

Aetna Medicare Extra Benefits Card



Reminder: If a member has an activated Aetna Medicare Extra Benefits Card in 2023, they should keep their card for 2024. Their 2024 benefits will be loaded onto their existing card. There is no need to reactivate their existing card for the 2024 plan year.

What members can get

In 2024, members will have “wallets” that hold allowances for their spending options. Wallet allowances on D-SNP plans are monthly with roll over and on Value Plus (LIS) plans are quarterly without roll over.

Plans have the Extra Supports Wallet and select D-SNP plans also have the Dental, Vision, Hearing Wallet loaded to their Extra Benefits Card.

Wallets are offered to all members on D-SNP plans. Wallets on Value Plus (LIS) plans are offered to members that receive LIS status (Extra Help) from CMS (no care management or clinical intervention is required).

Here’s what the wallets cover.

Extra Supports Wallet
What’s covered:

- Food
- OTC*
- Personal care items
- Pet care supplies
- Transportation
- Utilities
- Rent/Mortgage Assistance

Dental, Vision, Hearing Wallet
What’s covered:

- Dental
- Vision
- Hearing services
- Dental fillings
- Extractions and implants
- Crowns and dentures
- Hearing aids and exams
- Annual eye exams
- Eyeglass frames and lenses
- Contact lenses
- Prescription sunglasses

Plans	Extra Supports Wallet Included
D-SNP Assure Flex Plans	✓
D-SNP Assure Plans	✓
Value Plus (LIS) Plans*	✓

Plans	Dental Vision Hearing Wallet Included
D-SNP Assure Flex Plans	
D-SNP Assure Plans	✓
Value Plus (LIS) Plans*	


*OTC items are only included in the Extra Supports Wallet for D-SNPs. Value Plus (LIS) plans have OTC through OTCHS

Plan list

State	Plan Name	Contract	Extra Supports Wallet	Dental Vision Hearing Wallet
D-SNP Assure Flex Plans – allowances roll over each month				
NC	Aetna Medicare Assure Flex Plan (HMO D-SNP)	H3146-018	\$320 monthly allowance	
SC	Aetna Medicare Assure Flex Plan (HMO D-SNP)	H3146-019	\$285 monthly allowance	
D-SNP Assure Plans – allowances roll over each month				
NC	Aetna Medicare Assure Plan (HMO D-SNP)	H3146-002	\$165 monthly allowance	\$1,000 annual allowance
NC	Aetna Medicare Assure Plan (HMO D-SNP)	H3146-003	\$230 monthly allowance	\$1,000 annual allowance
NC	Aetna Medicare Assure Plan (HMO D-SNP)	H3146-008	\$185 monthly allowance	\$1,000 annual allowance
NC	Aetna Medicare Assure Plan (HMO D-SNP)	H3146-009	\$240 monthly allowance	\$1,000 annual allowance
NC	Aetna Medicare Assure Plan (HMO D-SNP)	H3146-015	\$170 monthly allowance	\$1,000 annual allowance
SC	Aetna Medicare Assure Plan (HMO D-SNP)	H3146-016	\$185 monthly allowance	\$1,000 annual allowance
SC	Aetna Medicare Assure Plan (HMO D-SNP)	H3146-017	\$135 monthly allowance	\$1,000 annual allowance
LIS Plans – allowances do not roll over				
NC	Aetna Medicare Value Plus Plan (HMO)	H3146-006	\$180 quarterly allowance	
NC	Aetna Medicare Value Plus Plan (PPO)	H5521-169	\$150 quarterly allowance	
SC	Aetna Medicare Value Plus Plan (HMO)	H3146-011	\$120 quarterly allowance	
TN	Aetna Medicare Value Plus Plan (HMO)	H3146-012	\$180 quarterly allowance	
TN	Aetna Medicare Value Plus Plan (HMO)	H3146-013	\$120 quarterly allowance	


 **Extra Supports Wallet**

New for 2024!

 **Healthy foods:** Members can pay for approved healthy foods in select retail stores or through NationsBenefits® by phone or online. Here are some examples of eligible healthy foods:

- Beans and legumes
- Dairy
- Fresh, frozen or canned fruits and vegetables
- Grains such as bread and pasta
- Meat and seafood
- Nutrition shakes/bars
- Pantry staples like flour and spices
- Soups
- Water


Cannot be used to purchase tobacco, alcohol, candy, soda or chips.

