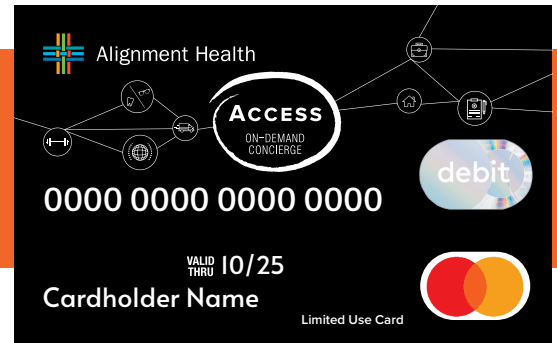




Alignment
Health



Accessing Your Benefits

As part of the **ACCESS On-Demand Concierge Card**, a Benefits Mastercard® Prepaid Card program, you will receive a card that works at eligible locations. This year, Alignment Health offers a new Flex Allowance wallet that gives you the freedom to spend on routine Dental, Vision, Hearing, Acupuncture, and Chiropractic services. This is in addition to the Over-the-Counter (OTC), Grocery, or Healthy Rewards that are current benefit options.

You can shop at participating retail or provider locations, online through **NationsOTC.com/Alignment**, or via the NationsOTC mobile app. Benefit amounts vary by plan. You can refer to your Evidence of Coverage (EOC), found on the Member Forms and Resources page at **alignmenthealthplan.com**, for each plan's spending allowance and details.

YOUR CARD ALLOWANCES ARE SPLIT ACROSS DIFFERENT WALLETS



Over-the-Counter (OTC)*

Members can use their card to buy eligible OTC items like:

- Pain relief medicine
- Ear care
- Mineral supplements
- Toothbrushes and toothpaste
- Digestive aids
- Stomach remedies
- First-aid supplies
- Foot treatments
- And more

Members can visit a local retailer, or shop online at **NationsOTC.com/Alignment**.



Grocery†

Members can also purchase eligible grocery items like:

- Canned fruits and vegetables
- Cooking oils
- Soups
- Canned meats
- Dairy products
- And more

Members can visit a local retailer, or shop online at **NationsOTC.com/Alignment**.



Healthy Rewards

Members can use their card to buy eligible healthy rewards like:

- Household products
- Skin care products
- Eligible grocery items
- Vitamins
- Eligible OTC items
- And more

Members can visit a local retailer, or shop online at **NationsOTC.com/Alignment**.

Please Note: Select plans have a monthly gas & utilities benefit to expense everyday utility bills.
Product Exclusions Include: Alcohol, tobacco, and gift cards.

Through the Flex wallet, you have the flexibility to use this allowance to cover expenses for five different types of professional healthcare services and the purchase of health-related products, all in one wallet.



Dental

Dental services with dentists, orthodontists, and includes supplies. This wallet can be used for services that aren't typically covered by a dental benefit, such as cosmetic services.



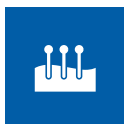
Vision

Vision services with optometrists, ophthalmologists, and opticians for services such as eye exams. This also includes supplies, such as eyeglasses, sunglasses, contact lenses, and other vision products.



Hearing

Hearing services at audiologists for test exams. Includes hearing aids and other supplies.



Acupuncture

Acupuncture services with acupuncturists.



Chiropractic

Chiropractic services with chiropractors.

FREQUENTLY ASKED QUESTIONS:

Q. Can I use my entire Flex Allowance on one service, such as Dental services, or are there restrictions on how I use it?

A. You can decide what services you want to use for your Flex wallet.

Q. Can I use the Flex wallet to purchase, for example, supplements at an acupuncturist? Or just for covered medical services?

A. You can use the Flex wallet for supplements and other supplies or products that are not typically covered medical services.

Q. If a provider sends me a bill after my visit, can I pay for it with my Flex wallet?

A. Yes, the Flex wallet can be used at qualifying locations where Mastercard is accepted.

Q. Can I check my Flex wallet balance on the same app/website as my other wallets?

A. Yes, it will also show your transaction history.

Q. When does my Flex wallet expire?

A. Your Flex Allowance expires at the end of the calendar year (December 31).

Q. Are my Flex and other wallets all on the ACCESS On-Demand Concierge Card?

A. Yes, all wallets are on one card.

Q. Can I use my Flex wallet at hearing or vision providers in retail stores?

A. Providers in retail stores often have not set up their own business license but instead are part of the retail store. The Flex wallet is not likely to be successful with providers who practice in retail stores.

Q. How do I find out if a provider is eligible for the Flex wallet?

A. To find out if a provider is eligible for the Flex wallet, please call NationsBenefits[®] at **1-844-286-2857 (TTY: 711)**. Hours of operations are 24 hours per day, 7 days per week.

Q. If I receive services with a provider at a retail store or hospital and they are not eligible for the Flex wallet, can I be reimbursed?

A. You will need to keep the receipts and bills from the services to receive alternative forms of reimbursement. Please call NationsBenefits at **1-844-286-2857 (TTY: 711)**. Hours of operations are 24 hours per day, 7 days per week.

Q. When does my quarterly OTC wallet expire?

A. OTC allowances expire at the end of each calendar quarter (March 31, June 30, September 30, and December 31). Any remaining balance does not roll over.

Q. When does my monthly Grocery wallet expire?

A. Grocery allowances are only good during the calendar month they were issued. Any remaining balance does not roll over.

Q. When does my Healthy Rewards expire?

A. Healthy Rewards expire at the end of the calendar year. Any remaining balance does not roll over.

1-833-242-2223 (TTY: 711)

members.alignmenthealthplan.com

The ACCESS On-Demand Concierge team is here to help 24 hours per day, 7 days per week.



Flex Allowances must be used for qualified services at Plan approved locations only and are subject to review.

*Benefits vary by plan.

Medicare approved Alignment Health to provide these enhanced benefits and lower copayments as part of the Value-Based Insurance Design program. This program lets Medicare try new ways to improve Medicare Advantage plans. Members may be eligible for these enhanced benefits and lower copayments based on socioeconomic status or chronic health conditions.

Alignment Health Plan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Benefits vary by plan. Members should check their Evidence of Coverage (EOC) or call the 24/7 ACCESS On-Demand Concierge at 1-833-242-2223, TTY 711, for more information about their specific plan benefits. This information is not a complete description of benefits. Call 1-888-979-2247 (TTY: 711), 8 a.m. - 8 p.m. Monday through Friday, for more information.

†The benefits mentioned are a part of a special supplemental program for the chronically ill. Not all members qualify.

‡Plans may supplement or exclusively offer coverage through the FLEX Allowance benefit. FLEX Allowance dollars may be applied towards any dental service or routine vision, hearing, acupuncture, and/or chiropractic services. FLEX Allowances vary by plan. Additional information regarding the FLEX Allowance benefit may be accessed by referencing the EOC or by calling NationsBenefits at 1-844-286-2857 (TTY: 711), 24 per day, 7 days per week.

The Benefits Mastercard® Prepaid Card branded as ACCESS On-Demand Concierge Card is issued by Pathward, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. This is a benefits card which, at the request of Pathward, can only be used at certain Mastercard merchants participating in this program, and will be authorized for qualified purchases only as set forth in your Pathward card agreement. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Valid only in the U.S. No cash access. Other languages are available upon request.

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