



# 2023 FlexCard Benefits Frequently Asked Questions

## Ohio CareSource Dual Advantage™ (HMO D-SNP)

### -- General Questions --

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

- \$375 Quarterly Over-The-Counter (OTC) Allowance
- \$50 Monthly Healthy Food Allowance\*
- \$1,250 Annual Flex Allowance for Dental, Vision and Hearing Services and Accessories

*\*These benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify. Refer to your Evidence of Coverage for more information.*

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 and Healthy Food Allowances, you can use your card to purchase eligible items at participating retailers. A list of eligible product categories and participating retailers is available when you log in at **CareSourceFlexCard.com**. For the annual \$1,250 Flex Allowance, use your CareSource FlexCard when visiting a Dental, Vision and Hearing provider.

**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). Your Healthy Food Allowance\* funds expire at the end of every month and renew at the beginning of the next month. Your Dental, Vision, Hearing Allowance funds expire at the end of each calendar year on December 31.

*\* These benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify. Refer to your Evidence of Coverage for more information.*

**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 future 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](http://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](http://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](http://CareSourceFlexCard.com) may change during the year. For the most up-to-date listing of OTC products available, go to [CareSourceFlexCard.com](http://CareSourceFlexCard.com) or call **1-866-275-3905 (TTY: 711)**.

## -- Healthy Food Allowance Questions --

**How do I use my Healthy Food Allowance?** You qualify for up to \$600 per year for Healthy Food purchases. That's \$50 every month that you can spend in-store on select approved benefit items at participating retailers, like Walmart®, CVS®, Dollar General®, ACME®, and Rite Aid®.

**Where can I use my Healthy Food Allowance?** You can log in at **CareSourceFlexCard.com** or use the *myTotal Benefits* app on your smart phone to find participating retailers based on your location. You can also use the allowance to buy fresh fruit and produce boxes for home delivery from FarmboxRx®. To place a FarmboxRx® order visit **CareSourceFlexCard.com**.

**What can I purchase with my Healthy Food Allowance?** You can purchase eligible Healthy Food items such as fruits and vegetables, whole eggs and egg substitutes, and bottled water. You can log in to your account online at **CareSourceFlexCard.com** or use the *myTotal Benefits* app on your smart phone to view a list of categories of eligible items. You can also use the allowance to buy fresh fruit and produce boxes for home delivery from FarmboxRx®. To place a FarmboxRx® order visit **CareSourceFlexCard.com**.

**Can I purchase more than the allotted benefit amount?** Yes. You can use another source of payment such as cash, checks, credit cards or money orders to cover the difference at a participating retailer.

*\*These benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify. Refer to your Evidence of Coverage for more information.*

**How do I know if I qualify for the special supplemental program for the chronically ill?** To qualify for these benefits, you must meet the following criteria.

***Have one or more of the following chronic conditions:***

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|---|--|
| 1. Obesity: A BMI of 30.0 or higher is considered obese.  | 9. Chronic heart failure                           |
| 2. Musculoskeletal: includes those with arthritis and osteoporosis.   | 10. Dementia                                       |
| 3. Traumatic Injury: severity requires medical attention.   | 11. Diabetes                                       |
| 4. Traumatic Brain Injury (TBI)   | 12. End-stage liver disease                        |
| 5. Sensory Impairment: Hearing Impairment, Vision Impairment, Taste Impairment, Deaf, Blindness, Sensory Processing Disorder. | 13. End-stage renal disease (ESRD)                 |
| 6. Chronic alcohol and other drug dependence  | 14. Severe hematologic disorders                   |
| 7. Autoimmune disorders   | 15. HIV/AIDS                                       |
| 8. Cardiovascular disorders   | 16. Chronic lung disorders                         |
|   | 17. Chronic and disabling mental health conditions |
|   | 18. Neurological disorders                         |
|   | 19. Stroke   |
|   | 20. Cancer   |

*\*Please contact your Care Manager or Member Services to determine eligibility. Call Member Services at 1-833-230-2020 (TTY: 711). We are open 8 a.m. to 8 p.m. Monday through Friday, and from October 1 through March 31 we are open the same hours, seven days a week.*

**Can I share the allowance with my family members or friends?** The Healthy Food Allowance is intended for member use only to help with eligible healthy food items. Use of this allowance towards anyone other than the member is prohibited.

**What happens if I disenroll from my plan?** If you disenroll from the plan, the Healthy Food Allowance will automatically terminate.

## -- Flex Allowance Questions --

**How do I use my Flex Allowance?** You qualify for \$1,250 per year allowance for Dental, Vision and Hearing Services and Accessories. To use this benefit, visit a Dental, Vision or Hearing provider for services. Simply use your CareSource FlexCard to pay for qualifying services. Your current available balance can be viewed when you log in at **CareSourceFlexCard.com**, or the *myTotal Benefits* app on your smart phone. You can also check your balance by calling the CareSource FlexCard Member Advocates line at **1-866-275-3905 (TTY: 711)**.

**What Dental Services can I use my Flex Allowance for?** Your Flex Allowance can be used for but is not limited to comprehensive and preventive dental services such as cleanings, fluoride and exams.

**What Vision Services can I use my Flex Allowance for?** Your Flex Allowance can be used for but is not limited to a routine exam, glasses, frames and contact lenses.

**What Hearing Services can I use my Flex Allowance for?** Your Flex Allowance can be used for but is not limited to routine hearing exams, hearing aid fitting / evaluation, hearing aids, and batteries.

**What do I do if the service provider does not accept the card?** Call us at **1-866-275-3905 (TTY: 711)** or visit **CareSourceFlexCard.com**.

**What do I do if the allowance does not cover the full amount?** If your allowance does not cover the full amount, contact your service provider to submit an alternate payment option. If you have issues, please call **1-866-275-3905 (TTY: 711)** or visit **CareSourceFlexCard.com**.

**Do I have to use a CareSource network provider?** No, you are not restricted to CareSource's network of providers when using your Flex Allowance towards Dental, Vision and Hearing Services.

**What happens if I disenroll from my plan?** If you disenroll from the plan, the Flex Allowance will automatically terminate.

**Can I share the allowance with my family members or friends?** The Flex Allowance is intended for member use only to help with a dental, vision or hearing need. Use of this allowance towards anyone other than the member is prohibited.

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Monday – Friday from 8 a.m. to 8 p.m. ET at **1-866-275-3905 (TTY: 711)**