

Visa® Flex Advantage spending card FAQ—Dental Benefit

1 When will I receive my card?

If you haven't received your card, please call our Member Services department **1-866-632-0060 (TTY: 711)**.

2 How much money is on the prepaid Visa Flex Advantage spending card?

- \$1,200 a year to pay for eligible dental services. Note, unused amounts do not roll over from one year to the next.
- \$65 each calendar quarter to spend on Medicare-approved, over-the-counter (OTC) medicines and health-related items. Note, unused amounts do not roll over from one quarter to the next.

3 Can the card be used as a gift card, or debit card or credit card?

The Visa® Flex Advantage spending card is a **prepaid** card loaded with your annual dental allowance of **\$1,200** at the start of the year, plus your quarterly OTC credit of **\$65** at the beginning of each quarter (Jan 1, Apr 1, Jul 1, Oct 1). The card can be used like a debit card or gift card to pay for eligible dental services at any dentist in the country who accepts Visa. The Flex Advantage spending card can also be used for eligible OTC items at participating retailers and online stores.

It is important to ensure your dentist accepts Visa and you carry this card in your wallet for easier transactions at appointments.

4 Does the card require members to sign up to any website (similar to members signing up for their OTC card)?

No, the cards will arrive to you pre-activated and ready to use. You can swipe the card to pay for covered dental services at any dentist who accepts Visa or at participating retailers to pay for eligible OTC items. To see our network of OTC retailers, visit carepartnersct.com/mybenefitscenter. To purchase OTC items at participating online stores, you will need to log in to the URL (see list below) or the card package sent by OTC vendor. There you will enter your Flex Advantage spending card # and your nine-digit Plan member ID # to log in.



1-866-632-0060 (TTY: 711)



carepartnersct.com/mybenefitscenter

5**What are some of the dental procedures that are covered?**

Eligible Dental Services

Cleanings	Root Planing	Implants
X-rays	Dentures	Composite Fillings
Fillings	Bridges	Fluoride Treatment
Simple Extractions	Crowns	
Scaling	Root Canals	

6**What dental procedures are not covered?**

The Flex Advantage spending card cannot be used to pay for reconstructive, plastic, cosmetic, elective, or aesthetic dental services. Only dental services that are necessary for the patient's oral health are covered. Examples of ineligible services include:

- The whitening of teeth, dental bonding, and veneers
- The replacement of dentures, bridges, inlays, onlays, or crowns that can be repaired or restored to normal function
- The extraction of nonpathological, asymptomatic impacted teeth, including third molars
- The setting of jaw or facial bone fractures that are covered by the plan's medical benefits

7**What if I have other dental coverage through an employer, union, or an individual policy (e.g., Delta Dental) that I purchase on my own? Can I use the Flex Advantage spending card with that policy?**

Yes, you can use your Flex Advantage spending card to pay the cost shares or any charges not covered by other dental insurance up to the annual limit of \$1,200, as long as the services are covered by CarePartners of Connecticut Access PPO.

8**What if I travel outside of Connecticut?**

Yes, you can use your Flex Advantage spending card with any dentist in the United States who accepts Visa. Please ensure the dentist you go to accepts Visa. Or call ahead to confirm the dentist accepts Visa.

9**What if I travel outside of the United States?**

No, your Flex Advantage spending card cannot be used outside of the United States.

10**What should I do if I forget my Flex Advantage spending card when I go to the dentist? Or if the transaction fails, or the provider does not take the Flex card?**

You could provide the dental office details of your Flex Advantage spending card (card number, expiration date, etc.) to process your payment if you have them with you or over the phone when you get home. If your dentist is not able to process payment without the physical card, you can use another form of payment and then call Member Services to request a reimbursement form and submit your receipt to be paid back. The [Member Reimbursement Form](#) can also be found on our website.

11 What happens if the dentist's charges are more than the remaining balance on my card?

You can use all of the remaining balance on your Flex Advantage spending card to pay the bill and then pay the balance with another form of payment. Your dentist may need to know how much money is available on your Flex Advantage spending card in order to process the payment. To find out how much money you have on your card, call **1-833-684-8472**. You can also check you balance by calling CarePartners of Connecticut Member Services **1-866-632-0060 (TTY: 711)** or by visiting carepartnersct.com/mybenefitscenter before you try to pay your bill.

12 Can I use the Flex Advantage spending card to buy oral care products (e.g., toothbrushes, toothpaste)?

Yes, your Flex Advantage spending card is also loaded with your quarterly over the counter (OTC) credit of \$65. You can use the OTC credit on your Flex Advantage spending card at our network of retailers and plan-approved online stores to pay for Medicare approved dental products. Please note that the dental credit on your Flex Advantage spending card can only be used to pay for dental services rendered in a dentist's office.

13 If I don't use up my entire \$1,200 dental amount that is loaded on the card, can I use the remainder for OTC items since both are loaded on the same card?

No. The funds are allocated/assigned for specific purposes. Dollar amounts are as follows:

- **\$1,200** a year to pay for eligible dental services.
Note, unused amounts do not roll over from one year to the next.
- **\$65** each calendar quarter to spend on Medicare-approved, over-the-counter (OTC) medicines and health-related items.

Note, unused amounts do not roll over from one quarter to the next.

14 How do I know if I have enough money on my Flex Advantage spending card to pay for the services I will receive during a dental appointment?

You can ask your dentist for an estimate prior to your appointment. We encourage you to ask for estimates. Then, you can call or visit the URL below to check the balance available on your Flex Advantage spending card.

 **1-866-632-0060 (TTY: 711)**  **carepartnersct.com/mybenefitscenter**

15 Do I need to use a network provider with the card?

No, there is no dental provider network required to use this card. **The only requirement is that the dentist accept Visa for payment.**

16 Will my dentist give me preferred rates or a discount for using my CarePartners of Connecticut Flex Advantage spending card to pay?

If you had previously used CarePartners of Connecticut dental benefits administered through the Dominion National network or another dental network, you likely were charged discounted fees as a part of that arrangement. With the Flex Advantage spending card, there is no network, and you are free to see any dentist who accepts Visa. Since there is no network with the Flex Advantage spending card, dentists are not required to give any discounts to our members. But many dentists will consider reducing fees to patients who are paying directly and not coming through an insurance plan network. Before you go to your appointment, consider asking your dentist for a treatment estimate and then discuss whether they can reduce their fees for you.

17 Is there any way to ensure that a dentist doesn't up charge me by a large amount since they no longer have a contracted limit in charges?

Before you go to your appointment, you can ask a dentist for a pre-treatment estimate. You can also ask other dentists to quote their fees for the same procedures to compare costs.

18 What if my dentist says they do not participate in a CarePartners of Connecticut Medicare plan?

That is ok. For the dentist, our Flex Advantage spending card is no different than any other Visa card and they are not required to participate in our plan to accept the card for payment. If your dentist needs more information, please have them call Member Services at **1-866-632-0060 (TTY: 711)**.

19 What do I do if the dentist says they cannot accept the card for payment or when they try to process a payment and it does not go through.

Please call Member Services **1-866-632-0060 (TTY: 711)** . It is possible that some dentists' Visa processors may not be set up correctly to accept this card. For example, the Flex Advantage spending card will not work at a dental office that is not set up with the Merchant Category Code unique to dental providers. If your dentist is having trouble processing payment using the card, we can try to fix the error by changing the way we have set up your card in our system or by adding the dentist to the list of dentists where the card can be used for payment. Our Member Services team will help you.