

## FREQUENTLY ASKED QUESTIONS

### General Card Related Questions

**Q: What is the Blue Dollars Benefits Mastercard® Prepaid Card?**

**A:** Eligible Florida Blue Medicare members have a great resource available at their fingertips — our Blue Dollars Benefits Mastercard® Prepaid Card. You'll use the Blue Dollars card if your plan comes with certain benefit allowances to buy healthy foods, over-the-counter health items, and to spend on dental, vision, and hearing care. You'll also use the Blue Dollars card to use any reward dollars you earn through HealthyBlue Rewards. You can use your rewards on healthy food, over-the-counter items and on, vision, and dental care. With the Blue Dollars card, members don't need to manage multiple cards for their allowance benefits and rewards.

**Q: When will I receive my card?**

**A:** Once your eligible Florida Blue Medicare plan becomes active, we'll send you a Blue Dollars card in the mail within 10 business days. For example, if your plan starts January 1st, you'll get your card within 10 business days of that date (excluding holidays).

**Q: I received a Blue Dollars card in the mail, but I'm no longer eligible for the benefits. Can I still use my card?**

**A:** No. Blue Dollars cards were mailed based on your eligibility at the time of mailing. If you became ineligible after the card was mailed, you won't be able to use the card.

**Q: How do I activate my Blue Dollars Card?**

**A:** Once you receive your card, log in to your online member account at **FloridaBlue.com/Medicare** to activate your card. You can also call the card activation line at 1-877-205-8005 (TTY:711) at any time.

**Q: How can I check my card balance?**

**A:** Your benefit allowance depends on your plan. Check your benefit allowance and card balance online by logging in to your online member account at **FloridaBlue.com/Medicare**. You can also call Florida Blue Medicare Member Services at the number on the back of your card.

**Q: Will I need to set up a personal identification number (PIN) for my Blue Dollars card?**

**A:** No. You don't need a PIN for your card.

**Q: What stores will accept my card?**

**A:** You can use your Blue Dollars card at CVS, Walgreens, Walmart, and more! For a full list of retailers, log in to your online member account at **FloridaBlue.com/Medicare**.

**Q: When I use my card, do I need to tell the cashier what benefit I am using?**

**A:** No. If you have allowances for multiple benefits on your card, the card will automatically take money from the correct allowance.

**Q: What if my Blue Dollars Card is not working at a particular store?**

**A:** If your Blue Dollars Card isn't accepted, you'll have to use your own money to pay. Then, you can request a reimbursement.

**Q: What if I don't have enough dollars on my Blue Dollars card to complete an entire purchase?**

**A:** You can split your purchase into multiple transactions. For example, if your Blue Dollars card covers \$5 of a \$15 purchase, ask the cashier to use the \$5 from your Blue Dollars card and pay the rest with another method of payment. Alternatively, you can fully pay with personal funds and later request reimbursement for the eligible amount. Reimbursements cannot exceed the available allowance amount for eligible items.

**Q: Can I check out with approved and unapproved items?**

**A:** You can check out with approved and unapproved items. Please use your Blue Dollars Benefits Mastercard® Prepaid Card for approved items and pay for any unapproved items or remaining balance with another form of payment.

**Q: Will the allowance amount cover taxes? Can any extra amounts be paid with a separate payment?**

**A:** Yes. Your card will cover taxes if there is enough money available on your card. If your purchase is larger than the amount available on your card, you can pay the difference with a separate form of payment.

**Q: A store denied my purchase. What can I do?**

**A:** There are a lot of reasons your card may be denied, including technical difficulties at the stores. Follow the steps below to check what's going on.

- Make sure you activated your Blue Dollars Benefits Mastercard® Prepaid Card.
- Log in to your online member account at **FloridaBlue.com/Medicare** to make sure your benefits still include the allowance you want to use. You can also call Member Services at the number on the back of your card.
- Make sure the items you're trying to buy are eligible items under your plan.
- Make sure the store is a participating location by logging into your online member account.
- Check that you have enough balance to cover your items. If you do not have enough of a balance, you can pay for the amount over the allowance with another form of payment.

**Q: I've used all the money on my Blue Dollars card. Do I need to keep my Blue Dollars card?**

**A:** Yes. Your card will be reloaded for the next benefit period, as long as you still get the allowance as part of your plan.

