

# Frequently Asked Questions

## Wellcare Spendables® | 2026



### Wellcare Spendables® Card Questions

<p>What is Wellcare Spendables®?</p>	<p>Wellcare Spendables® is our trademark name for the preloaded card. As a member of our plan, you will get a Wellcare Spendables® card. Depending on your plan’s benefits and eligibility for SSBCI benefits, you can use your card toward any of the benefits below:</p> <ul style="list-style-type: none"> <li>• Over-the-counter (OTC) items</li> <li>• Dental, vision, and hearing services</li> <li>• Healthy food items</li> <li>• Utilities assistance</li> <li>• Rent assistance</li> <li>• Gas – pay-at-pump</li> <li>• Home assistance and safety items</li> <li>• Pest control items and services</li> </ul> <p>Wellcare Spendables® benefit designs: <b>(see attachment at end of document).</b></p> <p>In 2026, the My Wellcare Member Rewards program will be incorporated into the Wellcare Spendables and Rewards portal. Members’ reward dollars will be managed separately from the Wellcare Spendables® balance. For more information about the My Wellcare Rewards program, please see the My Wellcare Rewards broker one-pager found on the 2026 AEP Readiness Resources Landing page.</p>
<p>What is the allotted allowance on Wellcare Spendables® for benefits?</p>	<p>Up to the maximum monthly allowance on the card; amounts vary by plan.</p>
<p>How frequently is the allowance refreshed?</p>	<p>On the first of the month.</p>
<p>Do unused dollars roll over?</p>	<p>Yes, plan dollars will roll over from month to month and expire on Dec. 31, 2026.</p>
<p>When will members receive the Wellcare Spendables® card in the mail?</p>	<p>New members can expect to receive their Wellcare Spendables® card 3-4 weeks after enrolling in the plan. Members will have a unique, customized card carrier that provides helpful information about the benefits available to them and how to start using their card when eligible.</p>
<p>Will members with an existing Wellcare Spendables® card receive a new card for PY2026?</p>	<p>Yes, existing members will receive a NEW Wellcare Spendables® card in the mail.</p>
<p>Will there be a single benefit card for all benefits?</p>	<p>Yes, there will be a single card with a single purse for all benefits.</p>
<p>Who is the vendor?</p>	<p>Lynx is the Wellcare Spendables® vendor.</p>
<p>What utilities are eligible?</p>	<ul style="list-style-type: none"> <li>• Electric, gas, water, and sanitary</li> <li>• Telecommunication services – internet and phone</li> <li>• Government services</li> <li>• Fuel, oil, wood, and coal</li> </ul>



