

## 2025 Supplemental Grocery Allowance Benefit Frequently Asked Questions (FAQ)

### Background Information

Clever Care includes a Grocery Allowance supplemental benefits on all plans for 2025. The grocery allowance is available as a filed benefit under the Special Supplemental Benefit for the Chronically Ill (SSBCI) criteria for Longevity and Value. For Total+, the grocery allowance is a filed benefit under the Value-Based Insurance Design (VBID) which requires the beneficiary to have Low-Income Subsidy (LIS). Grocery may also be offered separately as a member reward and incentive. Please make sure to refer to the Evidence of Coverage (EOC) for details on the specific benefit.

Plan	Benefit Description (Monthly Allowance)
<b>Longevity</b>	\$40 per month (no rollover). Must activate the benefit.
<b>Total+</b>	\$125 per month (no rollover). The benefit is automatically activated.
<b>Value</b>	\$25 per month (no rollover). Must activate the benefit.

- **What is our Grocery allowance benefit?**

- Clever Care will offer the allowance listed above for each plan.
- Members in all plans will also get access to groceries for amounts rewarded through the Preventive Care Rewards Program up to \$300 per year. Our Total+ members can be rewarded an additional \$300 per year for the Prescription Drug Adherence Reward Program.

- **Do all Clever Care members request the benefit?**

- No, For Longevity and Value, members must first have a Health Risk Assessment (HRA) submitted before they request SSBCI grocery benefits. Once an HRA is submitted, only members in Longevity and Value should call our Member Services to request the benefit.
- For Total+ members, as long as the beneficiary has any level of Low-Income Subsidy (LIS), they automatically qualify for the grocery benefit under the VBID program.

- **Do members get a separate card?**
  - No, the grocery allowance is made available as a separate allowance on the member's flex benefit card. The grocery amount does not impact the OTC, herbal supplement, or fitness allowance that the member may receive.
- **What grocery stores can the card be used at?**
  - NationsBenefits now provides a larger network of stores like Ralphs, Kroger, Albertsons, Vons, Food-4-Less, Walmart, H Mart, TS Emporium, Trader Joes, Dollar General, Hannam Market World, Greenland Market, Galleria Market, Hankook, Thanh Long, Saigon City, Hoa Binh supermarkets, CVS, Rite Aid, and Walgreens plus many more.
- **What types of items can be bought?**
  - The cards are designed to work only for healthier grocery items like approved produce, beverages, dairy, meat and seafood, deli items, frozen and prepared foods, bakery items, and more. Alcohol and cigarettes are examples of items that are **not** available for purchase.
- **What if there are issues with the card?**
  - The member should call Clever Care Member Service at 833-388-8168.
- **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 Medical ID will be their User ID for the portal.
- **How are members notified if they qualify or don't qualify?**
  - If the member is approved, they will receive a letter from Clever Care. However, if they are denied, they will receive a letter and a phone call from Clever Care.

- **What are the SSBCI qualifying criteria for grocery benefits?**

- For Longevity and Value plans, the member must have 1 chronic condition to meet the Special Supplemental Benefits for the Chronically Ill (SSBCI) criteria to qualify for the grocery allowance.
- The 15 conditions are:
  - Autoimmune disorders
  - Cancer (excluding pre-cancer conditions)
  - Cardiovascular disorders
  - Chronic alcohol or drug dependency
  - Chronic and disabling mental health conditions
  - Chronic heart failure
  - Chronic lung disorders
  - Dementia
  - Diabetes (excluding pre-diabetes)
  - End-stage liver disease
  - End-stage renal disease
  - HIV/AIDS
  - Neurologic disorders
  - Severe hematologic disorders
  - Stroke

- **What are the VBID qualifying criteria for grocery benefits?**

- For Total+, the member must have any level of Low-Income Subsidy (LIS).