

Get ready to FLEX your Medicare

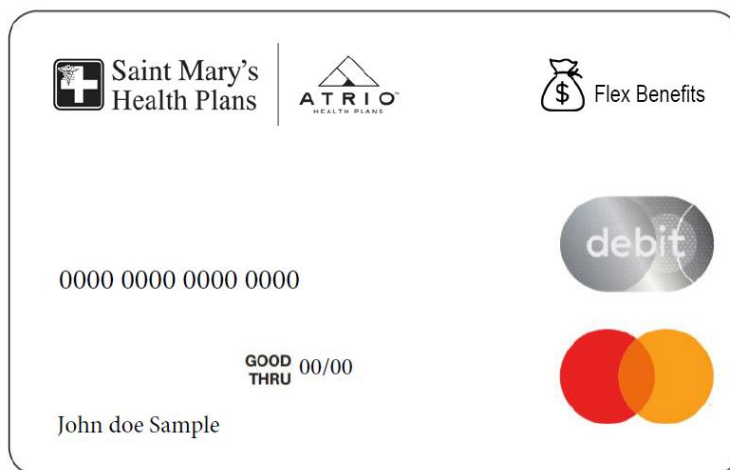
Congratulations! **Beginning January 1, 2023 (or as of your effective date with our plan, whichever is later), you can begin using your new Flex Card** - a quick and convenient way to get your Saint Mary's ATRIO Medicare Advantage plan benefits. Your preloaded Flex Card gives you freedom, flexibility, and a cash allowance to:

- 1. Pay for preventive and comprehensive dental services from any dentist you choose**
- 2. Pay for over the counter (OTC) items at retail network stores such as CVS, Walgreens, and Walmart**
- 3. Pay membership fees at your gym or fitness center**

Much like using a debit card from your bank, just pay using your Flex Card, up to your plan allowance amounts for each benefit. It's the easy way to pay for healthcare expenses without the requirement of cash up-front or submitting receipts for approval and reimbursement.

To view your allowance amounts and check balances through-out the year, visit the '*Flex Portal*' from our website at saintmarysatrio.com/extra-benefits.

CARD INSTRUCTIONS are on the following page.



Flex Card gives you the ultimate in Medicare Advantage freedom. Fast, Easy & Automatic!



STEP 1: Sign your Card(s)

- Your Card is ready to go. No activation is needed. You will have full access to your Flex Card allowances beginning on your plan effective date. If you wish to obtain a PIN for your card, please call 1-866-898-9795.
- Be sure to sign the back of your Card.
- Your flex card funds are deposited per your plan schedule. To check funds and balances, to report a lost card, or request a replacement card, please call the flex card customer service at **1-800-371-2119** (TTY 711) or visit the '*Flex Portal*' on our website at saintmarysatrio.com/extra-benefits.
- Do not throw your Card out at the end of the plan year. It will be reloaded with the new plan year election.

STEP 2: Use your Card for qualified benefits only.

- Flex Card must be used for dental expenses, gym membership fees and over the counter (OTC) items (either online, via a mail-in form, or at a retail network store like CVS, Walgreens, and Walmart).
- Enter your card number on "Amount Due" dental statements.

STEP 3: Save all itemized receipts

- You may be contacted by your Plan Administrator to submit receipts to verify that expenses comply with IRS rules.

STEP 4: Check your account balances often

- Check your balance via the website or phone number on the back of your Card.
- Make sure you have sufficient funds in your account to cover your expenses.