<p>What about benefits for rent assistance?</p>	<ul style="list-style-type: none"> <li>• Financial institutions (includes mortgage lenders).</li> <li>• Agent and managers (includes apartment, housing, and property rentals)</li> </ul>
<p>How do I pay my utilities and/or rent?</p>	<p>In 2026, members will pay their utility, rent, or mortgage providers directly. They will follow these steps:</p> <ul style="list-style-type: none"> <li>• Log into your provider’s payment portal to pay your bill.</li> <li>• Before you process your payment, log into your Wellcare Spendables® member portal to verify available funds.</li> <li>• Some retail providers will decline the transaction if the bill is greater than the allowance.</li> <li>• Pay your bill with the available amount on your card.</li> <li>• If your bill has a remaining balance, use your personal card or checking account information to pay the remaining amount.</li> <li>• Having problems paying your bill? No problem! Log into to your Wellcare Spendables portal and request a reimbursement for your out-of-pocket payment.</li> </ul>
<p>What action should the member take to receive the Wellcare Spendables® benefit?</p>	<p>No action needs to be taken. Wellcare Spendables® cards will be mailed to new members automatically upon plan enrollment, and a new card will be mailed to existing plan members before Jan. 1, 2026. Benefits will automatically be loaded on Jan. 1, 2026, and on the first of every month thereafter.</p>
<p>Will the Wellcare Spendables® card need to be activated once received?</p>	<p>Yes. Cards are mailed as inactive for security purposes. The card will come with instructions and will need to be activated by the member. To activate:</p> <ul style="list-style-type: none"> <li>• By Phone: 833-647-9661 (TTY 711), 24/7</li> <li>• Mobile App: Download the custom Wellcare Spendables and Rewards app and create an account</li> <li>• Online, visit your member portal and select Wellcare Spendables and Rewards: <ul style="list-style-type: none"> <li>○ <a href="http://go.wellcare.com/member">go.wellcare.com/member</a></li> <li>○ <a href="http://go.wellcare.com/NYmember">go.wellcare.com/NYmember</a> (Fidelis members only)</li> </ul> </li> </ul>
<p>How soon can members activate their Wellcare Spendables® card online?</p>	<p>Members may activate their card as soon as it is received in the mail; however, purchases will not be available until Jan. 1, 2026.</p>
<p>Does the Wellcare Spendables® card have a PIN?</p>	<p>A 4-digit PIN may be required for certain transactions such as gas pay-at-pump or at Costco. Members can set up their PIN during activation or by calling the number on the back of their Wellcare Spendables® card.</p>
<p>How can members use the Wellcare Spendables® card on additional dental, vision, or hearing services?</p>	<p>Members can use the Wellcare Spendables® card to help reduce out-of-pocket expenses (e.g., copay/coinsurance) for dental, vision, and hearing services.</p> <ul style="list-style-type: none"> <li>• Members must use the card in person directly at dental offices, optical centers, and hearing providers. The card can be used at both in-network and out-of-network providers. Online use is not supported.</li> <li>• This allowance is intended to supplement base dental, vision, and hearing packages and not a replacement. Members should use their dental, vision, or hearing benefit first and use their Wellcare Spendables® card to cover any remaining balance.</li> </ul> <p>Services allowed under Wellcare Spendables® will match the same service categories filed in the base package within the plan.</p>

<p>Where can the Wellcare Spendables® card be used for dental, vision, and hearing services?</p>	<p>Any provider that accepts Mastercard and falls into an approved dental, vision, or hearing Merchant Category Code (MCC). Approved MCCs include:</p> <ul style="list-style-type: none"> <li>• Dental <ul style="list-style-type: none"> <li>○ 8021 (Dentists and Endodontists)</li> </ul> </li> <li>• Vision <ul style="list-style-type: none"> <li>○ 8042 (Optometrists and Ophthalmologists)</li> <li>○ 8043 (Opticians, Optical Goods, and Eyeglasses)</li> </ul> </li> <li>• Hearing <ul style="list-style-type: none"> <li>○ 5975 (Hearing Aids and Sales)</li> </ul> </li> </ul>
<p>Does the Wellcare Spendables® card work in places like Walmart or other stores that have a dental, vision, or hearing center within the store?</p>	<p>If the POS (point-of-sale/register) system inside the store is set up for the dental, vision, and hearing MCCs, the transaction will be successfully processed.</p> <p>The registers in the vision centers in Target, Walmart, etc. are set up for these types of purchases, but the general registers are not. This is the same reason why a member cannot check out with groceries in the vision center, for example.</p>
<p>Where can I use the Wellcare Spendables® benefit for healthy foods and OTC items?</p>	<p>In store: The retail network features more than 66,000 retailers nationwide, including these major retailers across 32 markets:</p> <ul style="list-style-type: none"> <li>• Walmart</li> <li>• Costco</li> <li>• CVS</li> <li>• Walgreens</li> <li>• Kroger</li> <li>• Dollar General</li> <li>• Albertson’s</li> <li>• Giant Eagle</li> <li>• Meijer</li> <li>• Rite Aid</li> <li>• 12,000+ local, independent stores and bodegas</li> </ul> <p>Log into the Wellcare Spendables and Rewards app or member portal (<a href="https://go.wellcare.com/member">go.wellcare.com/member</a>; <a href="https://go.wellcare.com/NYmember">go.wellcare.com/NYmember</a>) and use the store locator to find a store near you.</p> <p>Delivery: Order online through the member portal or app to have approved healthy foods and OTC items shipped directly to your home. At checkout, enter your card details to use funds on approved items. Members may also place healthy food and OTC orders for delivery through Uber Eats with a \$0 delivery fee.</p> <p><b>Note:</b> The Wellcare Spendables® card and benefits do not cover meals or purchases at restaurants via Uber Eats.</p>
<p>Can I shop online using the Wellcare Spendables® card?</p>	<p>Yes. Members can shop online directly through the Wellcare Spendables and Rewards portal or app or through Uber Eats. However, in 2026, members will not be able to shop at other online retailers such as Amazon or Walmart.com.</p>
<p>How can agents help prospects or members determine if a particular retail location is in the Wellcare Spendables® network?</p>	<p>Agents may use the Store Finder feature within the <a href="#">Lynx Broker Sandbox</a> environment to find retail locations in a particular area. The login credentials for the sandbox environment can be obtained from your sales leader.</p>


