

How to spend your Healthy Benefits

How to pay in store

Swipe your card at checkout or open the mobile app and have the cashier scan your barcode.

How to check if an item is covered

Use the product scanner in the mobile app to check if an item is covered by your benefits. You can do this in store or at home before you shop.

The items listed below are examples of what you can and cannot buy with your benefits. For more details, check your program guide or call the number on the back of your card.

Personal care*

This benefit covers items for daily cleanliness and wellness.

✓ What's covered

- Skin and oral care (moisturizer, masks, lip balm, mouthwash, tongue scraper)
- Hygiene (antiperspirant, deodorant, soap, baby wipes)
- Grooming (shampoo, gel, combs, razors, hair and nail clippers)

What's not covered

- Clothing, shoes, and accessories

Household cleaning*

This benefit covers cleaning supplies for your home.

✓ What's covered

- Cleaning supplies (brooms, mops, rags, cleaning gloves, toilet bowl cleaner)
- Laundry supplies (detergent, dryer sheets, stain removers, bleach)
- Paper items (toilet paper, paper towels, paper napkins)
- Kitchen cleaning (dishwashing soap, sponges, trash bags)

What's not covered

- Toilet roll holders
- Shower curtains

Healthy food*

This benefit helps you stock up on groceries that keep you healthy.

✓ What's covered

- Fruit and vegetables (fresh, frozen, canned, fresh salad kits)
- Meats (Meat, seafood, plant-based proteins)
- Dairy (Cheese, milk, other healthy dairy items)
- Frozen (Frozen produce and meals)
- Pantry items (Healthy grains, beans, legumes, soup, and other pantry items)
- Drinks (Water and vitamin-enhanced water)

What's not covered

- Sweetened Beverages (soda, energy drinks, hot chocolate, eggnog)
- Desserts (cakes, cookies, donuts, pastries, candy, chocolate, ice cream, pudding)
- Baking Ingredients & Decorations (frosting, icing, pie crusts, fillings, marshmallows, baking decorations, cookie dough)
- Food Gifts & Specialty Sweets (gift baskets, candied fruit, candied nuts, chocolate-covered items)
- Baby & Toddler Nutrition items (baby food, formula, baby snacks, toddler nutrition drinks)
- Sports & Performance Nutrition items (energy chews, gels, shots, pre-workout powder)

Utilities (rent & mortgage)*

This benefit helps you pay your rent, mortgage, and utility bills.



What's covered

- Rent and mortgage payments
- Bills for internet, cell phone, cable, gas, electricity, water, garbage, and sewer

How to spend your benefit

If your utility company accepts MasterCard®, you can pay bills with your benefit. Enter your card info on the utility company's website or pay your bill in Healthy Benefits+™.

*The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you are at high risk for hospitalization and require intensive care coordination to manage one or more chronic conditions such as cardiovascular disorders, diabetes, overweight/obesity/metabolic syndrome, chronic and disabling mental health conditions or neurologic disorders. For a full list of qualifying chronic conditions or to learn more about other eligibility requirements for SSBCI, please contact Member Services or your Care Coordinator.

No Cash (except as required by law) or ATM Access. See cardholder agreement for fees and terms of use. Issued by Optum Bank, Inc., Member FDIC, pursuant to license by Mastercard. Program managed by Optum Financial, Inc. Funds expire. See cardholder agreement at HealthyBenefitsPlus.com/CS/DualCardholderAgreement. In-network retailers are subject to change. Apple and the Apple logo are trademarks of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC. Data rates may apply. "Healthy Benefits+" refers to any Healthy Food, Rent/Mortgage, Utilities, Personal Care, Household Cleaning, Haircut/Barber Services or other benefit or reward programs administered by Optum Financial, Inc., on behalf of itself and its affiliates. The applicable health plan sponsor is solely responsible for determining benefit design, eligibility, coverage, and all included or excluded items. Optum Financial does not make benefit coverage determinations and does not guarantee the availability, eligibility, or inclusion of any specific item, brand, or merchant. Participation in a Healthy Benefits+ program is voluntary and subject to the eligibility rules, benefit design, and other restrictions established by your health plan, as well as the terms of the Healthy Benefits+ Cardholder Agreement. Funds made available through the program are subject to use restrictions, are not cash, and are not owned by you. You may only access those benefits for which you are eligible, as determined by your health plan. All brands listed are trademarks of their respective owners. Item eligibility and benefit availability are determined by the health plan and are subject to change at any time. Brand participation and retailer participation are determined by Optum Financial and are subject to change at any time. Healthy Benefits+ benefits must be used at participating retailers and only for items permitted under your specific health plan benefit program. Healthy Food funds may be used for items such as beans, legumes, canned fruits and vegetables, dairy items, fresh fruit and vegetables, fresh salad kits, frozen produce and meals, healthy grains, meat and seafood, pantry staples, soups, water and vitamin enhanced water. Rent/Mortgage funds may be used for rent and/or mortgage payments. Utilities funds may be used for eligible bills including electricity, gas, internet, cable, garbage, sewage, phone and water. Personal Care funds may be used for items and services related to personal care, including but not limited to acne cleanser, body lotion, shampoo and conditioner, deodorant and antiperspirant, razors, hairspray, mouthwash, etc. Household Cleaning funds may be used for items and services related to household cleaning, including but not limited to kitchen or bathroom cleaner, cleaning brushes, dishwasher detergent, laundry detergent, etc. Haircut/Barber Services funds may be used for items such as haircuts, barber services, hair styling, hair coloring and beard grooming. Other restrictions may apply.