

How to Use Your OTC + Flex Card

1. No Activation Needed.

For your convenience, your OTC + Flex Card will arrive activated and ready to use. If you already have a card, it's ready to use in 2026 automatically.

2. Account Setup:

To make it easy to track your balance and access information about your OTC and Flex benefits, please set up an account on **mybenefitcenter.com**.

3. Account Balance:

Make sure to check your account balance often by calling 1-833-684-8472 (TTY: 711) or by going to **mybenefitscenter.com**.

4. Making Purchases:

When making eligible OTC purchases, pick the OTC card option at checkout or tell the cashier you are making the purchase with your OTC card. For Flex benefits, select the credit card option.

If you have not yet gone through the attestation process to confirm your eligibility for the Elderplan expanded OTC benefit,* simply scan the QR code with your phone's camera or go to your browser at **elderplan.org/otc-form**. You'll learn right away if you qualify.



*Eligibility is determined by whether you have a chronic condition associated with SSBCI benefit (expanded OTC). Examples of SSBCI conditions include but are not limited to cardiovascular disorders, diabetes, arthritis, chronic lung disorders, and chronic kidney disease. There are other eligible conditions not listed. Standards may vary for this benefit.

This card is issued by Sutton Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners.

H3347_EP18120_C



1-800-353-3765
[TTY: 711]
8 a.m. – 8 p.m., 7 days a week

For more information, visit
www.elderplan.org/card



**About your 2026
OTC + Flex Card**
One card. Two great benefits.

Elderplan Extra Help (HMO-POS)



Elderplan is pleased to provide our members with one simple card to access both your expanded OTC benefit and Flex spending benefit. The combined Elderplan OTC + Flex Card offers a convenient way to use your plan benefits for a variety of purchases, both in-person and online, as well as to help cover specific out-of-pocket costs you might incur.

A few simple reminders to keep in mind when using your **OTC card**

- You must use your full OTC balance by the end of each quarter or you will lose any unused funds.
Reminder! Please make sure your OTC card was properly charged by checking the bottom of the receipt for your remaining OTC balance for the quarter before you leave the register.
- Always have an alternative form of payment available when making purchases with your OTC card. That's because if your OTC balance does not cover your purchase, you are responsible for paying the difference.
- You may incur card transaction fees, which may be applied to your OTC benefit.
- Your OTC benefit allowance is reloaded the first day of each quarter.
Quarter 1: January 1 – March 31
Quarter 2: April 1 – June 30
Quarter 3: July 1 – September 30
Quarter 4: October 1 – December 31



What your **OTC benefit** covers

Eligible members have the freedom to use this card toward any of the below products or services throughout the benefit/calendar year. Your benefit is **\$140 every quarter**. You can even split dollars across the following:

- **Healthy Foods and Fresh Produce***
You can shop for healthy foods and fresh produce in person or online. To find a list of eligible items visit mybenefitscenter.com. To find participating retailers, click on the "locations" tab.
- **Health-related items**
You can shop for health-related items in person or online. To find a list of eligible items visit mybenefitscenter.com. To find participating retailers, click on the "locations" tab.
- **Home-Delivered Meals***
To find participating retailers visit mybenefitscenter.com and click on the "locations" tab.

What your **Flex benefit** covers

Use your Flex Card for out-of-pocket dental, hearing, vision, and fitness expenses. Your benefit is **\$450 annually**. These dollars are in addition to the benefits you already receive from Elderplan. You can use your Flex Card at any provider that accepts Visa.

-  **Dental:** Use your dental benefit first and then use your Flex Card to help pay any out-of-pocket costs at both in and out-of-network providers.
 - Use toward dental implants, dentures, denture repairs and realignments, tooth extractions, root canals, bridges, crowns, periodontal work and more.
-  **Fitness:** Use your **Silver&Fit** membership first, and then take your fitness routine to the next level with our Flex Card. Use it to upgrade your membership, book private training sessions, or join a neighborhood gym or studio that isn't in the **Silver&Fit** network.
-  **Vision:** Use your \$200 annual Elderplan vision benefit at any in-network provider first, and then use your Flex Card toward any remaining balance.
 - Use toward contact lenses, eyeglasses, progressive and transition lenses, prescription sunglasses and more.
-  **Hearing services:** Use your Elderplan hearing aid benefit of \$500 every 3 years for one ear first at any in-network provider and then use your Flex Card toward any remaining balance.
 - Use toward hearing aids, hearing aid batteries, hearing aid repairs and more.

A few simple reminders to keep in mind when using your **Flex Card**

- Remember your Flex Card is not a substitute for your Elderplan coverage.
- Check your Flex Card balance before making a transaction. That way you'll know how much you can charge on your Flex Card and how much you need to charge to another form of payment.
- Always have an alternative form of payment available when making purchases with your Flex Card. That's because if your Flex Card balance does not cover your purchase, you are responsible for paying the difference.
- You must use your Flex Card balance by the end of the benefit year, or you will lose any unused funds.
- Your OTC benefit allowance is separate from your Flex benefit allowance. Allowances are not transferable.

