

Corporate Office 1555 N. RiverCenter Dr. Ste. 206 Milwaukee, WI 53212

www.iCareHealthPlan.org

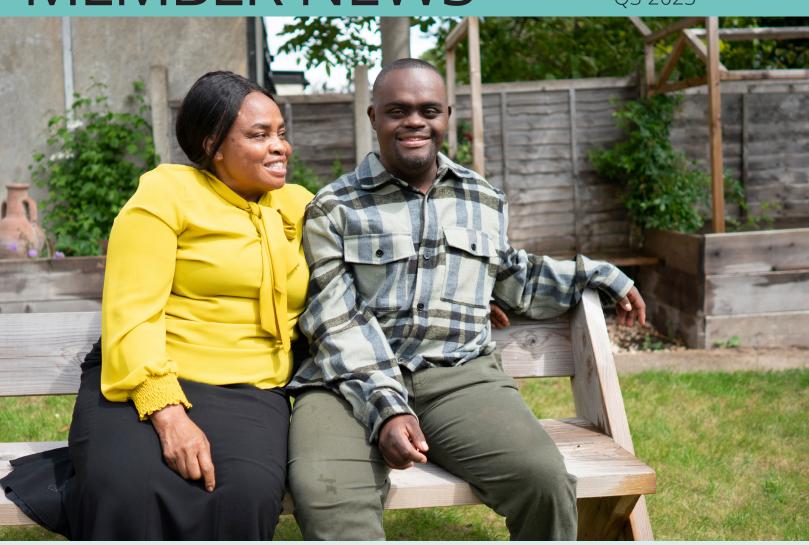
Customer Service:

1-800-777-4376 (TTY: 711)

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iCare Family Care Partnership (HMO D-SNP) MEMBER NEWS

Q3 2023



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Advance Directives

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, if you want to, you can:

- » Fill out a written form to give someone the legal authority to make medical decisions for you if you ever become unable to make decisions for yourself.
- » Give your doctors written instructions about how you want them to handle your medical care if you become unable to make decisions for yourself.

The legal documents that you can use to give your directions in advance in these situations are called "Advance Directives." There are several types of advance directives and different names for them. Documents called "Living Will" and "Power of Attorney for Health Care" are examples of advance directives. If you would like more information on advance directives, please let your *i*Care Care Team.

*i*Care Family Care Partnership Medicare members have access to an online advance care planning resource through our Wellness and Health Care Planning (WHP) benefit. Five Wishes can help you create an advance directive where the elements of a living will, medical power of attorney, do not attempt resuscitation, and an organ donation form are combined.

To get started, visit www.iCareHealthPlan.org, click on "Family Care Partnership" then on the "Five Wishes" button at the top of the page. You can also call your Care Coach or Customer Service at 1-800-777-4376 (TTY: 711). Your online advance care plan will be available to you and your designated medical providers 24 hours a day, seven days a week. You can add information at any time as your health status or wishes change.

Remember, it is your choice whether you want to fill out an advance directive (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether you have signed an advance directive.

Read more about advance directives in your 2023 Evidence of Coverage or EOC. The EOC is on the *i*Care web site, or you can call Customer Service to request a hard copy at 1-800-777-4376. Or ask your Care Coach to mail you a copy of our Advance Directives brochure.

iCare Supports Members Connection to their Community

*i*Care actively supports members to be as engaged as they would like to be in the community. Community connections/civic engagement can look different to everyone based on your personal experiences and what is important to you.

How Community Connections benefit FCP members:

- You are the center of your care team, and your Care Plan will include details on your preferences, unique gifts, interests and skills; what is important to you; and what support you may need to engage in your community.
- » Your iCare Care Team will have Community Connections discussions with you during your Semi-Annual Assessments. This conversation will enhance the ongoing process of listening, learning and action that will help you get what you want out of your community participation and maximize your quality of life.
- » You will have support in finding more information on how to connect and contribute to opportunities that exist in your community with people, welcoming places, groups, and associations.
- » You will be able to have as much interaction in your community as you prefer and to participate in activities that are meaningful to you.
- » You can gain a greater sense of companionship and encouragement from friends and natural support networks.



Keep Your Contact and Insurance Information Current

If you have any life changes, please report them to *i*Care Customer Service, the Wisconsin Department of Health Services (DHS) and Medicare. We, and these agencies, need the most up-to-date information. If we do not have your current information on file, you might miss benefit or renewal information, or might not know about programs and services that are important to you.

