



# How to administer the new Medicare Advantage (MA) spending account card Flex Allowance

## MA spending account card Flex Allowance

### What is the Flex Allowance?

A new offering on select 2023 Medicare Advantage (MA) plans is the Dental/Vision/Hearing Flex Allowance. These plans feature a Humana Spending Account Card (image below) which includes a Flexible Allowance to be used toward dental, vision and hearing **out-of-pocket expenses that are covered under the patient's MA plan**. For this reason, it is necessary that your office submit the claim to Humana first. Do not take payment from the card until the claim is submitted and processed.

When using the flex allowance on the spending account card, **the dental insurance benefit (DENxxx) should be applied first** (by submitting a claim to Humana) followed by the flex allowance secondarily used for out-of-pocket expenses for 2023 MSB covered services.

### Here is an example:

If a patient has covered fillings with their provider billing their Mandatory Supplemental Benefit DENxxx for those fillings, hits their annual max of \$1,000, the patient can use their flex allowance to pay toward the remaining out-of-pocket balance. Patients can use their flex allowance at participating providers who accept Visa and whose primary business is dental, vision or hearing.

The covered services can be found on the 2023 DENxxx descriptions located in the Dental Office Handbook on [Humana.com/sb](https://www.humana.com/sb).



(Note: Members on certain co-branded Humana-USAA Honors Plans featuring flex allowance will receive a USAA Health Flex card instead of the Humana Spending Account Card.)

### Questions?

Providers: Call Provider Customer Service at 800-833-2223.

Patients: Call the customer service number on the back of the flex allowance spending account card.