



## Explore what you can do with your Aetna® Medicare Payment Card

Your plan offers a simple way to pay for eligible medical expenses and select over-the-counter (OTC) items

Thank you for being an Aetna member. Your health and well-being are our top priority. That's why your plan includes the Aetna Medicare Payment Card\* with access to the Medical Expense and Over-the-counter (OTC) Wallets. It's designed to help with qualifying purchases to support your health.

### Your card is how you access your Medical Expense and OTC Wallets

Below are frequently asked questions to answer any questions you may have. Still need help? You can always speak to an Aetna Member Services representative for more help. Just call the number on your payment card.

### Frequently asked questions (FAQs)

#### Why am I receiving the Aetna Medicare Payment Card?

Your Medicare Advantage plan includes an Aetna Medicare Payment Card.

#### The card includes the following spending wallets:



**Over-the-Counter (OTC) Wallet with a quarterly allowance to pay for plan-approved OTC health and wellness items**



**Medical Expense Wallet with a quarterly allowance to pay for eligible out-of-pocket medical expenses**

#### PayFlex® is becoming Inspira Financial in 2024.

Your card will still work as normal, but when you log in to **PayFlex.com**, you will automatically be redirected to **InspiraFinancial.com**.

You can also download the Inspira Financial mobile app to manage your card and keep track of your balance on the go.

You will get more information about this transition sent to you soon.

## Frequently asked questions (FAQs)

### Is my Aetna® Medicare Payment Card\* a credit card?

Your card acts similar to a prepaid card or gift card. Each time you use your allowance to pay for eligible products and services,\*\* we'll subtract the amount of your purchase from the available amount of your quarterly allowance. When paying with your card, be sure to select "credit" so you will not need to enter a PIN.

### How does the quarterly allowance work?

The allowances are loaded to the payment card on the first day of each calendar quarter. These start in January, April, July and October. Be sure to use the full benefit amounts each quarter.

Any unused allowance amounts will not roll over into the following quarter. If your plan starts in the middle of a quarter, your allowance will be available the first day of the month that your plan is active. Then, it will continue on the quarterly schedule listed above. For example, if your plan starts in February, your first quarterly allowance will be available on February 1. Then, your next allowance will be available on April 1.

### How do I use my Aetna Medicare Payment Card?



**For OTC purchases**, you can use the card at CVS® retail locations (excluding CVS locations inside Target and Schnucks stores). Be sure to select credit as the payment type. You don't need a PIN. You may also purchase eligible OTC items through the online mail-order process or by phone.\*\*\*



**For medical expenses**, you can use the card at any provider that accepts Mastercard®. You can pay for copays or cost shares for plan-approved medical services or additional visits for a plan-approved medical service.

### Does the used allowance on my payment card need to be reported as income?

No, there is no need to report any of the used allowance on your Aetna Medicare Payment Card as income. Your payment card is an included benefit of the Medicare Advantage plan and isn't considered income.

### Can I submit payment receipts for manual reimbursement?

If you do not have your Aetna Medicare Payment Card at the time of payment, you may be able to get reimbursed. Please visit your member portal for more information on how to submit a reimbursement request. Or call a payment card representative by using the number on your card.

Note: As of January 20, 2024, members who are going to **PayFlex.com** to log in to their online account will be redirected from **PayFlex.com** to **InspiraFinancial.com**.

### Can I replace my card if it is lost, damaged or stolen?

If you lose your payment card, damage it or if it's stolen, call us at **1-888-879-9280 (TTY: 711)**.

### How do I activate my Aetna Medicare Payment Card?

Call **1-877-261-9951 (TTY: 711)** to activate your card. Be sure to have your Aetna Medicare member ID available. You'll need it to activate your payment card. Once activated, your payment card is ready to use.



**Note:** If you make more than three attempts to activate your Aetna Medicare Payment Card, you'll be locked out of the system. You'll need to wait 24 hours to try again. Or you can call PayFlex (becoming Inspira Financial) at **1-888-879-9280 (TTY: 711)** for help.

## Frequently asked questions (FAQs)

### What if my card doesn't work or is declined?

Your card may not be activated. To activate your card, call **1-877-261-9951 (TTY: 711)**.



#### For OTC purchases:

Your OTC items may not be Medicare or plan-approved. If your card is declined or the transaction won't process, call the number on your card. If you need to pay out-of-pocket for your eligible items, you can submit a reimbursement form by logging into your member portal. You will be reimbursed up to your available allowance amount.



#### For medical expense purchases:

- The charge may be ineligible under your plan.
- The provider may not accept Mastercard®.
- You may not have enough funds available to cover your medical expense. If your charge is over your available allowance amount, ask your provider to swipe for just the available amount. You can pay the difference with an alternative form of payment.

