

Supplemental Benefits Flex Card



Applies to:

☑ **Essential, Enhanced, and Entrust PPO**

Flex Card Services

Our Plan provides a pre-paid debit card with an annual allowance to help offset out-of-pocket expenses on the following services not covered by Medicare:

- Dental services
- Hearing aids
- Eyewear
- Fitness*

*Fitness benefit only available to members of WyoBlue Advantage Enhanced and Entrust PPO.

Original Medicare

The Flex Supplemental Benefit card services are not covered under original Medicare.

WyoBlue Advantage PPO Enhanced Benefit

WyoBlue Advantage has contracted with NationsBenefits to provide an allowance for non-Medicare covered supplemental services related to dental care, hearing aids, or eyewear through a Supplemental Benefits Flex Card. The Enhanced PPO plan and Entrust MA-Only PPO plan also include a separate fitness allowance that can be used on qualified purchases such as fitness clubs, online fitness memberships, programs, or classes.

Present your Flex Supplemental Benefit card at the point-of sale to spend your annual allowance on any combination of dental services, hearing aids, or eyewear, or on fitness if applicable.

There is no coinsurance, copayment, or deductible for the Flex Supplemental Benefit Card.

If your services or purchases cost more than your available allowance, you are responsible for the difference. If they cost less than the allowance, you can use the remainder for another qualifying purchase during your plan year.

Any unused allowance will expire at the end of the year. Your card will be programmed to allow for purchases through licensed providers whose official business is primarily focused on delivering dental, vision, or hearing services or qualifying fitness purchases.

Your card must be activated before you can use your benefits. You will not receive a PIN for your card. You can activate your card at **WyoBlueAdvantage.NationsBenefits.com** or by calling **1-877-336-6009**, 8 a.m. to 8 p.m., 7 days a week. TTY users call **711**.

If your card is lost or stolen, call NationsBenefits **1-877-336-6009**, 8 a.m. to 8 p.m., 7 days a week. TTY users call **711**. Your replacement card will arrive within 7-10 days after your request. You can also visit **WyoBlueAdvantage.NationsBenefits.com** to request a replacement card and manage your benefit information online.

Excluded Services

A member's card may be declined for use on unapproved items or at unapproved locations.

Members can view a list of providers near you by visiting the Nations member portal at **WyoBlueAdvantage.NationsBenefits.com**.

A list of approved categories can be found at **WyoBlueAdvantage.NationsBenefits.com**.

This benefit is only for personal use and cannot be sold or transferred and has no cash value.

Conditions for Payment

The table below specifies payment conditions for Supplemental Benefit Flex Card services.

Conditions for Payment	
Eligible provider	Any licensed provider whose official business is primarily focused on delivering dental, vision, or hearing services, or qualified fitness purchases*. *Fitness benefit only available to members of WyoBlue Advantage Enhanced and Entrust PPO
Payable location	See below Merchant Category Code Listing
Frequency	12 months
Age restrictions	No restrictions

Reimbursement

If member's services or purchases cost more than the available allowance, members are responsible for the difference. If they cost less than the allowance, members can use the remainder for another qualifying purchase during the plan year.

If members made a payment out of pocket, a reimbursement request may be submitted, and once approved, if funds remain, the amount will be deducted from the flex card allowance.

The Supplemental Benefits Flex card will be programmed to allow for purchases through licensed providers whose official business is primarily focused on delivering dental, vision, or hearing services. Members of WyoBlue Advantage Enhanced and Entrust PPO can also use their Flex card at qualifying fitness locations. Members can view a list of providers by visiting the Nations member portal at **WyoBlueAdvantage.NationsBenefits.com**.

Billing instructions for providers

- N/A

Revision history

Plan policy numbers: WYO PPO 001, 002, 003

Created: 9/8/2025

Effective: 1/1/2026

MCC Group

Program	MCC	Restriction Logic	MCC Description
VDH	5047	MCC Restricted	MOTO:Laboratory/Medical/Dental/Ophthalmic Hospital Equipment and Supplies
VDH	5975	MCC Restricted	Other Merchants:Hearing Aids :Sales, Service, Supply Stores
VDH	8021	MCC Restricted	Other Merchants:Dentists, Orthodontists
VDH	8042	MCC Restricted	Other Merchants:Optometrists, Ophthalmologists
VDH	8043	MCC Restricted	Other Merchants:Opticians, Optical Goods, and Eyeglasses
VDH	8044	MCC Restricted	Prof. Services:Goods and Eyeglasses (Not valid for MasterCard)
VDH	8071	MCC Restricted	Other Merchants:Medical and Dental Laboratories
AAF	7992	MCC Restricted	Golf Courses, Public
AAF	7997	MCC Restricted	Other Merchants:Membership Clubs (Sports, Recreation, Athletic), Country Clubs, Private Golf
AAF	7999	MCC Restricted	Recreation Services--Not Elsewhere Classified
AAF	9399	MCC Restricted	Other Merchants:Government Services not elsewhere classified
INA	4111	MCC Restricted	Transportation:Transportation Suburban and Local Commuter Passenger, including Ferries
INA	4121	MCC Restricted	Other Merchants:Taxicabs/ Limousines
INA	4131	MCC Restricted	Transportation:Bus Lines
INA	4789	MCC Restricted	Transportation:Transportation Services not elsewhere classified
INA	5122	MCC Restricted	MOTO:Drugs, Drug Proprietaries, Druggist's Sundries
INA	5331	MCC Restricted	Other Merchants--Variety Stores
INA	5300	MCC Restricted	Other Merchants:Wholesale Clubs
INA	5310	MCC Restricted	Discount Stores:Discount Stores
INA	5411	MCC Restricted	Other Merchants:Grocery Stores, Supermarkets
INA	5912	MCC Restricted	Other Merchants: Drug Stores, Pharmacies
INA	5499	MCC Restricted	Other Merchants:Miscellaneous Food Stores :Specialty Stores, Markets, Convenience Stores
INA	4812	MCC Restricted	Other Merchants: Telecommunication Equipment including Telephone sales
INA	4813	MCC Restricted	Utilities:Special Telecom Merchants
INA	4814	MCC Restricted	Special Telecom--Telecommunication Service Including Local and Long Distance Calls, Credit Card
INA	4899	MCC Restricted	Service--Cable, Satellite and Other Pay Television and Radio Services
INA	4900	MCC Restricted	Other Merchants--Utilities: Electric, Gas, Water, Sanitary
INA	9399	MCC Restricted	Other Merchants:Government Services not elsewhere classified
INA	0763	MCC Restricted	Agricultural Cooperatives
INA	0780	MCC Restricted	Horticultural and Landscaping Services
INA	5261	MCC Restricted	Lawn and Garden Supply Stores