

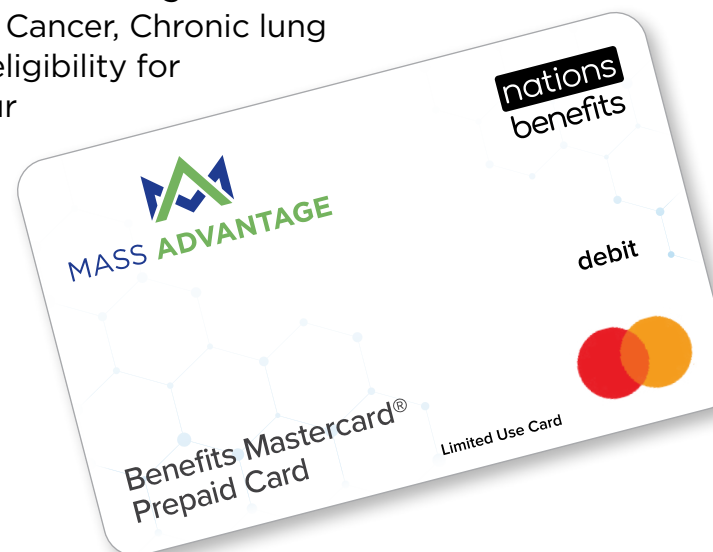
MASS ADVANTAGE PREPAID BENEFIT CARD GUIDE

Your Prepaid Benefit Card is offered through NationsBenefits. Your annual benefit “allowance” is based on which plan you are enrolled in.

Benefit	Basic (HMO)	Plus (HMO)	Premiere (PPO)	Extra (PPO)
Wellness Allowance	\$600	\$700	\$400	\$775
Homemaking Allowance	\$500	\$1,000	Not Included	
Parking Allowance+	\$50	\$50	Not Included	\$50
Healthy Groceries Allowance+	Not Included			\$75 per quarter

How you can use your Prepaid Benefit Card depends on the allowance and transaction type. The Prepaid Benefit Card cannot be used for copays, deductibles and/or coinsurance.

+The Parking and Healthy Groceries Allowance are part of a supplemental program designed for individuals with chronic illnesses. A few eligible conditions include Cardiovascular disorders, Diabetes, Cancer, Chronic lung disorders and Chronic Heart Failure. Please note that eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met and attested to before the benefit is provided. For detailed information about additional eligible conditions or benefit information, please review your Evidence of Coverage or contact the Member Navigators.



HOW TO TAP INTO YOUR BENEFITS!

The first step is to activate your Prepaid Benefit Card by calling into NationsBenefits or activating through the NationsBenefits member portal. If you already have a Prepaid Benefit Card as an existing member from prior years, you will maintain the same Prepaid Benefit Card for 2025. If you need to request a replacement card, you can contact NationsBenefits, request through your NationsBenefits member portal, or call our Member Navigators to assist.

See below table that outlines how you can use your Prepaid Benefit Card depending on your benefit allowances.

Allowance	Purchase Category	Requirements
Wellness	Fitness Facilities	Pay for fees associated with fitness facilities like Anytime Fitness, Crunch Fitness, Planet Fitness, and more*.
	Online Fitness Vendors	Pay for fees associated with online fitness vendors* like Bold.
	Fitness Accessories	Pay for fitness accessories purchased exclusively from NationsBenefits by calling in to order or order online via your NationsBenefits member portal .
	Weight Management	Pay for memberships fees at Weight Watchers.
	Mindfulness	Pay for subscriptions for mental health and mindful applications such as Calm and Headspace.
	Eyewear Costs	Pay for eyewear costs at retail stores like Walmart Vision Center, Visionworks, and more*; online at stores like Glasses USA or Eye Buy Direct, and more*; or through eyewear purchases through your local vision provider*.
	Hearing Aid Costs	Pay for hearing aid costs purchased through your NationsBenefits hearing provider.
Homemaking	Homemaking Services	Pay for costs of support services through plan approved vendors**.
Parking+	Parking Costs	Pay for the costs of parking* in Worcester County.
Healthy Groceries+	Healthy Groceries	Pay for the costs of groceries at Shaw's, Star Market, Stop & Shop or Walmart. This is a limited retail network at this time. You can also purchase groceries through NationsBenefits to be shipped directly to your home by calling to order or order online via your NationsBenefits member portal .

*If you have an issue using your Prepaid Benefit Card at specific locations that you feel should be covered, please contact one of our Member Navigators for assistance. Member Navigators can be reached at (844) 483-1444 (TTY 711) 8am - 5pm, Monday - Friday.

Current vendors that have been approved for use for the Homemaking Allowance are the following: **Abby Homecare Solutions, Advanced Home Care, Always Best Care Senior Services, Elder Services of Worcester Area, Elderwood Home Care, Home Instead, LifePath, Tri-Valley, and Visiting Angels. Please Note: Some of the homemaking services approved locations are service area specific, please reference their respective websites to better understand if you live within their service area. If you have an organization that you would like to see added to the list of approved vendors, please reach out to the Member Navigators to request. In addition, some groups may conduct assessments to determine specific needs. During these assessments, please inform the vendor that you are part of Mass Advantage and would like to use your Prepaid Benefit Card to cover costs of services up to your allowance.

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