**Q: Can I withdraw cash from my Blue Dollars Card to pay for eligible items?**

**A:** No. Your Blue Dollars card can only be used to buy eligible items.

**Q: I lost my card/my card was stolen. How can I get a new one?**

**A:** If your card is lost or stolen, log in to your online member account at **FloridaBlue.com/Medicare**. You can also call Member Services at the number on the back of your card to request a new one.

**Q: If I have allowance benefits added or removed during the plan year, will I get a new Blue Dollars card?**

**A:** No. You will not receive a new card. Your current card will be updated automatically.

**Q: Can I return something I bought?**

**A:** Yes. You will have to follow the store's return and/or exchange policy. Approved returns will be refunded back to your Blue Dollars card.

**Q: How do I get reimbursed?**

**A:** If your Blue Dollars card does not work at the store, you can pay with your own money and ask to be reimbursed. Just make sure to keep the receipt from what you bought. To ask for a reimbursement, log in to your online member account at **FloridaBlue.com/Medicare**. You will need to fill in your personal details, purchase details, purchase date, product name/unit price, and upload a copy of the receipt from your purchase then submit. For any additional questions regarding this process, you can call Member Services at the number on the back of your card.

### Healthy Food Allowance

**Q: How can a member check to see if they are eligible to receive the Healthy Food Allowance?**

**A:** Log in to your online member account at **FloridaBlue.com/Medicare** to view your benefits. You can also call Member Services.

**Q: My plan includes a Healthy Food Allowance. What can I buy with it?**

**A:** Your Healthy Food allowance helps you buy healthy food at the grocery store. You can buy fresh fruit, fresh vegetables, poultry, fish, eggs, whole grain breads and more. **You cannot use your Blue Dollars card to buy alcohol, tobacco, firearms, gift cards or any non-food items.**

**Q: Where can I use the Blue Dollars card for healthy food?**

**A:** You can use your card at CVS, Walgreens, Walmart, and more. For a full list of retailers log in to your online member account at **FloridaBlue.com/Medicare** to view participating locations. You can also call Member Services.

**Q: Can members use the card with other food assistance programs?** **A:** Yes. You can use your card with other food assistance programs. It can also be used with coupons or store discounts.

### Over-the-Counter (OTC) Items Allowance

**Q: Are there order limits for OTC purchases in-store or online?**

**A:** There are no limits to how many items you can buy at one time in store or online. You can use your card to buy as much as you want, as long as you do not exceed your available allowance.

**Q: How do I know what items I can purchase in store?**

**A:** By logging in to your online member account, you have access to a barcode scanner to look up available products for purchase.

**Q: Where can I find more information about my benefits?**

**A:** Check your Evidence of Coverage to view your benefits. You can also log in to your online member account at **FloridaBlue.com/Medicare** or call Member Services.

## Dental, Vision, Hearing Flex Allowance

**Q: Do I have to use your network of providers to use my dental, vision and hearing flex allowance?**

**A:** Yes. You can use your allowance at any in-network provider whose primary business is dental, vision, or hearing and who accepts Mastercard®. Your dental, vision, and hearing allowance is a yearly benefit. Any unused amounts do not roll over to the next year. Log in to your online member account at [FloridaBlue.com/Medicare](https://FloridaBlue.com/Medicare) to find an in-network provider.

**Q: How does the dental, vision, and hearing flex allowance work?**

**A:** Your dental, vision, and hearing allowance can be used toward any out-of-pocket costs for covered dental, vision, or hearing services, such as dental care, hearing aids, and glasses.

Here's how to use your allowance:

- Visit an in-network provider for eligible covered services.
- Tell the provider to **bill your plan first**.
- Your provider will let you know if there are any out-of-pocket costs you will have to pay, either at the time of service or you will receive a bill with the amount owed.
- Use your Blue Dollars card to pay these out-of-pocket costs.

## HealthyBlue Rewards

**Q: What is the HealthyBlue Rewards Program?**

**A:** The HealthyBlue Rewards Program is focused on keeping Florida Blue Medicare Advantage members their healthiest. It's our way of saying "thanks" for being loyal to your health! Use your Blue Dollars Benefits Mastercard® Prepaid Card to use your HealthyBlue Rewards dollars for healthy foods and other eligible items and services at select retailers. Participation in HealthyBlue is voluntary and offered at no additional cost to you.