### Helpful reminders when submitting payments for manual reimbursement:



#### Remember to save your receipts.

You must submit a copy of your detailed receipt or itemized statement with your manual reimbursement request.



#### You have 60 days after the end of each quarter to submit a reimbursement request.

Here is the reimbursement filing deadline schedule:

- **May 30 is the first quarter (January – March) deadline.**
- **August 29 is the second quarter (April – June) deadline.**
- **November 29 is the third quarter (July – September) deadline.**
- **March 1 is the fourth quarter (October – December) deadline.**

Reimbursements apply to the quarter in which the **purchase was made**.

For example: if you buy an OTC item in February and submit your receipt for reimbursement in April, your reimbursement will come from your remaining first quarter allowance.

You can only get reimbursed for up to the amount you had left in that quarter's wallet. Your allowance does not roll over and you cannot combine two quarters' allowances when reimbursing a purchase. Reimbursement will only be allowed when you've paid for an approved item or service and you have an available allowance for the requested amount.

Reimbursement for plan-approved OTC items is only allowed when the Aetna® Medicare Payment Card\* doesn't work at the time of purchase.



## OVER-THE-COUNTER (OTC) WALLET FAQs

### How do I find out which OTC items I can use my card for?

You can find an approved category list in the OTC Health Solutions (OTCHS) catalog at [AetnaMedicare.com/MyOTC](https://www.aetna.com/OTCHS/MyOTC) or on your payment card member portal. You can also use the Eligible Expense Scanner found in your payment card app. It lets you scan items while you're in the CVS store to see if they're approved under your OTC benefit.

Note: As of January 20, 2024, members will automatically be redirected from [PayFlex.com](https://www.payflex.com) to [InspiraFinancial.com](https://www.inspira.com) and a new **Inspira Financial app** will be available for download.

### How often are funds added to my card?

On the first day of each quarter, (January 1, April 1, July 1, October 1) your OTC Wallet allowance will be added to your card.

### Can I make online purchases?

You can buy plan-approved OTC items by visiting [CVS.com/OTCHS/MyOrder](https://www.cvs.com/OTCHS/MyOrder) and logging in with your Aetna member ID and email address. You cannot pay out of pocket for the difference above your allowance when placing online orders.

### Can I order OTC items by phone?

You can order with a representative by calling **1-833-331-1573 (TTY: 711)** Monday – Friday, 9 AM – 8 PM local time. You can also order 24 hours a day, 7 days a week using the automated phone ordering system. You will need to have your Aetna member ID card and catalog to place the order.

### Can I use coupons or other discounts for my OTC purchases?

Yes, you can use coupons and other discounts, and buy items at lowest advertised prices, with your Aetna® Medicare Payment Card\* when you are at a CVS retail store in person. Coupons or other discounts don't apply to mail-order purchases.

### How will I be able to tell which items I can buy in person at a CVS retail store with my OTC allowance?

You can buy plan-approved OTC items that are in the approved category list. Some exclusions may apply. You can also use the Eligible Expense Scanner found in your payment card app. It lets you scan items while you're in the CVS store to see if they're approved under your OTC benefit.

### How do I scan bar codes on OTC items with the mobile app when I'm at a CVS retail store?

After you log in to your payment card mobile app, look for the Eligible Expense Scanner on the home page. Or tap HELP to access the Eligible Expense Scanner.

### Is there a return policy for mail-order purchases?

Due to the personal nature of the products, **no returns or exchanges are allowed on mail-order items**. If you haven't received your order or if you received a defective or damaged item, please call OTC Health Solutions® within 30 days after receiving your order. We will ship a replacement for the same item. If your item is not in stock, an item of similar or greater value may be substituted.

### Can I get reimbursed for plan-approved OTC items that I bought using my own form of payment?

Yes, but only for certain situations where your Aetna Medicare Payment Card didn't work while you were in a CVS retail store. If you try to use your payment card in a CVS retail store and the card doesn't work, you can submit a reimbursement form for the plan-approved items you bought. You'll be reimbursed for your plan-approved purchased items if you have an available OTC balance. Visit your member portal for more details.



## MEDICAL EXPENSE WALLET FAQs

### What medical services can I pay for using my Aetna® Medicare Payment Card?

You can use your card to pay for out-of-pocket medical expenses. That includes cost shares or copays for plan covered medical services such as:

- Physician visits
- Lab work
- Vision and hearing exams

You can also use the allowance to pay for more visits for a plan-covered service that has a visit limit.

