



2023 FlexCard Benefits Frequently Asked Questions

Indiana CareSource Dual Advantage™ (HMO D-SNP)

-- General Questions --

What benefits are included in my CareSource FlexCard? Available benefits include:

- \$310 Quarterly Over-The-Counter (OTC) Allowance

You can view and manage your account, including viewing your benefits, benefit balances, place Over-The-Counter (OTC) Catalog Benefit orders, and more by logging in to your account at **CareSourceFlexCard.com** or by using the *myTotal Benefits* app on your smart phone.

What number do I call if I have questions? If you have questions call the CareSource FlexCard Member Advocates line Monday – Friday from 8 a.m. to 8 p.m. ET at **1-866-275-3905 (TTY: 711)**.

How do I activate my CareSource FlexCard? To activate your card, call **1-866-275-3905 (TTY: 711)** and select option 1. You will need your card number and expiration date available before the call. You can also visit **CareSourceFlexCard.com**. You must activate your card before use. On the website or mobile application, Select *Manage Card* on the dropdown under *My Account* (top right on web browser).

Once activated the card may be used for purchases as a credit transaction. No PIN is needed.

What can I use my CareSource FlexCard for? For the OTC Allowance, you can use your card to purchase eligible items at participating retailers. A list of eligible OTC product categories and participating retailers is available when you log in at **CareSourceFlexCard.com**.

How can I check my card balance? You can use our automated system 24 hours a day, 7 days a week to check your card balance by calling **1-866-275-3905 (TTY: 711)** and selecting option 2. You will need your card number to check your balance using the automated menu prompts. You can also check your balance by logging in to your account at **CareSourceFlexCard.com** or by using the *myTotal Benefits* app on your smart phone.

Where do I get the *myTotal Benefits* app to manage my CareSource FlexCard? Visit the app store on your smart phone to download the *myTotal Benefits* app. Once downloaded, you can use it to view balances, scan item bar codes to check if an item is eligible to purchase with your benefit, make purchases, manage your account and more.

Who do I contact if I did not receive my card? If you do not receive your card, call CareSource FlexCard Member Advocates Monday – Friday from 8 a.m. to 8 p.m. ET at **1-866-275-3905 (TTY: 711)**.

What should I do with my old OTC card? You should cut up the old card and discard it after January 1, 2023. It will no longer be active as of January 1, 2023.

What do I do if my card is lost or stolen? If your card is lost or stolen, please call the CareSource FlexCard Member Advocates line at **1-866-275-3905 (TTY: 711)** and select option 3. You can also visit **CareSourceFlexCard.com** to report it and to request a replacement. Once you receive your new card, you will need to activate it.

To activate your CareSource FlexCard, call **1-866-275-3905 (TTY: 711)** and select option 1. You will need your card number and expiration date available before the call. You can also visit **CareSourceFlexCard.com**. You must activate your card before use. On the website or mobile application, Select *Manage Card* on the dropdown under *My Account* (top right on web browser).

Once activated the card may be used for purchases as a credit transaction. No PIN is needed.

Does my CareSource FlexCard expire? Your card expires 2 years from the date it is issued. This date is printed on the front of your card. Before your card expires, a new debit card will be issued and mailed to you automatically.

Do the funds on my card expire? Your Over-The-Counter (OTC) Allowance funds expire at the end of each quarterly benefit period (March 31, June 30, September 30, and December 31). While unused OTC funds will no longer be available from the previous benefit period, OTC funds for the new benefit period will be loaded onto your card at the beginning of each calendar quarter (January 1, April 1, July 1, and October 1).

What do I do if my card is declined? If your card is declined, please call the CareSource FlexCard Member Advocates line at **1-866-275-3905 (TTY: 711)** for assistance.

Can I add my own dollars to my CareSource FlexCard? No. The CareSource FlexCard is a restricted-use reloadable card. You cannot add your own dollars.

How do I register to access my account on the online portal? Registration is easy and takes only a few minutes to complete. Visit **CareSourceFlexCard.com** and indicate that you are a first-time user by clicking on *Register Here* on the Member Login screen. Enter your information exactly as it appears on your CareSource member ID card. You will create a unique username and password for your account. Remember to save your username and password for future access and to be able to place OTC orders. To register, you will need the following:

- CareSource member ID - *enter the entire member ID as it appears on your member ID card*
- Date of birth (e.g., MM/DD/YYYY)
- Current email address
- Current phone number - *enter numbers only (no dashes)*

If you need assistance, please call our Member Advocates line at **1-866-275-3905 (TTY: 711)** Monday – Friday from 8 a.m. to 8 p.m. ET.

