

2026 Flex Benefits MasterCard Guide

Background Information

All 2026 plans include a comprehensive Health and Wellness supplemental benefit designed to enhance member well-being beyond standard coverage. Eligible members may access a range of perks, including allowances for over-the-counter (OTC) products, herbal supplements, fitness-related expenses, golf, dental care, vision services, and hearing services. Groceries are also available for members who qualify under the **SSBCI** (Special Supplemental Benefits for the Chronically Ill) program. These benefits support healthier lifestyles, chronic condition management, and improved quality of life. For full details on eligibility, covered items, and benefit limits, please refer to the **Evidence of Coverage (EOC)** for the plan. The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

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Plan	Benefit Description (Quarterly Allowance) With Rollover
Longevity	\$315 allowance per quarter
Value	\$90 allowance per quarter
Total+	\$600 allowance per quarter
Breathe+	

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 2026.

Does the allowance rollover from quarter to quarter?

- Yes, the allowance now rolls over from quarter to quarter; however, it does expire on December 31st.

How do members access the benefit?

- Members are mailed a Clever Care health and wellness flex benefits Mastercard credit 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 contact Member Services at (833) 388-8168 (TTY:711) from 8 am to 8 pm, seven days a week, from October 1 to March 31; and 8 am to 8 pm, weekdays, from April 1 to September 30. or the number on the back of the card. If the card was stolen, Clever Care will reorder a new one for the member.

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. 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.