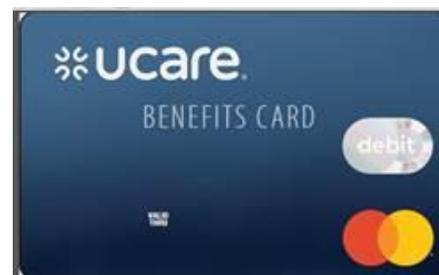
What is a partial payment? A partial payment will occur when the purchase is greater than the allowance on the Mastercard. Many retailers will automatically apply the partial payment, but some will not. First the member would use the Mastercard to pay up to the allowance and then pay the remaining balance with their own form of payment.

Transportation

As of January 2021, UCare introduced the transportation benefit for UCare Advocate Choice and UCare Advocate Plus members. This benefit will continue in 2022 for these members.

The UCare Rewards Benefit Mastercard is loaded with 16 one-way rides per year. Members can use the Mastercard to book rides to covered medical, dental or pharmacy appointments. Round trip rides should be placed as two one-way trips.

The member will book and pay for the ride with the UCare Mastercard. The ride MUST be with a transportation company. Member can use Uber/Lyft as well as other Taxi and non-emergency medical transportation.



FAQ: UCare Rewards Benefit Mastercard for UCare Advocate Choice and UCare Advocate Plus members

FAQ

Q: How can a member check the balance of their Mastercard?

A: Members can call the number on the back of their Rewards Benefit Mastercard. Toll-free: 866-609-4651 TTY 711. Beginning in 2022 members can check their online member account.

Q: My Mastercard was lost/stolen, can they request a new one?

A: Yes, members can request a replacement card by calling the number on the back of their Rewards Benefit Mastercard. Remind members to hold on to their Mastercard. The Mastercard card is valid through the expiration date and eligible for programs each year the member's plan is renewed.

Q: A UCare Medicare member was sent a Mastercard in 2021 for earning a reward, will they receive a new card in 2022?

A: No. The card members received in 2021 will be the same card members use in 2022 for their Eyewear allowance. More information will be sent to members to inform them that their cards have been loaded with an eyewear allowance for 2022. Additionally, Medicare members can continue to earn rewards in 2022 and UCare will reload the card with reward dollars to spend as they choose.

Q: Do I need to tell the cashier which "wallet" to use from the Mastercard? (Ex. Transportation vs Rewards & Incentives vs Eyewear)

A: No. Each "wallet" is specifically coded to work at the specified retailers.

Q: I earned a \$50 reward and I have an eyewear allowance. Can I use the \$50 reward dollars to get a more expensive eyewear purchase?

A: No. The reward & incentive dollars cannot be used to purchase eyewear. Reward dollars can be used to purchase groceries, household items, clothing, etc.

Q: Is there a preferred eyewear provider list?

A: No. Members are free to choose any eyewear provider. The merchant should be an eyewear provider. This card will not work at a non-eyewear retailer. The retailer should be specifically providing eyewear. Just swipe the Mastercard at checkout.

Q: I keep getting denied at checkout. My eyewear purchase is greater than my eyewear 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. If your transaction is getting denied, you'll 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 Mastercard with a \$150 balance, some retailers will deny the entire transaction as "Insufficient Funds". You should ask the merchant to make two payments – one for \$150 using your UCare Rewards Benefit Mastercard and a second card or payment option for the \$25 that's left.

Q: Is there a limit on the cost of the one-way transportation ride for UCare Advocate Choice and UCare Advocate Plus members?

A: There is a limit on the number of transportation transactions. Eligible members are given 16 one-way rides. The one-way trip must be within a 50-mile radius.