<p>Does a Wellcare member need a store membership card to use their Wellcare Spendables® card at Costco or other membership clubs?</p>	<p>Yes. To leverage the Wellcare Spendables® card within a club store, a member must have an active store club membership.</p> <p><b>Note:</b> The Wellcare Spendables® card must be used as a debit card at Costco, and members will need to enter the four-digit PIN that they set up during card activation.</p>
<p>What other healthy food options are available through Wellcare Spendables®?</p>	<p>Prepared meal delivery is offered with our healthy food program. Order nutritious, fully prepared refrigerated meals or fresh produce from ModifyHealth and have them delivered to your home. Options include:</p> <ul style="list-style-type: none"> <li>• Home-delivered meals (7, 10, or 14 meal options) <ul style="list-style-type: none"> <li>○ Mediterranean</li> <li>○ Glucose-friendly</li> <li>○ Heart and hustle</li> <li>○ Light and balanced</li> <li>○ Low FODMAP</li> </ul> </li> <li>• Fresh produce <ul style="list-style-type: none"> <li>○ Seasonal</li> <li>○ Diabetes-friendly</li> </ul> </li> </ul> <p>Heart healthy</p>
<p>How do I order ModifyHealth meals through the Wellcare Spendables® program?</p>	<p>Access the link to ModifyHealth on the Wellcare Spendables and Rewards portal. Members can log into the member portal (<a href="http://go.wellcare.com/member">go.wellcare.com/member</a>; <a href="http://go.wellcare.com/NYmember">go.wellcare.com/NYmember</a>) and select Wellcare Spendables and Rewards. Once in the portal, members will select the Meals tile to be directed to the meal ordering. A member can select to receive 7, 10, or 14 meals. Members can choose from a variety of produce box options to be shipped directly to their home. Many dietary menus are available to accommodate those with food restrictions. All prices include shipping.</p>
<p>What foods qualify and where can I find retail locations to use the healthy food benefit? How will members access the list of stores they can visit?</p>	<p>We do not provide a product list because store offerings may vary. Eligible healthy food categories include:</p> <ul style="list-style-type: none"> <li>• Beans and legumes</li> <li>• Canned fruits and vegetables</li> <li>• Dairy products</li> <li>• Fresh fruit and vegetables</li> <li>• Fresh salad kits</li> <li>• Frozen produce and meals</li> <li>• Healthy grains – bread, cereals, pastas, etc.</li> <li>• Meat and seafood</li> <li>• Nutritional shakes and bars</li> <li>• Pantry staples - flour, sugar, spices, etc.</li> <li>• Soups</li> <li>• Water/vitamin water</li> </ul> <p>Upon receipt of their Wellcare Spendables® card, members can log into the member portal (<a href="http://go.wellcare.com/member">go.wellcare.com/member</a>; <a href="http://go.wellcare.com/NYmember">go.wellcare.com/NYmember</a>), select Wellcare Spendables and Rewards, and enter their ZIP code for details on available retailers. New members will need their card number, ZIP code, and date of birth.</p> <p>The secure member portals or the mobile app are the best member resources to access details about available stores. Member Services is also a great member resource. Members can call the number on the back of their Wellcare Spendables® card, 8 a.m. - 8 p.m. local time. Agents may assist members in looking for in-network retailers by using the Store Finder feature in the <a href="#">Lynx Broker Sandbox</a> environment.</p> <p>October - March: 7 days a week  April - September: Monday – Friday</p>

