



SELECT HEALTH MEDICARE MEMBER NEWSLETTER

WINTER / SPRING 2025

{ Discover how you can maximize your benefits and stay informed with important Select Health Medicare updates. }



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Get to Know Your Flex Card

The Benefits Mastercard® Prepaid Card, or Flex Card, is your access point for a variety of different benefits, including:

- Wellness Your Way + Over-the-Counter (OTC) or Active Your Way + OTC benefit
- Healthy Living Rewards
- Healthy grocery (or grocery + utility) benefit

Only available for members on Select Health Medicare + Kroger (HMO) or Select Health Medicare Dual (HMO-DSNP) plans with a qualifying chronic condition.
- Flex Your Way balance

Only available for members on Select Health Medicare Flex (HMO) plans.

For more information about your Flex Card, visit selecthealth.org/medicare/wellness/flexible-benefits to watch a plan-specific educational video. It will cover topics such as:

- How to access your account and check your balances and expiration dates
- Which stores and services are approved for use with your Flex Card
- How to use the card at checkout

Take advantage of these resources to fully understand and use your benefits.

Not every benefit is available on every plan. Check your *Evidence of Coverage* for specific details about your Select Health Medicare plan.

Scan to learn more.



Flex Card Q&A

HOW DO I PAY FOR THINGS WITH MY CARD?

To use your Flex Card at an approved retail location, simply swipe it when paying for approved items or wellness services. Your card will automatically use the funds from the appropriate purse.

HOW DO I KNOW WHERE I CAN USE MY FLEX CARD?

You can use your Flex Card at any approved retail location. To find one near you, visit selecthealth.nationsbenefits.com, log in to the Benefits Pro App, or call NationsBenefits at **833-878-0232 (TTY: 711)**.

Remember that your card cannot be used at the pharmacy counter. Make sure to use your card at the main store check-out registers.

DO I PICK “CREDIT” OR “DEBIT” WHEN PROMPTED DURING TRANSACTIONS?

Your card does not have a PIN, so always choose “credit” when prompted. If you select “debit,” your transaction will be declined.

WHAT IF MY ACCOUNT HAS INSUFFICIENT MONEY TO COVER THE ENTIRE PURCHASE?

If the purchase amount is more than the available funds on your Flex Card, you must pay the remaining balance with another form of payment.

WHAT DO I DO IF MY CARD DECLINES?

If your card declines, call NationsBenefits at **833-878-0232 (TTY: 711)** and provide your date of purchase of the item(s), and a

Member Experience Advisor will help research the reason for your declined transaction.

DO MY UNUSED BENEFIT AMOUNTS ROLL OVER?

Unused monthly spending allowances do not roll over to the next month, and yearly allowances do not roll over to the next year. We encourage members to manage their monthly and annual spending allowances. All amounts are removed if you elect to disenroll from your plan.

HOW DO I MANAGE MY CARD?

Visit selecthealth.nationsbenefits.com or download the Benefits Pro App to access your account. Once logged in, you can easily:

- Activate or manage your Flex Card
- Review your purse balances and expiration dates
- Check for eligible over-the-counter (OTC) products
- Order OTC products through NationsOTC
- Search for approved retail locations
- Track OTC orders and transaction history
- Request a Wellness Your Way or OTC reimbursement

For more information or help with your Flex Card, call NationsBenefits at **833-878-0232 (TTY: 711)**. NationsBenefits Member Experience Advisors are available 8:00 a.m. to 8:00 p.m. local time.

Stay Healthy All Year with a Care Checklist

It's important to take proactive steps to maintain your health. Here's a handy checklist to help you get started:

- **Select a Primary Care Provider (PCP):** Having a trusted primary care provider is crucial for managing your health. You can find an in-network PCP or update your current provider by logging in to your Select Health account, visiting selecthealth.org/find-care, or by calling our Member Advocates at **800-515-2220 (TTY: 711)**. Member Advocates will even help you schedule your first appointment.
- **Schedule Your Annual Wellness Visit:** This visit is an opportunity to discuss your health goals and preventive care needs with your Primary Care Provider. It can be scheduled together with your annual routine physical, which you'll earn Healthy Living Rewards for completing. Visit selecthealth.org/medicare/wellness/preventive-care for more information on covered preventive care services.
- **Earn Healthy Living Rewards:** By completing the appropriate preventive care screenings, visits, and vaccinations, you can earn rewards while taking care of your health. To see a full list of qualifying preventive activities, reference your Member Guide or visit selecthealth.org/medicare/wellness/healthy-living.

- **Set Up 100-Day Prescriptions:** Intermountain Home Delivery offers a convenient way to manage your medications with 100-day prescriptions. To enroll online, visit intermountainrx.org or call **855-779-3960 (TTY: 711)**.

