



## Frequently Asked Questions

Get answers to using your CareFirst BlueCross BlueShield Advantage DualPrime (HMO) plan's Over-the-Counter (OTC) Items, Groceries, Utility or Rent Flex Benefit.

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

**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.

In order, to use your \$130 per month allowance on groceries, rent and/or utilities you must confirm that you have a qualifying health condition. To personalize your care, it also gives you a simple way to pay for eligible items through NationsBenefits and many retail locations.

**Note that this prepaid card will also be used to upload funds for participating in the Healthy Rewards Program. More information on the Healthy Rewards Program is included in your Welcome Kit Packet and can be found on the website at [carefirst.com/mddsnp](https://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
- End-stage renal disease (ESRD)
- Severe hematologic disorders
- HIV/AIDS
- Chronic lung disorders
- Chronic and disabling mental health conditions
- Neurologic disorders/Stroke
- Underweight/Overweight/Obese
- Chronic Physical Disability

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

**A:** You will need to confirm your chronic condition. 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, you will have access to use the healthcare prepaid card within 2 business days.

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

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

The plan's catalog for OTC items is available online at [carefirstmddsnp.com](http://carefirstmddsnp.com). Simply go to the website and click on the Member Resources tab. Under the Extra Benefits tab click on Nations OTC and Bath Safety link to access the catalog, activate your card, and order products.

### 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](http://dualprime.nationsbenefits.com/activate).



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

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

NationsBenefits Member Experience Advisors are available 8 am–8 pm EST, 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](https://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](https://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](https://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 (ex. 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 am–8 pm EST, 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](https://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.

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