- » To update your contact information, log in at access.wi.gov or use the MyACCESS mobile app. Or call your local ADRC. Find yours: https://www.dhs.wisconsin.gov/adrc/index.htm.
- » Contact the Social Security Administration (SSA) by calling 1-800-772-1213 or visit www.ssa.gov.
- » Contact *i*Care Customer Service by calling 1-800-777-4376 (TTY: 711).

Don't lose your benefits, complete your renewal

To see if you can keep getting benefits through *i*Care Family Care Partnership, you need to complete a renewal. DHS will send members a packet in the mail 30 days (one month) before your renewal date. The packet will include instructions on how to complete your renewal. Your benefits will continue at least until your renewal deadline.

The easiest and fastest way to complete your renewal and keep your mailing information current is online through your ACCESS account at www.access.wi.gov.

Create an account if you don't have one. Once you log-in, look for the benefits renewal "alert."

You can also complete your Medicaid renewal, although it may take longer, by:

- » Phone: You can renew by calling your income maintenance or tribal agency. Your agency's phone number can be found at www.dhs.wisconsin.gov/forwardhealth/imagency.
- » In-person: Contact your local agency to set up an appointment. Wait times may be longer during this time. Find your local agency at www.dhs.wisconsin.gov/forwardhealth/imagency.
- » Mail: Fill out and mail a paper application to your agency. Your agency's address can be found at www.dhs.wisconsin.gov/forwardhealth/imagency.

Additional information about renewing can be found at www.dhs.wisconsin.gov/forwardhealth/apply.htm.

Members should not renew coverage until they get their renewal notification. If you have already completed your Medicaid renewal no action is needed.



Mark your calendar now to get your flu shot!

While flu season may be out of your mind now, it comes up fast. Marking your calendar now can help you remember to get your flu shot.

Influenza (flu) vaccines protect against the most common flu viruses of the season. Most vaccines are shots (given with a needle) in the arm but sometimes a nasal spray is an option.

Most everyone 6 months and older should get a flu vaccine each season. This is especially important for older adults and people with chronic conditions. There are several types of vaccines. Ask your provider or pharmacist which vaccine is best for you.

The flu vaccine cannot give you the flu. You may feel a little achy, have a low- grade fever, or soreness at the injection site. This is a normal reaction to the vaccine. Flu vaccines do not always protect you from getting the flu, but they are the best protection from getting seriously ill from the flu. The flu causes thousands of hospitalizations and deaths each year.

Flu vaccines are free with your health insurance. You can get a flu vaccine at your provider office or pharmacy.

For more information, talk with your provider, pharmacy or visit https://www.cdc.gov/flu/prevent/flushot.htm

You can also call *i*Care Customer Service for help at 1-800-777-4376 (TTY: 711).

Request a Family Care Partnership Member Handbook, Provider/ Pharmacy/Long-Term Care Services Directory, and/or Other Plan Documents

To request a hard copy be mailed to you, please call Customer Service at 1-800-777-4376 (TTY: 711), 24 hours a day, 7 days a week. Our office hours are Monday – Friday, 8:30 a.m. – 5:00 p.m.

Call your *i*Care Family Care Partnership Care Team at 1-800-777-4376 (TTY: 711), 24 hours a day, 7 days a week.

If you have access to the internet, you can email us or use our Hard Copy Request Form on the *i*Care web site:

- » Email: info@iCareHealthPlan.org
- » Request online: www.iCareHealthPlan.org/hardcopy

If you have access to the internet, you can find what you need on our website www.iCareHealthPlan. org:

- » Use our online provider search at www.iCareHealthPlan.org/FindProvider.
- » To read or download an electronic version of the Member Handbook, Provider/Pharmacy/LTC.

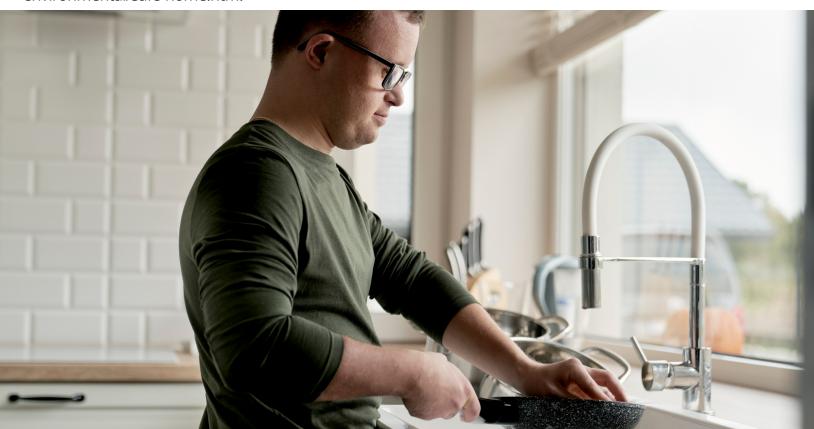
Services Directory or other *i*Care Family Care Partnership documents, visit at www.iCareHealthPlan. org/memberdocs.

