



Frequently Asked Questions

Get answers to using your CareFirst BlueCross BlueShield Advantage DualPrime (HMO-SNP) Over-The Counter (OTC) and Flex benefits.

Q: How does the Over-the-Counter (OTC) and Flex healthcare prepaid benefit work with my health plan?

A: CareFirst BlueCross BlueShield Advantage DualPrime has partnered with NationsBenefits® to administer the OTC and Flex prepaid card benefit for groceries/utilities. Every DualPrime member qualifies for the \$100 per month OTC benefit allowance regardless of their health condition. You can access this benefit today through NationsBenefits and/or mail order catalog.

To use your \$100 per month allowance benefit on groceries/utilities you must confirm that you have a qualifying health condition. This will allow you to use your \$100 per month allowance on groceries, utilities, and/or OTC orders. This pre paid card gives you easy access to funds that can be used to purchase groceries and/or utilities to personalize your care. It also gives you a simple way to pay for eligible items through NationsBenefits and many retail locations.

Note that this pre paid card will also be used to upload funds for participating in the Healthy Rewards Program. More information on Healthy Rewards Program is included in your Welcome Kit Packet.

Q: What are the health conditions to qualify for grocery and utilities portion of this benefit?

A: Below are the qualifying health conditions you will need to confirm:

- Chronic alcohol and other drug dependencies
- Autoimmune disorders
- Cancer
- Cardiovascular disorders
- Chronic heart failure
- Dementia

- Diabetes
- End-stage renal disease (ESRD)
- Severe hematologic disorders
- HIV/AIDS
- Chronic lung disorders
- Chronic and disabling mental health conditions
- Neurologic disorders/Stroke
- Underweight/Overweight/Obese
- Chronic Physical Disability

Q: How do I confirm my health condition in order to qualify?

A: You will need to self-attest to confirm your chronic condition. Once you receive your prepaid card, you will need to activate the card by calling 844-479-6334 (TTY: 711). When you call, you will be prompted to press a number to indicate you have one of the qualifying conditions. If you have one of the conditions, you will have access to use the healthcare prepaid card within 2 business days.

Q: How do I use my monthly allowance towards Over-the-Counter (OTC) benefit?

A: As a reminder, you can use up to \$100 a month towards OTC mail order products.

The plan's catalog for OTC items is available online at carefirstmddsnp.com. Simply go to the website and click on the Find a *Medication/Pharmacy* tab. Click on *Over-The-Counter Drugs* on the left side of the screen to view and/or download a copy of the OTC catalog.

If you want to order a catalog, please contact Member Services at 844-386-6762 (TTY users should call 711). You can place your order either through mail, online at dualprime.nationsbenefits.com or over the phone by calling 844-479-6334 (TTY: 711).

Q: How do I activate my card?

A: You have three convenient ways to activate your card:



Scan this QR code with your mobile device to get started.



Log in to your personalized MyBenefits portal at dualprime.nationsbenefits.com/activate.



Call 844-479-6334 (TTY: 711.)

Member Experience Advisors are available 8:00 am through 8:00 pm EST, 7 days per week. Language support services are available free of charge.

Q: I am currently a member, will I get a new card?

A: No, please keep your card every year you are a member with us. This will make sure you can continue to use the card monthly without waiting for a new one.

Q: I am a new member, when will I get a new card?

A: Once you are processed as a plan member you will receive a card within a few weeks. New members during AEP (Annual Election Period) will receive cards in the first week of January.

Q: How does my card work?

A: You can use your card to pay for groceries and utilities. The funds will be taken directly from your program allowance. Your card cannot be used at an ATM or for cash back when making a purchase. Your card cannot be used to purchase alcohol, tobacco, or firearms.

Q: How can I check my card balance?

A: You can check your card balance at dualprime.nationsbenefits.com. You can also call 844-479-6334 (TTY: 711) for cardholder transaction information.

Q: Where can I see what's eligible for purchase?

A: You can see what's eligible for purchase by visiting dualprime.nationsbenefits.com.

Please keep in mind:

- Product availability and price may vary by retailer
- This card is not a credit card or a gift card
- Cash cannot be obtained using this card

Q: How can I use my card?

A: You can use your card to:

- Order online at dualprime.nationsbenefits.com or by calling 844-479-6334 (TTY: 711)

- Shop at many locations, including large retailers such as Walmart, Target, Giant, Safeway, Food Lion, and more or use to pay your utilities online or over the phone.
- When ordering online through NationsBenefits, you can apply your available balance to your order total and track order status in real-time. You will also receive home delivery at no additional cost.*

Q: What if there is not enough money in my account to cover the entire purchase?

A: If the purchase amount is more than the available funds on your card, you will need to pay the balance with another form of payment.

Q: What if my card is lost or stolen?

A: If your card is lost or stolen, or if you need additional cardholder information, call 844-479-6334 (TTY: 711). Member experience advisor are available 8:00 am through 8:00 pm EST, 7 days per week.

* While this specific feature is available for free, certain other transaction fees, costs, terms, and conditions are associated with the use of this card. For more details, see the Cardholder Agreement by visiting DualPrime.NationsBenefits.com/CardHolderAgreement.

©2024 NationsBenefits, LLC. and NationsOTC, LLC. NationsOTC is a registered trademark of NationsOTC, LLC. All other marks are the property of their respective owners.

CareFirst BlueCross BlueShield Medicare Advantage is an HMO-SNP Plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends on contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage DSNP Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.