 **Over-the-counter (OTC) items:** OTC health and wellness items in select retail stores or through NationsBenefits® by phone or online. Here are some examples of eligible OTC items:


- Dental care supplies like toothbrushes, denture adhesive, toothpaste and floss
- Cold and flu remedies
- Eye and ear care items
- First aid supplies
- Pain relievers
- Sunscreen
- Vitamins and minerals

For a list of other approved OTC items, see the NationsBenefits® OTC catalog.

OTC items are only included in the Extra Supports Wallet for D-SNPs, Value Plus (LIS) plans have OTC through OTCHS.

 **Personal care items:** Members can pay for approved personal care items in select retail stores or through NationsBenefits® by phone or online. Here are some examples of eligible personal care items:

- Soap
- Shampoo
- Paper towels
- Toilet paper
- Tissues
- Cleaning products
- Laundry detergent
- Dish soap
- Garbage bags

 **Pet care supplies:** Members can pay for approved pet care supplies in select retail stores or through NationsBenefits® by phone or online. Here are some examples of eligible pet care supplies:


- Pet food and treats
- Pet toys
- Grooming kits
- Flea and tick shampoo
- Feeding bowls
- Pet beds/carriers
- Waste bags

The card must be used at an in-network retailer. It can't be used at pet retailers like PetSmart, Petco or Chewy, or at veterinarian offices.

 **Transportation:** Members can pay for transportation needs with their card. Here are some eligible transportation examples:


- Taxis
- Ride share services like Lyft and Uber
- Gas at the pump
- Public transportation like the bus or subway

Transportation vendor must accept Mastercard®. To purchase gas, the card must be swiped at the gas pump. It won't work inside a gas station's convenience store if the member tries to pay at the register.

 **Utilities:** Members can pay for certain household or personal utility bills with their card. They'll need to pay the utility company directly. And they cannot use it to set up automatic monthly bill pay. Here are some examples of eligible utility bills:

- Electricity
- Heating oil
- Natural gas
- Water
- Trash
- Sewer
- Internet
- Cell phone

Bills do not have to be in the member's name. The utility company must accept Mastercard®.

 **Rent/mortgage assistance:** Members can pay their rent or mortgage with the card. If they pay directly, the payee must accept Mastercard®. Members can also pay upfront and request reimbursement. Here's how each option works.

Paying directly: If rent or mortgage payments are processed using a compatible payment system, the member will be able to pay online or by phone. They cannot set up automatic monthly bill pay.


Requesting reimbursement: Members can request reimbursement for rent and mortgage payments. They must submit their receipt or proof of payment through the NationsBenefits® online portal or by mail. Here's how the process works:

- Receipt and/or proof of payment is submitted to NationsBenefits®.
- Documents are reviewed by NationsBenefits® within 30 days.
- Reimbursement is processed and sent as a check
- If the member is reimbursed with a check, the approved amount will be removed from their Extra Supports Wallet.

The card cannot be used at payment centers. Members cannot be reimbursed for Sect 8, RAFT or other subsidized assistance for rent.

 **Dental, Vision, Hearing Wallet**

All members in the plan will receive this benefit with \$1,000 annual allowance

 The Dental, Vision, Hearing Wallet is an annual allowance that members can use to help pay for out-of-pocket costs for plan-covered dental, vision and hearing services. This is in addition to their core supplemental dental, vision and hearing benefit. Here are some examples of eligible Dental, Vision, Hearing services:

- Dental fillings
- Extractions and implants
- Crowns and dentures
- Hearing aids and exams
- Annual eye exams
- Eyeglass frames and lenses
- Contact lenses
- Prescription sunglasses

Use at providers who accept Mastercard® and whose primary business is dental, vision or hearing. While members can use this allowance with an out-of-network provider, they should take advantage of their underlying benefit and in-network rates. *Card cannot be used for teeth whitening or cosmetic procedures.*

Participating retail network

To use the card at a retail location, the member must shop at approved in-store locations. Members can use the card in person at participating retail stores to buy healthy foods, over-the-counter items, personal care items, and pet care supplies.