Kroger member tip – As a Select Health Medicare + Kroger (HMO) member, you get a monthly grocery allowance for healthy groceries at Kroger stores. While you're there, fill your prescriptions at the Kroger pharmacy for lower copays on many every day medications. Enjoy the convenience of grocery shopping and picking up your medications at the same time, saving you money on both.

Colorado member tip – Colorado members can use UHealth Pharmacy. Their retail pharmacies are conveniently located near hospitals or clinics. For more information, visit uhealth.org/services/pharmacy or call **877-398-0598 (TTY: 711)**.

- **Set Up Your Online Select Health Account:** Review claims, manage healthcare expenses, and stay on top of your health with your online account. Visit selecthealth.org/medicare and select "Member Login" on the top right of the screen.

Prescription Tips to Save Money

KROGER PHARMACY

If you're a Select Health Medicare + Kroger (HMO) member, using a Kroger store pharmacy to fill prescriptions means you pay a lower copay on every day medications.

HOME DELIVERY

Home delivery is a convenient way to get the medications you take every day for a lower copay. It saves you time, money, and trips to the pharmacy by providing 90-day medication supplies with no-cost shipping.

RX SAVINGS SOLUTIONS

Rx Savings Solutions is an easy-to-use, comprehensive online prescription tool that can help you spend less money on your prescriptions. It will automatically alert you if you are paying too much for your medication and identify other ways to get the same treatment for less money.

Log in to your Select Health account at selecthealth.org/rxsavings to enroll and start saving.

MY ADVOCATE

Select Health has partnered with My Advocate, a service that can help you apply for Medicare Savings Programs. They help people save on their Part B Premiums and prescription drug costs. To learn more about how My Advocate can help you, call **844-794-2296 (TTY: 711)**.





We Want Your Feedback

Each year, from March to June, the Centers for Medicare & Medicaid Services (CMS) surveys a sample of Medicare plan members. This survey asks questions about your experience with Select Health plans, including understanding your benefits, interactions with customer service, and how quickly you have been able to schedule an appointment or receive care from a doctor. Member responses to this survey impact our CMS Star Rating for the next plan year.

If you are chosen to participate, you may be asked to complete the survey by email, mail, or phone. Your input is vital to help us deliver the best experience possible. Please take the opportunity to provide your feedback if selected.



Stay Connected with Select Health

Staying connected with Select Health is easy. Here are a few ways to ensure you're always in the loop:

- **Set Up Your Online Select Health Account:** Manage your healthcare, review claims, and more. Visit selecthealth.org/medicare and select "Register" in the top right corner to create your account, or select "Member Login" to log in.

- **Select your Communication Preferences:** Decide how you want to receive communications (email, phone, mail, etc.) within your Select Health account.
- **Share Your Feedback:** We value your input! You can call us, email talktous@selecthealth.org, or participate in surveys sent by Select Health or an affiliate company.

By staying connected, you can make the most of your Select Health Medicare plan and ensure your voice is heard.

National Coverage Determination Updates

The Centers for Medicare & Medicaid Services (CMS) make changes to the services that are covered by Medicare. These changes are updated via National Coverage Determinations (NCDs). The following NCDs have been finalized in the past 12 months.

ALLOGENIC HEMATOPOIETIC STEM CELL TRANSPLANTATION (HSCT) FOR MYELODYSPLASTIC SYNDROMES (MDS)

Effective March 6, 2024, CMS issued a final decision to expand Medicare coverage for

allogeneic hematopoietic stem cell transplant using bone marrow, peripheral blood or umbilical cord blood stem cell products for Medicare patients with MDS who have prognostic risk scores of:

- ≥ 1.5 (Intermediate-2 or high) using the International Prognostic Scoring System (IPSS), or
- ≥ 4.5 (high or very high) using the International Prognostic Scoring System - Revised (IPSS-R), or
- ≥ 0.5 (high or very high) using the Molecular International Prognostic Scoring System (IPSS-M).

To learn more, see: [cms.gov/medicare/coverage/determination-process](https://www.cms.gov/medicare/coverage/determination-process).



Disclaimers

Select Health is an HMO, PPO, SNP plan sponsor with a Medicare contract. Enrollment in Select Health Medicare depends on contract renewal.

The benefits mentioned are part of a special supplemental program for chronically ill enrollees. Eligible chronic conditions include diabetes, hypertension, musculoskeletal disorders, lung disorders, and cancer, as well as other conditions not listed. Eligibility for the benefits is not based solely on your condition and all eligibility requirements must be met before the benefits are provided. For details, please contact us.

Select Health obeys federal civil rights laws. We do not treat you differently because of your race, color, ethnic background or where you come from, age, disability, sex, religion, creed, language, social class, sexual orientation, gender identity or expression, and/or veteran status.

This information is available for free in other languages and alternate formats by contacting Select Health Medicare: **855-442-9900 (TTY: 711)** / Select Health: **800-538-5038**.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, 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.



**Select
Health**

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IMPORTANT SELECT HEALTH
MEDICARE INFORMATION

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