8 Elements of a Healthy Home

The Wisconsin Department of Health Services (DHS) and iCare promote healthy and safe homes. Follow these 8 elements of a healthy home:

- 1. **Keep it dry and well-ventilated.** Fix leaks in your roof or plumbing. Run bathroom fan after showering to prevent mold and moisture build up. Ventilate the kitchen when cooking by using fans or opening windows to limit breathing in the particulates that cooking creates.
- **2. Keep it clean.** Control the source of dust and contaminants by cleaning surfaces, reducing clutter, and using effective wet-cleaning methods instead of chemicals.
- **3. Keep it safe.** Store poisons out of the reach of children and properly label. Secure loose rugs and keep children's play areas free from hard or sharp surfaces. Install smoke and carbon monoxide detectors and keep fire extinguishers on hand. Inspect, clean, and repair your home routinely.
- **4. Keep it smoke-free.** Keeping your home free from tobacco smoke helps keep you and your family healthy and safe from heart and lung disease. For help quitting tobacco product use, or staying tobacco-free, call 1-800-QUITNOW or visit smokefree.gov.
- **5. Keep it pest-free.** Cover and seal cracks and openings throughout the home so pests can't get in. Store food in pest-resistant containers. If needed, use sticky-traps and baits in closed containers, and monitor them regularly.
- **6. Keep it contaminant-free.** Reduce lead-related hazards in pre-1978 homes by using a certified lead worker to fix deteriorated paint. Keep floors and window areas clean using the wet-cleaning method. Test your home for radon and install a mitigation system if levels are above the EPA action level. Safely remove any crumbling asbestos on pipes.
- **7. Keep it temperature-controlled.** Houses that do not maintain adequate temperatures may place the safety of residents at increased risk from exposure to extreme cold or heat.
- **8. Keep it climate-friendly and energy efficient.** Install weatherization (insulation, air-sealing, weather-stripping and window efficiency), maintain efficient home heating and cooling systems, transition to electric appliances, plant trees to keep your house shaded and cool, and properly grade soil around the foundation and point downspouts away from your home to keep water out of your basement.

For more information and resources about having a healthy home, visit www.dhs.wisconsin.gov/environmental/safe-home.htm.



We want YOU to join the *i*Care Family Care Partnership Member Advisory Committee!

Several times every year, our Enrollee Advisory Committee or EAC meet to talk about member concerns — what is working and what needs improvement. We have a few open spots on the EAC, and we'd love to have you join us.

EAC is comprised of plan members, providers and representatives from community organizations. We discuss ways to improve member medical care and our outreach plans, member materials, and communication and care for members who speak a main language other than English. Other topics may be discussed.

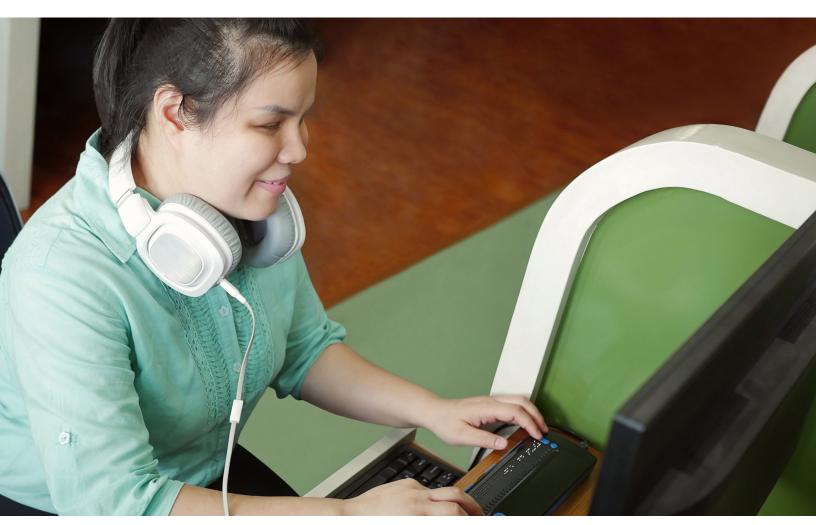
All plan members or legal guardians of members can join EAC. It's easy. To register for an upcoming meeting, call your Care Coach and express your interest. Questions about EAC? Call your Care Team at 1-800-777-4376.

