

## 2025 Flex Benefit Card (OTC, Herbal & Fitness) Frequently Asked Questions (FAQ)

### Background Information

Clever Care includes a Health and Wellness supplemental benefits on all plans for 2025. These benefits include OTC, Herbal, and/or Fitness. Please be sure to refer to the Evidence of Coverage (EOC) for details on the specific benefit.

Plan	Benefit Description (Quarterly Allowance) – NO ROLLOVER
Longevity	\$225 allowance per quarter for over-the-counter (OTC) items, herbal supplements, and fitness activities
Total+	\$200 allowance per quarter for over-the-counter (OTC) items, herbal supplements, and fitness activities
Value	\$50 allowance per quarter for over-the-counter (OTC) items, herbal supplements, and fitness activities

- **Who is our vendor?**
  - Clever Care's flex benefit card vendor is Nations Benefits.
- **Do all Clever Care members have the benefit?**
  - Yes, the supplemental Flex benefit is available to all Clever Care members for 2025.
- **How do members access the benefit?**
  - Members are mailed a Clever Care health and wellness flex benefit card when they initially enroll in the plan. The member must activate the card by calling the phone number on the insert included with the card. Delivery can take 2-3 weeks following enrollment.
- **Will members get a new card if they change plans or leave and re-enroll?**
  - Members do not need a new flex benefit card if they are changing plans.

- **How do members request a new card or replace a lost, stolen or damaged card?**
  - Members should call Clever Care's member service or the number on the back of the card. If the card was stolen, Clever Care will reorder a new one for the member.
- **Does the benefit allowance rollover to the next quarter?**
  - No. The quarterly allowance benefits do not roll over from quarter to quarter. If the member does not use the allowance in the quarter they are received, the member will lose it. A new quarterly amount will be allocated on the first day of the new quarter.
  - Nations Benefits recommends that beneficiaries use up all of their allowance 3 days before the end of each quarter.
- **What types of OTC items can be bought?**
  - Your OTC benefit is a quarterly allowance you can use to purchase non-prescription drugs and everyday health-related items such as vitamins, first aid supplies, pain relievers, and more.
  - There are a variety of OTC items that the member can access. Click on the link to review our catalogs. <https://clevercarehealthplan.com/otc-catalogs/>.
- **Can members use mail-order for herbal supplements?**
  - There are a few herbal supplement vendors that use mail-order:
    - TS Emporium (TSE), Kunbo Inc, and Nam Bac Hang
  - Mail order forms are established for each of the vendors.
  - NationsOTC will be adding a limited set of herbal supplements.
  - There are no shipping costs to the member
  - Order forms for TSE, NBH, and Kunbo can be found on the member portal.
- **How do members check their balance?**
  - Members can view balances through the Nations Benefits App or website. <https://nationsbenefits.com/>.
  - The first time on the site, the member must create their account for balance and transaction tracking.
  - The member will need the following:
    - Name, Member ID, DOB, and create a password.
    - Their Member ID will be their User ID for the portal.

- **How do refunds work?**

- Refunds are attempted to be applied back to the card to their original transaction. If the return was for a prior quarter, the refund will generally not be applied to the current quarter. There may be instances where the original transaction cannot be found, and the refund is applied to the current quarter.

- **Is there a reimbursement process?**

- No. Members must use their card and the NationsBenefits network.

- **How can I manage my OTC Benefit?**

- Clever Care has partnered with NationsBenefits. Register on the MyBenefits portal at <http://CleverCare.NationsBenefits.com>. Your OTC wallet will be displayed once you log in. You may also call NationsBenefits 8am – 8pm local time, at 888-441-5976 (TTY:711).

- **How can the card be used for fitness?**

- The flexible allowance can be used for qualifying activities including:
  - Gym membership - the monthly cost of your single-person gym membership, if it's "standalone" – meaning the primary purpose is to provide exercise equipment and orientation of the facility. Personal trainers are not allowed.
  - General access to a public sports facility – the access fee for using a public swimming pool or tennis court. For golf, only the green fee or the fee for using a public driving range is allowed.
  - Group fitness classes – fee for taking a group exercise class (e.g., tai chi, dance, yoga, or Pilates) with a formal, qualified instructor.
- Private classes or lessons are not allowed. Membership-based facilities, like golf clubs, country clubs, or massage/spas do not qualify even if they include gym access. In addition, the allowance cannot be used for walking/guided tours or paid to a private residence or instructor.

- **How can I purchase eligible OTC items?**

- Shop online at <http://CleverCare.NationsBenefits.com>. All orders placed through NationsBenefits are shipped with two-day delivery at no extra cost.
- Call Nations MEA's 8 am-8 pm local time, at 888-441-5976 and follow the IVR prompts
- Order items using the OTC Product Catalog. You may request a catalog on the MyBenefits Portal or call NationsBenefits at 888-441-5976 (TTY:711).

- **Can I cancel my order placed through Nations?**

- Yes, members can cancel an order any time prior to shipping by calling NationsBenefits at 888-441-5976 (TTY: 711). Members can also cancel an order in the MyBenefits portal within one hour after your order has been placed.