Is there an order minimum?	No, when shopping online via the Wellcare Spendables and Rewards app or portal for OTC items or pantry-stable healthy foods, there is no order minimum.
Will shipping fees be covered with Wellcare Spendables®?	In 2026, members shopping for OTC items or pantry-stable healthy food through the member portal or app will receive free shipping.
Will sales tax be covered by Wellcare Spendables®?	Sales tax can be paid using your Wellcare Spendables® benefits with allocated funds. Once funds are depleted, members are responsible for paying using another form of payment.
Where can I use the Wellcare Spendables® benefit for home assistance and safety items or pest control items?	<p>Members will have the ability to purchase home assistance and safety items, as well as pest control items, in stores. Members will also have the option to place orders for home and safety items and installation or pest control services through the Wellcare Spendables and Rewards portal or app.</p> <p>This benefit allows members to purchase specific products that will help them stay in their homes by making them more accessible. Items include:</p> <ul style="list-style-type: none"> <li>• Grab bars or doorknobs and non-slip floor coverings: handrails, doorknob grips.</li> <li>• Safety chairs and bathroom modification aids: commode chairs, bedside commodes, safety frames and risers, shower chairs, grab rails, easy-use faucets, transfer benches.</li> <li>• Portable air conditioning and air quality products: portable air conditioning units, humidifiers, dehumidifiers, high efficiency particulate air filters, air quality monitors.</li> </ul> <p>Covered pest and insect control supplies include: traps, pest control sprays, bait trays.</p>
Can I use any pest control company that I choose for pest control services?	No. All pest control services must be requested through the Wellcare Spendables and Rewards portal or app, or by calling the number on the back of your card.
What service packages are covered under the pest control benefit?	<p>Three service packages are available:</p> <ul style="list-style-type: none"> <li>• One-time treatment for an insect infestation</li> <li>• One-time treatment for a rodent infestation</li> <li>• One-time cleaning following a rodent infestation (available only after a rodent treatment)</li> </ul> <p>You may schedule services throughout the year; payment depends on the availability of your benefit dollars. If your benefit dollars do not cover the entire cost, you may pay the remainder with a personal form of payment.</p>
Will members be able to check their available balance?	<ul style="list-style-type: none"> <li>• Member can log into the Wellcare Spendables and Rewards portal or app to check their available balance.</li> <li>• Members can also call the number on the back of their Wellcare Spendables® card. This number is available from 8 a.m. to 8 p.m. local time, seven days a week (October-March) and Monday through Friday (April-September).</li> </ul>
What do I do if the Wellcare Spendables® card doesn't work?	<p>Members should call the Customer Service line listed on the back of their Wellcare Spendables® card. NOTE: Reasons that the card wouldn't work include:</p> <ul style="list-style-type: none"> <li>• Member did not activate their card.</li> <li>• Member is not using the card on an approved item or service.</li> <li>• Member is not using the card at a participating retailer for a</li> </ul>