Fraud, Waste and/or Abuse

Do you think you did not get services *i*Care paid for? Do you think you may be a target of fraud, waste and/or abuse? Do you know someone who is causing fraud, waste and/or abuse? If you think that someone engaged in any form of health care fraud, waste and/or abuse, contact us:

- » Go to our web site at www.iCareHealthPlan.org and click on "Report Fraud" at the top of the page.
- » Write to iCare, Attention: Compliance Officer, 1555 N. RiverCenter Drive, Ste. 206, Milwaukee, WI 53212.
- » Call the Humana Ethics Help Line at 1-877-584-3539 (1-877-5-THE-KEY).
- » Visit the Humana Ethics Help Line reporting web site: www.EthicsHelpline.com.

When you contact us, providing us with as much information as possible helps us investigate. You can report and not give your name or phone number, but this can make investigating more challenging.



Pharmacy Corner — Updates from your *i*Care Pharmacist!

Medication Adherence Made Easier

Does it seem like managing your medications can be another thing on your to-do list? It's important to remember to take your medications like your doctor told you to keep you healthy. This means taking the right dose at the right time. It also means getting your medications from the pharmacy on time when they are due.

Many pharmacies offer easy ways to get your medications and remember them:

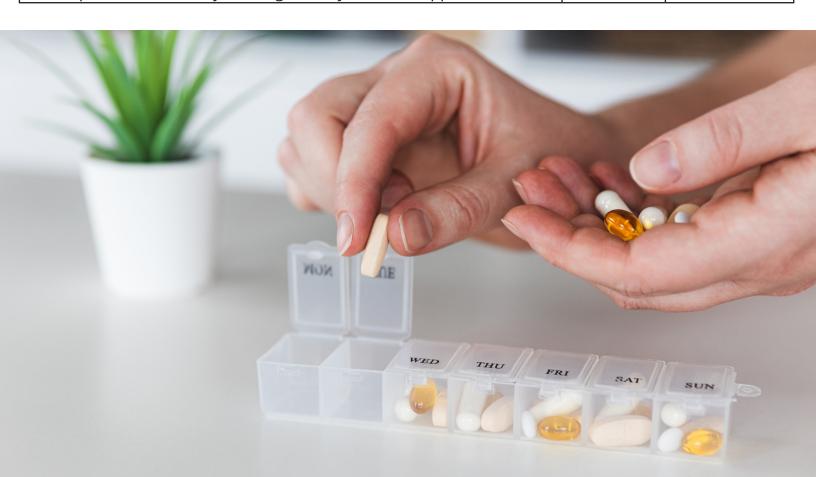
- » Use auto-refill at your pharmacy so that your pharmacy fills them automatically when they are due. You only need to get to the pharmacy to pick them up.
- » Find out if your pharmacy has an app for your smartphone. This is an easy way to set reminders for yourself to take your medication and an easy way to refill them.
- » Some local pharmacies may be able to deliver medication right to your door or provide mail-order delivery.

Inquire with your local pharmacy to see which FREE services they offer to keep you on track.

Questions about your phamacy benefit?

Do you have questions about your pharmacy benefit and don't know who to call?

| Question | Contact | Phone Number |
|--|---------------|--------------|
| My claims aren't being covered at the pharmacy. | MedImpact | 800-910-4743 |
| I need a drug prior authorization or what is the status of my prior authorization. | MedImpact | 800-910-4743 |
| I need a new insurance card. | <i>i</i> Care | 800-777-4376 |
| I have questions about why my prior authorization was denied. | MedImpact | 800-910-4743 |
| I lost my medications or I am going on vacation. Can I get an early refill? | MedImpact | 800-910-4743 |
| I have questions about my coverage for my diabetic supplies. | <i>i</i> Care | 800-777-4376 |





Transportation benefit available through Ride Health

Frequently Asked Questions (FAQ) regarding Ride Health:

Q: How much notice should I give to schedule an appointment or event? A: For scheduled appointments or events, please try to make your request at least 48 hours in advance. Having rides scheduled as much in advance as possible will allow for more success, especially if your ride will involve a longer than normal distance.

