



Frequently Asked Questions

Find out how to use your CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP) plan Flex Benefits for over-the-counter (OTC) items, groceries, utilities or rent.

Q: How does my Flex Benefit and the Benefits Mastercard® Prepaid Card work with OTC items, groceries, utilities or rent?

A: Your plan has partnered with NationsBenefits® to administer the OTC and prepaid card benefit for groceries, rent and/or utilities. All members can choose to use the \$130 per month OTC mail-order allowance. You can access this benefit today through NationsBenefits and/or the mail-order catalog.

To use this monthly benefit for groceries, rent or utilities, you must confirm a qualifying health condition. It also offers a simple way to pay for eligible items through NationsBenefits and many retail locations.

This prepaid card also loads funds for the Healthy Rewards Program. Details on the program are in your Welcome Kit and at carefirst.com/mddsnp.

Q: What are the health conditions to qualify for the grocery, rent and utilities portion of this benefit?

A: Below are the qualifying health conditions you will need to confirm:

- Chronic alcohol and other drug dependencies
- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic heart failure
- Dementia
- Diabetes
- Chronic kidney disease (CKD)
- Severe hematologic disorders
- HIV/AIDS
- Chronic lung disorders
- Chronic and disabling mental health conditions
- Neurologic disorders/Stroke

- Post-organ transplantation
- Immunodeficiency and immunosuppressive disorder
- Conditions associated with cognitive impairment
- Conditions with functional challenges
- Chronic conditions that impair vision, hearing (deafness), taste, touch, and smell
- Conditions that require continued therapy services in order for individuals to maintain or retain functioning
- Chronically underweight
- Overweight, obesity, metabolic syndrome
- Chronic gastrointestinal disease
- Chronic Physical Disability

Q: How do I confirm my health condition in order to qualify?

A: Once you receive your prepaid card, you will need to activate the card by calling **844-479-6334 (TTY: 711)**. When you call, you will be prompted to press a number to indicate you have one of the qualifying conditions. If you have one of the conditions, your funds will be loaded within two business days.

Q: How do I use my monthly allowance towards the OTC benefit?

A: As a reminder, you can use \$130 a month towards OTC mail-order products.

The plan's catalog for OTC items is available online at carefirstmddsnp.com. Go to the website and click on the *Member Resources* tab. Under the *Extra Benefits* tab click on *Nations OTC and Bathroom Safety link* to access the catalog, activate your card and order products.

You can also place your order over the phone by calling Nations Benefits at **844-479-6334 (TTY: 711)**.

Q: How do I activate my card?

A: You have three convenient ways to activate your card:



Scan this QR code with your mobile device to get started.



Log in to your personalized MyBenefits portal at dualprime.nationsbenefits.com/activate.



Call **844-479-6334 (TTY: 711)**.

NationsBenefits Member Experience Advisors are available 8 a.m.–8 p.m. ET, seven days a week. Language support services are available free of charge.

Q: I renewed or plan to renew the plan, will I get a new card?

A: No, please keep your card every year you are a member with us. This will make sure you can continue to use the card monthly without waiting for a new one.

Q: I am a new member, when will I get a new card?

A: Once you are processed as a plan member you will receive a card within a few weeks. New members during AEP (Annual Election Period) will receive cards in the first week of January.

Q: How does my card work?

A: If you qualify, you can use your card to pay for groceries, rent and/or utilities at any approved retail location. The funds will be taken directly from your monthly allowance. Your card cannot be used at an ATM or for cash back when making a purchase. Your card cannot be used to purchase alcohol, tobacco, firearms or gift cards.

Q: How can I check my card balance?

A: You can check your card balance at dualprime.nationsbenefits.com. You can also call 844-479-6334 (TTY: 711) for cardholder transaction information.

Q: Where can I see what's eligible for purchase?

A: You can see what's eligible for purchase by visiting dualprime.nationsbenefits.com.

Please keep in mind:

- Product availability and price may vary by retailer
- This card is not a credit card or a gift card
- Cash cannot be obtained when using this card

Q: How can I use my card?

A: You can use your card to:

- Order online at dualprime.nationsbenefits.com or by calling 844-479-6334 (TTY: 711)
- Shop at many locations, including large retailers such as Walmart, Target, Giant, Safeway, Food Lion and more. Pay your utilities (e.g. gas, electric, phone or internet bill) online or over the phone. Some companies may not allow partial payments.
- When ordering online through NationsBenefits, you can apply your available balance to your order total and track order status in real time. You will also receive home delivery at no additional cost.*
- Discuss with your landlord or rental company, how to use the card to make partial payments.

Q: What if there is not enough money in my account to cover the entire purchase?

A: If the purchase amount is more than the available funds on your card, you will need to pay the balance with another form of payment.

Q: What if my card is lost or stolen?

A: If your card is lost or stolen, or if you need additional cardholder information, call 844-479-6334 (TTY: 711). NationsBenefits Member Experience Advisors are available 8 a.m.–8 p.m. ET, seven days a week.

* While this specific feature is available for free, certain other transaction fees, costs, terms, and conditions are associated with the use of this card. For more details, see the Cardholder Agreement by visiting DualPrime.NationsBenefits.com/CardHolderAgreement.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Valid only in the U.S. No cash access.

©2025 NationsBenefits, LLC. and NationsOTC, LLC. NationsOTC is a registered trademark of NationsOTC, LLC. All other marks are the property of their respective owners.

CareFirst BlueCross BlueShield Medicare Advantage is an HMO-SNP Plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends on contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage DSNP Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Y0154_H8854_MA04248_M