What can I do once registered? Once registered, you can log in and access your benefits online, 24/7, and:

- Browse the OTC Benefit Catalog products that are available to you
- Access a digital copy of your OTC Benefit Catalog
- Monitor your available balance while you shop
- Track your order and view your order history
- Manage your account
- Find participating retailers
- And more!

-- Over-The-Counter (OTC) Allowance Questions --

How do I use my OTC Allowance? Your OTC Allowance can be used to purchase eligible OTC items online, by mail, by phone or by visiting a participating retailer. Each convenient option is explained in more detail below:

- 1. Online:** You may place an order online when you log in at **CareSourceFlexCard.com**. Once logged in, you can select the products you wish to order by adding them to the online shopping cart. Once you have selected the items you wish to order, select *View Cart* and follow the on-screen instructions to check out. The funds you have available to spend will be listed on the screen and you can spend up to that amount. Note: you cannot use your OTC Allowance to order online from retailers such as Walmart.com and Amazon.com. You can only order from **CareSourceFlexCard.com**.
- 2. Mail:** You will receive a CareSource OTC benefit catalog in the mail. You can also download a copy at **CareSourceFlexCard.com** or request one by calling **1-866-275-3905 (TTY: 711)**. Select the items you wish to order from the catalog, list them on the order form included in the catalog, and mail the completed order form to:

CareSource OTC Orders
4613 N. University Drive, #586
Coral Springs, FL 33067

If the end of the benefit period is approaching, you can order online or call us if you do not think your order form will be received in time.

- 3. Phone:** You can place an order by phone, Monday – Friday from 8 a.m. to 8 p.m. ET by calling **1-866-275-3905 (TTY: 711)**.
- 4. Visit a participating pharmacy or retailer** to buy eligible OTC items using your FlexCard. Participating retailers and OTC categories can be found under the *Over-The-Counter Benefit* Section of the online portal at **CareSourceFlexCard.com**.

Please note: orders for the benefit period must be placed prior to midnight (Eastern Time) of the last day of the calendar quarter (March 31, June 30, September 30, December 31).

Do I have to pay tax on my OTC orders? No, you do not have to pay tax on your OTC orders.

Do I have to pay Shipping on my OTC orders? No, there is no cost to you for shipping.

How long does it take for my order to get to me? Orders placed online are processed and shipped within 24 hours. If the order is placed on a weekend, it will process and ship on the following business day. Orders are shipped through the best available freight carrier and take an average of 7-10 business days to arrive at your doorstep from the shipment date. Tracking and updates are available at **CareSourceFlexCard.com**.

Is there a limit to how many orders I can place? No, there is no limit on how many orders you place. You will not be allowed to purchase products that exceed your benefit amount for the benefit period.

Can I purchase more than the allotted benefit amount? Your order total may not exceed the benefit amount. Cash, checks, credit cards or money orders are not accepted under this OTC benefit unless you are shopping via a participating retailer. When shopping at a participating retailer, you can use another source of payment such as cash, checks, credit cards or money orders to cover the portion that exceeds the benefit amount.

What happens if I mail in an order on the last day of the benefit period? Your order total will be applied to the benefit period in which the order is received. If you mail your order form on the last day of the calendar quarter (March 31, June 30, September 30, December 31), the order will be applied to your available funds for the following benefit period when the order form is received.

Do OTC Catalog Benefit dollars roll over to the next calendar quarter? Unused benefit dollars will not roll over into the next calendar quarter.

When does my OTC Allowance reset? Your benefit allows for a set amount each benefit period/ calendar quarter, as specified in your Member Guide. The benefit amount does not roll over. You can check your balance online by logging in to **CareSourceFlexCard.com**, on your smart phone using the *myTotal Benefits* app, or by calling **1-866-275-3905 (TTY: 711)**.

Can a family member order for me? Orders may only be placed by you (the member), an authorized advocate verbally approved by you at time of the order, or your authorized representative on file.

Can I share products with my family members or friends? OTC products are intended for member use only to help with a health or medical need. Use of this benefit to order OTC items for anyone other than the member is prohibited.

What happens if an item is damaged during shipment? If an item is damaged during shipment, it will be exchanged or replaced for an identical item at no cost to you. Your new shipment will arrive within 7-10 days from when we are notified. For items shipped by a participating retailer, the policy of that retailer applies.

What happens if I disenroll from my plan? If you disenroll from the plan, the OTC benefit will automatically terminate.

Will items change throughout the year? OTC items available via the catalog and online at **CareSourceFlexCard.com** may change during the year. For the most up-to-date listing of OTC products available, go to **CareSourceFlexCard.com** or call **1-866-275-3905 (TTY: 711)**.

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