	<p>specific benefit.</p> <ul style="list-style-type: none"> <li>• Member doesn't have available funds.</li> <li>• Retailer staff training issue. Feedback on this type of issue is encouraged.</li> <li>• If a retailer is having terminal issues, we recommend: <ul style="list-style-type: none"> <li>○ The member can visit another in-network retailer.</li> </ul> </li> </ul> <p>Member can call the number on the back of their Wellcare Spendables® card to place an order over the phone.</p>
If the member chooses to replace a lost Wellcare Spendables® card, what is the turnaround time?	A replacement card is typically mailed within five business days of the request.
How will Lynx handle inactive members?	Members remain active in Lynx's system unless deemed ineligible and notified via eligibility file.
How will reimbursement be handled for each of the Wellcare Spendables® benefits?	<p><b>OTC/Healthy Food/Home Assistance and Safety Items:</b></p> <ul style="list-style-type: none"> <li>• <b>Reimbursements are not processed through reimbursement forms.</b></li> <li>• Member follows retailer's return/exchange policy.</li> <li>• Member can return to store, return item to receive refund to personal card, and purchase with Wellcare Spendables® benefit.</li> </ul> <p><b>Utility/Rent:</b></p> <ul style="list-style-type: none"> <li>• Member submits reimbursement form via Wellcare Spendables and Rewards member portal or app.</li> <li>• Lynx begins by verifying member eligibility, receipt validity, and merchant legitimacy using predefined guardrails.</li> <li>• If the request meets all criteria, Lynx proceeds with processing the reimbursement.</li> <li>• Member submits reimbursement form via Wellcare Spendables and Rewards member portal or app.</li> </ul> <p><b>Gas (Pay-at-Pump):</b></p> <ul style="list-style-type: none"> <li>• <b>Reimbursements are not approved.</b></li> <li>• Pumps are set up with specific MCCs and should not have any variables that would cause declines if the card is being used directly at the pump. The card should not be used to pay in person inside a gas station.</li> </ul> <p><b>Dental, Vision, Hearing:</b></p> <ul style="list-style-type: none"> <li>• <b>Reimbursements are not approved.</b></li> </ul> <p>Note: Member's remaining balance may be on hold for up to three days. Card holds are in place to protect retailers from fraud.</p>
Can I use my Wellcare Spendables® card to pay for gas inside a gas station?	No. The Wellcare Spendables® card is filed and configured for gas payment at the pump only. Any transaction inside the gas station, whether for gas or other items, will submit an invalid code and be denied.
What are some of the participating gas stations where the card can be used?	Murphy USA, Shell, Exxon, BP, Circle K, Sunoco, Speedway, Chevron, and many more.
Can a member get cash back at retail/merchant locations with the Wellcare Spendables® card?	No. The Wellcare Spendables® card is a benefit card, not a bank debit card. Any attempt to get cash back from a transaction will be denied.

<p>For SSBCI eligible members, do Wellcare Spendables® benefits used towards rent or utilities assistance impact income determinations under Housing and Urban Development (HUD) requirement?</p>	<p>Some Wellcare Spendables® benefits do count as taxable income and some do not. This determination depends on which benefit is being used, how the benefits are used, and the agency.</p> <p>SNAP: State agencies must exclude all MA supplemental benefits when determining income for SNAP purposes under Section 5(d)(5) of the Food and Nutrition Act of 2008.</p> <p>HUD: When enrollees use supplemental benefits from their MA plans to pay for rent and utilities, that support cannot be excluded from income determinations performed by a housing provider or PHA. HUD requires that benefits or supports received and used for the purpose of paying rent and utilities – such as the supports that may be provided through an MA plan with SSBCI – must be included in the calculation of income.</p> <p>Additional information is available from the <a href="#">USDA</a> and <a href="#">HUD</a>.</p>
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### Member Materials Questions

<p>What does the Wellcare Spendables® card look like?</p>	
<p>How will members be notified about the Wellcare Spendables® benefit?</p>	<ul style="list-style-type: none"> <li>ANOC (Annual Notice of Change)</li> <li>EOC (Evidence of Coverage)</li> <li>SB (Summary of Benefits)</li> <li>Web (Member Portal)</li> <li>Welcome Kit and Welcome Back Kits including Plan Benefits at a Glance (PBAAG), Wellcare Spendables® flyer, and OTC Highlight</li> <li>Benefit Renewal Guide</li> <li>Benefit Snapshot</li> </ul>
<p>What sections in the PY 2026 ANOC speak to the Wellcare Spendables® benefit?</p>	<p>Section 1.4: Flex Card, Over-the-Counter benefit, and Wellcare Spendables® sections</p>

