

## 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](https://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](https://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](https://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.

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Leading the way to great care.<sup>SM</sup>

1-877-891-6447  
[TTY: 711]

8 a.m. – 8 p.m., 7 days a week

For more information, visit  
[www.elderplan.org/card](https://www.elderplan.org/card)



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

Elderplan Plus Long-Term Care  
(HMO-POS D-SNP)



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

- **NEW!** Your OTC balance rolls over each quarter but expires at the end of the year. You must use your full OTC balance by the end of the year 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.
- Check with your landlord/mortgage company to make sure they accept Visa. Your OTC Card can pay for Rent/Mortgage only if Visa is accepted. Elderplan will not perform manual paper reimbursements for member who pay for Rent/Mortgage out-of-pocket. If your OTC balance does not cover your Rent/Mortgage, you are responsible for paying the difference.
- For Community Rides,\* select the "credit" option.
- 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 **\$950 every quarter**. You can even split dollars across the following:

- **Community Rides\*** Your expanded OTC benefit now covers transportation to visit family and friends, grocery stores, places of worship, and even bingo at your favorite senior center. You can use it on ride share apps like *Uber* or *Lyft*, public transportation such as buses or trains, and other modes of transportation that support your daily activities.
- **Rent/Mortgage Assistance\*** You can use the OTC card allowance toward your rent, mortgage and Homeowner Association (HOA) fees at the place where you live, but not for someone else. To make a payment, simply provide your landlord or mortgage company with your OTC card information, and the funds will be deducted from your OTC account.
- **Cell Phone, Internet, and Utility Bill Payment\*** You can use your OTC card toward your internet, cell phone, and utility bills at any in-store or online retailers that accept VISA.
- **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](https://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](https://mybenefitscenter.com). To find participating retailers, click on the "locations" tab.
- **Home-Delivered Meals\*** To find participating retailers visit [mybenefitscenter.com](https://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 **\$500 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: NEW!** 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 \$600 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 \$2,500 every year for both ears combined 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.