Q: Why does Ride Health recommend scheduling return trips instead of using on-demand service? **A:** Ride Health suggests scheduling your return trips whenever possible. By scheduling in advance, you can reduce your wait time for a ride. If you choose an on-demand ride, please keep in mind that it may take up to an hour for the driver to pick you up. This delay can happen because drivers may need to drop off other passengers first or may not be nearby.

Q: When should I expect my ride to arrive? A: For scheduled rides, Ride Health expects the transport provider to arrive within a 15-minute window (15 minutes before or after the scheduled time). If they haven't arrived within this timeframe, please contact Ride Health for assistance.

Q: Who am I allowed to bring along for my rides? A: The only person accompanying you for a ride should be a caregiver, Ride Health is unable to transport family members or children.

Q: When can I start booking rides? A: Prior to scheduling, your IDT will need to have an authorization entered for you. If you do not have an active authorization it can take up to 48 hours for this to be available with Ride Health.

Q: Who should I talk to if I have questions or concerns with my ride? A: If there is an immediate need or concern with your ride it is best to contact Ride Health so they can attempt to solve the problem. You may also contact your IDT to make them aware of any concerns that you may have.

Prior Authorization

Members may ask *i*Care to send a copy of the criteria used to make a decision on their service.

Please contact the Prior Authorization Department at 414-299-5539 or 855-839-1032 to obtain a copy of the clinical criteria relevant to a particular service or procedure. The Prior Authorization Department can provide these criteria by email, fax, or mail.



Healthy Options allowance and iCare Spending Account Card

Your Healthy Options allowance linked to your *i*Care Spending Account Card^ helps you buy the things you need. Your card provides more flexibility to use it toward what you think is important. You can use all the money to purchase from one category or spend some on each one. It is up to YOU!

Healthy Options allowance

Use your Healthy Options allowance to buy products like healthy foods, OTC, personal supplies, and to help with bills like utilities, and more.

- » You get \$150.00 every month. Shop with it in-store and online.
- » Your allowance rolls over each month and expires 12/31/2023 or if you disenroll from the plan. It cannot be combined with other benefit allowances. Limitations and restrictions may apply.
- » Members will be responsible for any out-of-pocket costs over the available iCare Spending Account Card balance.

Activate Your iCare Spending Account Card

4000 1234 5678 9010

CARDHOLDER NAME

Do not throw away this card

The *i*Care Spending Account Card is as easy to use, but you **must activate your card** to start using it.

To get started, visit HealthyBenefitsPlus.com/iCare, download the Healthy Benefits+ mobile app, or call 1-855-256-4620 (TTY: 711) anytime.

Once your card is activated, you can use it for:

- » Items such as food, OTC, and home and personal supplies.
- » Online at participating retailers, including Walmart.com. Sign in or create a profile at HealthyBenefitsPlus. com/iCare. Once you are signed in, you can easily browse approved products and services.
- » For eligible bill pay services, in-store, online, or by phone.
- » For eligible pest control and non-medical transportation service providers.
- » Use the store locator, check your balance and see the terms and conditions, go to HealthyBenefitsPlus.com/iCare or call 1-866-757-1964 (TTY: 711) anytime.

DEBIT

VISA

Please do not throw away your card and keep it safe. *i*Care is not responsible for funds lost due to lost or stolen cards. Limitations and restrictions may apply.

For more information on your *i*Care Spending Account Card and a full list of eligible food and personal care categories, stores, and services you can use your card for, visit HealthBenefitsPlus.com/iCare.

Multi-Language Insert

Multi-language Interpreter Services

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-800-777-4376. Someone who speaks English/Language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al 1-800-777-4376. Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Hmong: Peb muaj kev pab txhais lus dawb los teb cov lus nug uas koj muaj txog peb txoj kev npaj khomob lossis tshuaj. Yog xav tau ib tug neeg txhais lus, hu rau peb ntawm 1-800-777-4376. Ib tug neeg uas hais lus Hmong lwm yam lus tuaj yeem pab koj. Qhov no yog ib qho kev pab dawb.

Chinese Mandarin: 我们提供免费的翻译服务,帮助**您**解答**关**于健康或药物保险的任何疑问。如果**您**需要此翻译服务,请致电 **1-800-777-4376**。我们的中文工作人员很乐意帮助**您**。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問,為此我們提供免費的翻譯 服務。如需翻譯服務,請致電 1-800-777-4376。我們講中文的人員將樂意為您提供幫助。這 是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa 1-800-777-4376. Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au 1-800-777-4376. Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quí vị cần thông dịch viên xin gọi 1-800-777-4376 sẽ có nhân viên nói tiếng Việt giúp đỡ quí vị. Đây là dịch vụ miễn phí .