### Customer Service Questions

<p>Who will provide Tier 1 Customer Service support for the Wellcare Spendables® benefit?</p>	<p>Support will be provided by our internal Member Services teams. Appeals and grievance calls will be handled by internal Member Services teams.</p>
<p>What is the phone number for Wellcare Spendables® calls? What number will display on the Wellcare Spendables® card?</p>	<p>For telephonic assistance, members can call the number on the back of their Wellcare Spendables® card. This is an IVR authentication process with menu options or the member can connect with Wellcare Member Services. Our internal Members Services team can handle a variety of questions or handle benefit-related requests.</p>
<p>If a member has not received their card, can they still place an order?</p>	<p>Yes. Members should call the number listed on the back of their member ID card for assistance. An agent can assist the member by:</p> <ul style="list-style-type: none"> <li>Activating the card on behalf of the member, as long as the member is actively showing as eligible.</li> <li>Placing an order for OTC and/or healthy foods items over the phone.</li> </ul> <p>Helping them download the Wellcare Spendables and Rewards mobile app, register the account, and place an order online.</p>

Can Member Services mail the catalog?	No, there will not be a full OTC catalog available in 2026. The OTC Highlight will be mailed to members in Welcome and Welcome Back Kits.
What is the process if a member requests that funds be refunded due to lost/stolen/re-card issues?	These requests should also be handled by our internal Member Services team. Lynx will then investigate and determine if funds should be added back to the member account.

## Wellcare Spendables® Benefit Designs

	Benefit Package Design	Periodicity	Administration
<b>D-SNP Package Designs</b>			
<b>1. D-SNP Plans – OTC + DVH + SSBCI</b>	<ul style="list-style-type: none"> <li>• <b>OTC</b></li> <li>• <b>Dental, Vision, Hearing</b></li> <li>• <b>SSBCI Benefits:</b> <ul style="list-style-type: none"> <li>• Gas pay-at-pump</li> <li>• Healthy food</li> <li>• Utilities assistance</li> <li>• Rent assistance</li> <li>• Home assistance and safety items with installation options (<i>new</i>)</li> <li>• Pest control items and services (<i>new</i>)</li> </ul> </li> </ul>	Monthly, rolling	<ul style="list-style-type: none"> <li>• Single purse</li> <li>• All members receive full allowance</li> <li>• SSBCI eligibles will unlock additional benefits to utilize their funds</li> </ul>
<b>2. D-SNP Plan – NJ FIDE PBP (H0913-013)</b>	<ul style="list-style-type: none"> <li>• <b>OTC</b></li> <li>• <b>SSBCI Benefits:</b> <ul style="list-style-type: none"> <li>• Gas pay-at-pump</li> <li>• Healthy food</li> <li>• Utilities assistance</li> <li>• Rent assistance</li> <li>• Home assistance and safety items with installation options (<i>new</i>)</li> <li>• Pest control items and services (<i>new</i>)</li> </ul> </li> </ul>	Monthly, rolling	<ul style="list-style-type: none"> <li>• Single purse</li> <li>• All members receive full allowance</li> <li>• SSBCI eligibles will unlock additional benefits to utilize their funds</li> </ul>
<b>Non-SNP Package Designs</b>			
<b>3. Non-SNP – OTC + DVH</b>	<ul style="list-style-type: none"> <li>• <b>OTC</b></li> <li>• <b>Dental, Vision, Hearing</b></li> </ul>	Monthly, rolling	<ul style="list-style-type: none"> <li>• Single purse</li> <li>• Combined OTC and DVH allowance</li> </ul>