Retailers are added to the network throughout the year. Participating retail stores include:

- Albertsons companies
- CVS® stores (excluding CVS Pharmacy locations inside Target stores)
- Food Lion
- Giant Eagle
- Kroger companies
- Rite Aid
- Schnucks
- Walgreens
- Walmart (in-store only)

Online shopping is only available at [Aetna.NationsBenefits.com](https://www.aetna.com/nationsbenefits) or on the BenefitsPRO app. Members can also call NationsBenefits at **1-877-204-1817 (TTY: 711)** to place an order. NationsBenefits® offers free two-day shipping to anywhere in the United States.

The card won't work for things like:

- Curbside orders
- Delivery to home or store
- Pickup in-store
- [Walmart.com](https://www.walmart.com) or other retailer websites

How to use and manage the card



Reminder: If a member has an activated Aetna Medicare Extra Benefits Card in 2023, they should keep their card for 2024. Their 2024 benefits will be loaded onto their existing card. There is no need to reactivate their existing card for the 2024 plan year.

Here's an overview of how the Extra Benefits Card works



Activation

New members need to activate their card before they can use it. They can activate online at [Aetna.NationsBenefits.com](https://www.aetna.com/nationsbenefits) or by calling NationsBenefits® at 1-877-205-8005 (TTY: 711).



Always select “credit”

The Extra Benefits Card **doesn't use a PIN**. So, the member will **always need to select “credit”** when they swipe the card. Members must use the card at an in-network retailer or at an approved provider or service that accepts Mastercard®.

Members can manage their card through NationsBenefits® in three key ways:



By phone

Members can call NationsBenefits® at 1-877-1827 (TTY: 711). They can get help by phone with:

- Card activation
- Benefit amounts and balances
- Participating stores and eligible items
- Delivery of eligible items ordered by phone
- Questions about the card



Online

Members can visit [Aetna.NationsBenefits.com](https://www.aetna.com/nationsbenefits) to manage their card. Here are some of the things they can find online:

- Card activation
- Benefit amounts and balances
- Participating stores and eligible items
- Online ordering



BenefitsPRO App

Members can download the BenefitsPRO app to manage their card. Here are some of the things they can find in the app:

- Benefit amounts and balances
- Participating retail stores and eligible items
- Online ordering

Aetna Medicare Extra Benefits Card FAQs

Answers to members' Frequently Asked Questions (FAQs)

Q: When using my card, do I select debit or credit at checkout?

A: When using your Extra Benefits Card, select **credit** at checkout.

Q: Is there a limit on the number of transactions I can make with my card each month or quarter?

A: No, there is no limit on the number of transactions.

Q: Will the card cover sales tax?

A: Yes, the card will cover sales tax, unless the total purchase amount is more than the benefit amount. Any remaining balance can be paid separately with another form of payment.

Q: Can I check out with approved and unapproved items?

A: Yes. Use your Extra Benefits Card first to pay for approved items. The store's register (determined by point-of-sale technology) will only let the card cover approved items. Then, you can pay for other items with another form of payment.

Q: Can I access all participating retailers, or just those in my state/service area?

A: You can access retailers outside of your state or service area and you can use your card on vacation or when traveling. However, you still must use network retailers only. To find a participating store nearby, enter your ZIP code in the store finder tool at [Aetna.NationsBenefits.com](https://www.aetna.com/nationsbenefits) or on the BenefitsPRO App.

Q: Can I use my card with other food assistance or food stamp programs?

A: Yes. If a member has a Healthy Foods Wallet or Extra Supports Wallet, the card can be used in conjunction with other food assistance or food stamp programs. It can also be used along with other coupons or store discounts.

Q: Can I pay my utility bill at a grocery store?

A: No. You cannot use your card to pay utilities at a grocery store, pharmacy, etc. You can only pay utility bills directly to the participating utility company.

Q: Can I use my card to pay for utilities or rental payments that are under another person's name?

A: Yes, you can use your card to make a payment if the utility or rental bill is in the name of a spouse, relative or caretaker who you are living with. The utility or rental bill does not have to be in your name.