



Frequently Asked Questions

Get answers about using your CareFirst BlueCross BlueShield Advantage Essential and Complete (PPO) Healthcare Prepaid Card for Healthy Rewards and Over-The-Counter (OTC) Benefit.

How does the Over-The-Counter (OTC) benefit work?

You can use your quarterly allowance for OTC items through mail order only (no need to use this card).

Please visit carefirst.com/medicareadvantage to view a list of available items or to download a copy of the OTC catalog. Click on “Resources” at the top of the page. Next, hover over the “Medicare Advantage Resources,” section and click on “Plan Documents and Medical Forms.”

If you want to order a catalog, please contact Member Services at 844-386-6762 (TTY users should call 711). You can place your order either through mail, online at carefirst.nationsbenefits.com or over the phone by calling 844-479-6334 (TTY: 711). Member Experience Advisors are available 8 a.m.–8 p.m. local time 7 days a week. Language support services are available free of charge.

Healthy Rewards overview

Members can earn \$20 to \$50 reward dollars during the plan year through completing specific health and wellness screenings and exams through the Healthy Rewards Program.

Please make sure to keep this card in a safe place, as each time you earn a healthy reward funds will be added to this card. To learn more about the program, please visit carefirst.com/medicareadvantage under the *Plan Documents and Forms* tab.

Your card cannot be used at an ATM or for cash back when making a purchase. Your card cannot be used to purchase alcohol, tobacco, or firearms.

Cards for new members

Once you complete your first Healthy Reward screening/test you we will send out your prepaid card. The card should be received and loaded within a month of completing a screening/test.

Checking your card balance

You can check your card balance at carefirst.nationsbenefits.com. You can also call 844-479-6334 (TTY: 711) for cardholder transaction information.

List of items eligible for purchase

You can see what's eligible for purchase by visiting carefirst.nationsbenefits.com.

Please keep in mind:

- Product availability and price may vary by retailer
- This card is not a credit card or a gift card
- Cash cannot be obtained using this card

Where to use your card

You can use your card to:

- Order online at carefirst.nationsbenefits.com or by calling 844-479-6334 (TTY: 711)
- Shop at many locations, including large retailers such as Walmart, Target, Giant, Safeway, Food Lion, and more or use to pay your utilities online or over the phone.
- When ordering online through NationsBenefits, you can apply your available balance to your order total and track order status in real-time. You will also receive home delivery at no additional cost.*

Activate your card

You have three convenient ways to activate your card:



Scan this QR code with your mobile device to get started.



Log in to your personalized MyBenefits portal at CareFirst.NationsBenefits.com/activate.



Call 844-479-6334 (TTY: 711).

Cards for new plan members



Once you're processed as a plan member, you'll receive a card within a few weeks. New members during AEP (Annual Election Period) will receive cards by the second week of January.

Low card balance

If the purchase amount is more than the available funds on your card, you will need to pay the balance with another form of payment.

Lost or stolen cards

If your card is lost or stolen, or if you need additional cardholder information, call 844-479-6334 (TTY: 711). Member Experience Advisors are available 8 a.m.–8 p.m. EST, 7 days a week.

I am currently a member, will I get a new card every year?

Please keep your card every year you are a member with us. This will make sure you can continue to use the card monthly without waiting for a new one.



* While this specific feature is available for free, certain other transaction fees, costs, terms, and conditions are associated with the use of this card. For more details, see the Cardholder Agreement by visiting carefirst.nationsbenefits.com/cardholderagreement.

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