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter 1-800-777-4376. Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 1-800-777-4376 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону 1-800-777-4376. Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم فوري، ليس عليك سوى الاتصال بنا على 1-800-777-4376. سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें 1-800-777-4376 पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero 1-800-777-4376. Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número 1-800-777-4376. Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa dwòg nou an. Pou jwenn yon entèprèt, jis rele nou nan 1-800-777-4376. Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer 1-800-777-4376. Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがありますございます。通訳をご用命になるには、1-800-777-4376 にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。





1555 North RiverCenter Drive Suite 206 Milwaukee, Wisconsin 53212

Health and Wellness or Prevention Information

iCare's Privacy Policy

The law says we must keep your health information private. The *i*Care Privacy Notice tells you what information we collect and how we use it. This Notice is posted to our web site at https://www.iCareHealthPlan.org. You can get a

https://www.iCareHealthPlan.org. You can get a hard copy of our Privacy Notice by calling Customer Service at 1-800-777-4376 (TTY: 711), 24 hours a day, 7 days a week.

We have the right to change the terms of the Notice at any time. The new Notice will be effective for all health information we have. Until changes are made to the Notice, we will comply with this version. We will notify you if there are changes to this Notice and how to obtain the updated version of the Notice.

Complaints

You can tell us if you think your privacy rights were not honored. This is a called a complaint. You will not be treated any differently if you file a complaint. You can file a complaint by calling our Member Advocates at 1-800-777-4376 ext.1076. You can put your complaint in writing and mail it to *i*Care, Attention: Grievance and Appeals Dept. Our address

Independent Care Health Plan (*i*Care), which insures *i*Care Family Care Partnership (HMO D-SNP), is an HMO with a Medicare contract and a contract with the State Medicaid program. Enrollment in *i*Care Family Care Partnership depends on *i*Care's contract renewal. Questions? Call 1-800-777-4376 (TTY: 711) for more information.

Independent Care Health Plan provides free aids and services to people with disabilities and people whose primary language is not English to communicate effectively with us, such as qualified interpreters (including sign language) and written information in other formats (large print, audio, accessible electronic formats, braille, other formats) and languages. If you need these services contact Customer Service at 1-800-777-4376 (TTY: 711), 24 hours a day, 7 days a week. Our office hours are Monday – Friday, 8:30 a.m. – 5:00 p.m. CST. Independent Care Health Plan complies with applicable federal civil rights laws and does not discriminate, exclude or treat people differently because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, ethnicity, marital status, religion or language.

is: 1555 N. RiverCenter Dr., Ste. 206, Milwaukee, WI 53212. If you need help filing the complaint, the Member Advocates can help you. You may also file a complaint with the Secretary of the Department of Health and Human Services by writing to Office of Civil Rights, Department of Health and Human Services, 200 Independence Ave. SW, Washington, D.C. 20201.

Questions

If you have questions about the Privacy Notice you can write or call our Member Advocate/Member Rights Specialists at *i*Care, Attention: Member Advocate/Member Rights Specialist, 1555 N. RiverCenter Dr., Ste. 206, Milwaukee, WI 53212, phone: 1-800-777-4376 ext.1076. Our office hours are Monday – Friday, 8:30 a.m. – 5:00 p.m. If you do not have any questions, you do not have to do anything.

Doctors, nurses, and other health care staff review the stories in each *i*Care newsletter. However, this information should never take the place of your doctor's advice and opinions. Always talk with your doctor first when deciding the best course of action to take for your health.

^The iCare Spending Account Card is redeemable for specific goods and services at select merchants and cannot be used to purchase prescription drugs or medical services that are covered by Medicare, Medicaid or other federal health care programs, alcohol, tobacco, e-cigarettes, firearms or ammunition, candy, electronics, toys, seasonal items or jewelry and is not redeemable for cash except as required by law. Your card is not a credit card but may be entered as "credit" to checkout. If prompted, your PIN is the last 4 digits of your card number. Products may not be available at every location. Issued by Citizens Alliance Bank, Member FDIC, pursuant to a license from Visa® U.S.A. Inc. Distributed by Solutran, LLC. No Cash or ATM Access. Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply.

If you have a Marketing complaint, please call 1-800-MEDICARE (1-800-633-4227, TTY: 1-877-486-2048) or call *i*Care. When you call, it is important to provide the agent or broker name, if possible.