**Q: How do I earn HealthyBlue Rewards dollars?**

**A:** You can earn HealthyBlue Rewards dollars for completing certain preventive screens and healthy activities.

**Q: What can I use my rewards dollars on?**

**A:** You can use your Blue Dollars card to buy qualified over-the-counter items or healthy foods in-store at select retailers. You can also pay for any costs associated with dental and vision services at any retailer whose primary business is dental or vision and who accepts Mastercard.

**Q: I have never participated in the HealthyBlue Rewards program before. How do I get started?**

**A:** Your first step is to opt in to participate in the program. To opt into the program, you can call Member Services or log in to your online member account at [FloridaBlue.com/Medicare](https://FloridaBlue.com/Medicare). Eligible members who opt in to participate in HealthyBlue Rewards must complete the eligible activities and spend rewards dollars no later than December 31<sup>st</sup> of the benefit year. Unused rewards dollars will not carry over to the next benefit year and will expire if you disenroll from the plan.

**Q: If I am a current Florida Blue Medicare Advantage member and I previously opted in to HealthyBlue Rewards, do I need to sign up again?**

**A:** If you previously opted in to participate in HealthyBlue Rewards, you do not need to opt in again.

**Q: What if I did not spend my HealthyBlue Rewards dollars from last year? Will those funds stay on my current Blue Dollars card?**

**A:** No. The deadline to spend rewards dollars is December 31<sup>st</sup>. Your rewards balance will reset January 1<sup>st</sup> of each year.

**Q: I completed a rewardable activity, but I do not see an allowance for that activity on my Blue Dollars card. How do I get my reward loaded to my card?**

**A:** Once you opt-in to the HealthyBlue rewards program and complete a rewardable activity, it may take longer for Florida Blue Medicare to get your claim. In those situations, you can complete a self-attestation stating you completed the activity. To do so, log in to your online member account at [FloridaBlue.com/Medicare](https://FloridaBlue.com/Medicare) to complete the form. You can also call Member Services.

**Q: Where can I learn more about the HealthyBlue Rewards program?**

**A:** For more information about the HealthyBlue Rewards Program, please call Member Services and/or visit [FloridaBlue.com/healthyblue.com](https://FloridaBlue.com/healthyblue.com)

**Q How can I contact HealthyBlue Rewards?**

**A.** If you need help opting in or have additional questions about the program, please call Member Services and/or visit [FloridaBlue.com/healthyblue](https://FloridaBlue.com/healthyblue).

**Log in to your online member account at [FloridaBlue.com/Medicare](https://FloridaBlue.com/Medicare) to:**

- Check your balance
- Find a list of retail locations that accept the Blue Dollars card
- Find an in-network provider
- View transactions
- Check eligible items
- Replace a lost card

Or call Member Services at **1-800-926-6565** (TTY 1-800-955-8770). 8:00 a.m. to 8:00 p.m. local time, seven days a week, from October 1 through March 31, except for Thanksgiving and Christmas. From April 1 through September 30, our hours are 8:00 a.m. to 8:00 p.m. local time, Monday through Friday, except for major holidays.

Allowance amounts vary by plan. Any unused amounts do not rollover to the next period. Consult the Evidence of Coverage for details. Eligible allowance and rewards amounts cannot be combined. Additional limitations or restrictions may apply. Subscription-type services like Walmart+, Instacart, Shipt, and Amazon are not eligible. HealthyBlue Rewards Program (HealthyBlue) restrictions and limitations may apply. PPO coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Florida Blue Medicare, Inc., DBA Florida Blue Medicare. These companies are affiliates of Blue Cross and Blue Shield of Florida, Inc., and Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. View the Discrimination and Accessibility Notice at [FloridaBlue.com/ndnotice](https://FloridaBlue.com/ndnotice), plus information on our free language assistance services. Or call 1-800-352-2583 (TTY: 1-800-955-8770). Puede ver la notificación de no discriminación y accesibilidad, además de información sobre nuestros servicios gratuitos de asistencia lingüística en [FloridaBlue.com/es/ndnotice](https://FloridaBlue.com/es/ndnotice). O llame al 1-800-352-2583 (TTY: 1-877-955-8773). 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. © 2024 Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. All rights reserved.

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