For example, if your plan covers 12 physical therapy visits and you receive a 13<sup>th</sup> visit, you may use this allowance to pay for the cost of the additional visit. The card cannot be used to pay for prescriptions, routine dental visits, eyewear, hearing aids or any service provided outside of the United States or its territories.

Your Evidence of Coverage (EOC) will have more detailed information.

### Does my Aetna Medicare Payment Card\* benefit work toward my Aetna Medicare Advantage plan's maximum out-of-pocket cost for the year?

Using this benefit for medical cost share payments affects your maximum out-of-pocket cost for the year the same as other health care payments you make. Your Aetna Medicare Payment Card allowance used for medical cost share will go toward your maximum out-of-pocket cost.

For example, if your plan has a \$1,000 maximum out-of-pocket cost, and you use \$100 from the allowance on your Aetna Medicare Payment Card to pay your medical cost share for a service, the remaining out-of-pocket maximum for the year would be \$900.

When you have a visit limit for a service, and you use your card to pay for extra visits, those payments won't be deducted from your maximum-out-of-pocket balance.

For example, if your plan has a \$1,000 maximum out-of-pocket cost and covers 12 physical therapy visits, and you use \$100 from the allowance on your Aetna Medicare Payment Card to pay for a 13<sup>th</sup> visit, the \$100 you paid for the extra visit won't impact your remaining out of pocket for the year. It will remain at \$1,000.

### Do I need to save my receipts?

Yes, please save receipts for Medical Expense Wallet purchases. We may ask you to provide the receipt to confirm the service is eligible.

### What do I do if I forget my Aetna Medicare Payment Card when I receive my medical service?

If you don't have your Aetna Medicare Payment Card at the time of your visit, you can pay your medical cost share with any payment method accepted by the provider\*\*\*\*. Then, you can request reimbursement by submitting a reimbursement form. You can see more information about reimbursements, including reimbursement forms, on your payment card website.

### Can I get reimbursed for medical services that I paid for using my own form of payment?

You may submit for a manual reimbursement for the medical cost share you paid in the following situations:

- You haven't received your card yet, but your plan is active.
- You have lost your card and haven't received your new card.
- You received a medical service and forgot to bring your card or forgot to present it at time of payment.
- There was an issue when you swiped your card at the doctor's office, but you were using your card for an approved service.

## How to activate your Aetna® Medicare Payment Card

**1**

Call **1-877-261-9951 (TTY: 711)**. You can call 24 hours a day, 7 days a week. **Have your Aetna Medicare Payment Card and Member ID handy.**

**2**

Follow the prompts to activate your card using the automated system.

**3**

You may be given a PIN when activating your card, but you will not need it for most transactions. Like many prepaid/gift cards, **you will need to select “credit” when checking out** (So you won't need to enter a PIN).

If you can't activate the card using the automated system, or if you get locked out because of multiple attempts, you can call a payment card representative for help at **1-888-879-9280 (TTY: 711)**. You can call 24 hours a day, 7 days a week.



\*See cardholder materials for details. By using the Card, you agree to the Cardholder Agreement sent with the Card. PayFlex, Aetna and its agents are not connected with or endorsed by the U.S. Government or the federal Medicare program. This Card is issued by UMB Bank n.a., pursuant to license by Mastercard International. Card usage restrictions apply.

\*\*See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations, and conditions of coverage. Plan features and availability may vary by service area.

\*\*\*Your over-the-counter (OTC) benefit allows for you to make health-related purchases while in a CVS® retail store. You will also have options to order by phone, or online with this same benefit. You may make mail-order purchases online for your OTC items at [CVS.com/OTCHS/MyOrder](https://www.CVS.com/OTCHS/MyOrder) or by calling 1-833-331-1573 (TTY: 711) Monday – Friday, 9 AM – 8 PM local time. Excludes CVS Pharmacy® within Target or Schnuck locations.

\*\*\*\*Providers excluded from federally funded health programs are not covered by this card. This card cannot be used with a provider, such as your physician as an example, if this provider is excluded from participation in Medicare, Medicaid, or another federally funded program or has been suspended or disbarred from Medicare, Medicaid or from receiving federal funds. Please verify this with your provider as they are obligated to disclose this. Please contact Member Services at the number on your card for more information on excluded providers.

You may use your card to pay for medical plan covered services. Routine dental care is not covered. Therefore, the card will decline if you use it at the dentist's office. Dental visits are only covered in very limited circumstances for a medical reason. If you go to the dentist's office and receive services which you believe should be covered because they are medical in nature, you may submit a reimbursement form.

Aetna and CVS Pharmacy® are part of the CVS Health® family of companies.