



Humana Spending Account Card – Frequently Asked Questions

Thank you for choosing Humana for your Medicare coverage! Whether your plan includes a Healthy Options, Over-the-Counter (OTC) or Flex allowance, you'll now access your benefits through the Humana Spending Account Card.

Here are some tips to help you get started.

When will I receive my new card?

Once your Humana plan becomes active, we'll send you a new Humana Spending Account Card in the mail. If you're already a Humana member with a plan that includes an allowance, this new card will replace any existing card you may have used in the past. You must activate your new card before you can use it.

How do I activate my Spending Account Card?

You can do this online at [Healthy Benefits +™](#), Healthy Benefits+™ App or by calling 855-256-4620 (TTY: 711) and entering your 16-digit card number.

What should I do with my old allowance card?

Your old card(s) will no longer work and can be disposed of once your new card is activated. Any current allowances will transfer automatically to your new Humana Spending Account Card.

My Spending Account Card isn't working. What should I do?

If you switched to a new Humana plan, your new plan may have different benefits from your old plan. Please log into your [MyHumana](#) account to verify if you should be receiving an allowance before using your card.

I received a Humana Spending Account Card in the mail, but I'm no longer eligible for the benefits. Can I still use my card?

No. Humana Spending Account cards were mailed based on member eligibility at the time of mailing. If you became ineligible after the card was mailed, you are not able to use the card.

My plan includes a Healthy Options allowance. What can I buy with it?

Your Healthy Options allowance helps eligible Humana Medicare Advantage plan members pay for essential living expenses like eligible groceries, over-the-counter (OTC) products, utilities, rent, pet care and more. View a more [detailed list of eligible items](#).

Can I use my Spending Account Card for provider copays?

If you have Flex allowance, your card can be used toward out-of-pocket costs, including copays, for only dental, vision or hearing services. The dental, vision, or hearing provider must accept Visa. The Healthy Options and Over-the-Counter allowances can only be used for eligible items at participating retailers.

I purchased some approved items before I received my card. Can Humana reimburse me for those purchases?

The Humana Spending Account card can only be used at the point of sale. If you still have your receipt and the items were purchased from a participating retailer, you could ask the retailer if they are willing to process a refund. You can then repurchase the items using your Spending Account Card.

How can I find retailers who will accept my card?

Not all retailers participate in the Healthy Options, OTC and/or Flex allowance programs. Please visit the [Store Finder](#) to find participating retailers in your ZIP Code.

A retailer denied my purchase. What can I do?

Although a denial may happen for many reasons, including technical difficulties at check out, check the following list to address other issues that may be affecting your card use:

- Confirm that you activated your 2023 Humana Spending Account card
- Old allowance cards will no longer work, so be sure you're shopping with your new Spending Account Card
- Visit the [Healthy Benefits Plus website](#) to confirm that you're still eligible for the allowance
- Confirm that the items you're trying to purchase are [eligible items](#) under your Healthy Options allowance.
- Make sure the retailer is participating in Humana's Healthy Options program by visiting the [Store Finder](#)

Is a PIN required at checkout?

Your card is not a credit card but may be entered as credit to check out. If prompted, your PIN is the last 4 digits of your card number. You can use the card as either as debit and enter your PIN, or as credit and bypass the PIN.

If a return is completed in the store, when will my Spending Account Card be credited?

- Immediately. Members should check their receipt from the refund to verify that funds are returned to their card. Refunds must be used within 30 days of the refund. Although regular allowance funds expire based on the allowance and plan, the refund balance is available for 30 days before expiring.

- Follow the retail store's return policy.

Why did my allowance amount change?

Humana reviews plan details like benefits and member costs every year with the goal of providing a benefits package to meet your needs. Your allowance may be affected by these plan updates.

If I have allowance benefits added or removed during the plan year, will I get a new Humana Spending Account card?

You will not receive a new card. Your current card will be updated automatically.

How can I check my balance?

Your total allowance will be noted on the mailer you receive with your Spending Account Card. At any point during the plan year, you can check your balance in the following ways:

- Visit the [Healthy Benefits Plus](#) website
- Call the phone number on the back of your Humana Spending Account card
- Call the Healthy Benefits Plus member help line at 855-396-0691 (TTY: 711)

Have more questions?

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