

More choice, better care. **That's our Advantage.**

A guide to your 2023

CareOregon Advantage CareCard benefits



Approved over-the-counter (OTC) health-related items and healthy food purchases, plus rewards for completing healthy activities



About your Benefits

Your new CareOregon Advantage CareCard



Get **\$1,580** per year (\$395/quarter) to spend on eligible over-the-counter **(OTC) health items and healthy foods.**

- ▶ Get \$395 automatically loaded to your card each quarter
- ▶ Unspent OTC/healthy foods dollars don't carry over to the next quarter, so be sure to use them!

What items can I buy?

Over 90,000 eligible items are covered, like cold and flu care, pain relief, and grocery items like meat and produce.

Where can I use my card?

You can use your CareCard at retailers like these, plus many more:

Fred Meyer



Albertsons

FarmboxRx

Walmart

SAFEWAY

CVS pharmacy

Walgreens



Get **\$1,500** per year to spend on **dental services** that Medicare and Medicaid don't cover or only partly cover.

Use your CareCard to pay for crowns, root canals, nightguards and more.



Earn up to **\$405 rewards** for completing healthy activities.

- ▶ Get up to \$405 in rewards added to your card each year
- ▶ Simply complete qualifying healthy activities like annual wellness visits and certain screenings

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How to use your CareCard



1 Activate your card

We will send your pre-loaded CareCard in the mail. When you get your card, activate your card by calling toll-free 833-684-8472. You will need to enter your card number and your date of birth MM/DD/YY – for example, 07/01/50.

3 Choose the OTC health-related items and healthy foods you want to buy

There is a list of items you can purchase with your card in this guide. You can also find a complete list at mybenefitscenter.com or by using the OTC Network mobile app.

2 Use your card at the dentist, or at a pharmacy or grocery store

Your CareCard can be used at your dental provider's office and many pharmacies and retail stores. To find a full list of participating retailers, go to mybenefitscenter.com

You also can find a list of participating retailers using the OTC Network mobile app. Take your activated card with you to a participating store.

Be sure to check to use your Medicaid and Medicare dental benefits first before you use up your CareCard's dental funds.

4 Swipe your card as CREDIT at the register to pay for your items

Take your items to the checkout. You do not have to visit the pharmacy window. When it is time to pay, swipe your card as credit in the card reader. The amount of your approved purchases will automatically be deducted from your card.

Very important! You must choose "credit" when the card reader asks how you want to use your card. If you choose "debit" the card will not work!

How to earn rewards for completing healthy activities

You could earn up to **\$405** in extra funds added to your CareCard each year, just for making time for your health.

Simply complete eligible healthy activities like annual wellness visits and health screenings or participate in a qualifying health program. All healthy activities must be completed by December 31 to qualify for rewards.

Your rewards will typically be loaded to your CareCard about a month after you've completed the health care activity. You can check your rewards balance on rewards balance on the OTC Network app, at mybenefitscenter.com, or by calling 833-684-8472.

How do I earn rewards?

Complete a healthy activity from the list below and we'll take care of the rest! You do not need to fill out any forms or call us.

Health care activity	Your reward
Complete a Health Risk Assessment by filling out a form on paper or online, or over the phone with a CareOregon Advantage representative	\$15 a year
Complete an annual wellness exam or equivalent visit with your provider	\$50 a year
Get a flu shot at the pharmacy or from your provider	\$25 a year

The following activities and rewards are for qualifying members only. These screenings or activities may be available to members who meet program conditions or when recommended by a provider. A CareOregon Advantage partner may reach out to you to complete certain activities.

Health activity	Who qualifies	Reward
Complete a colorectal cancer screening	Members with a provider's recommendation	\$50
Complete a bone density screening	Members with a provider's recommendation	\$25
Complete a mammogram	Members with a provider's recommendation	\$50
Complete a diabetic eye exam	Members with a diabetes diagnosis	\$15
Complete an A1c test	Members with a diabetes diagnosis	\$15
Complete a kidney function test (eGFR and uACR)	Members with a diabetes diagnosis	\$15
Talk to a pharmacist about your medications treating diabetes and/or hypertension	Members with a diabetes or hypertension diagnosis	\$60 (\$15 per quarter)
Talk to a pharmacist about your medications treating heart disease	Members with certain heart conditions	\$60 (\$15 per quarter)
Get a comprehensive medication review	Members enrolled in the Medication Therapy Management Program	\$25

Frequently asked questions about the CareCard

Q. How does my CareCard work?

- A. You should have received your CareCard in the mail. If you haven't received it by 10 days after your coverage starts, please call our customer service toll-free at 888-712-3258, TTY 711. The card comes pre-loaded with \$1,500 to spend on dental care throughout the year. \$395 for eligible OTC health items and healthy foods will be automatically loaded at the beginning of each quarter (January 1, April 1, July 1 and October 1). Any funds left on your card at the end of each quarter will expire before the next quarter's funds are loaded. Your rewards for completing qualifying healthy activities will be loaded onto your card approximately 30 days after you complete an activity.

Q. Will I receive a new card each quarter?

- A. No. The card that we sent to you is reusable. It will be automatically refilled on the first day of each calendar quarter, as long as you remain a CareOregon Advantage member.

Q. Where can I use my card?

- A. Your CareCard can be used at many pharmacies and retail stores including Rite Aid, Walmart, Walgreens, Safeway, Fred Meyer and Albertsons. To find a full list of participating retailers, go to mybenefitscenter.com and log in with your card number. You also can find a list of participating retailers using the OTC Network mobile app.

Q. How do I check my card balance?

- A. There are two easy ways to do this:
1. You can go to mybenefitscenter.com and log in with your card number.
 2. Or you can download the OTC Network mobile app. This app for both Android and iPhone makes using your CareCard a whole lot easier. You can check your account balance, scan barcodes at retail locations, search the list of eligible items and more. Download the app at Google Play or the Apple App Store by searching "OTC Network."

Q. Which items can I buy with my card?

- A. At your dental provider's office, covered services include root canals, crowns, night-guards and more. At the pharmacy and grocery store, over 90,000 eligible items are covered. These include many over-the-counter (OTC) health-related items, COVID-19 supplies, and many kinds of healthy foods. Rewards dollars can be spent on many items except for alcohol, tobacco, firearms, prescription drugs or lottery tickets. You'll find a list of some of the most common items on the following pages.

To see a complete list of covered items, go to mybenefitscenter.com. You also may call our Customer Service department toll-free at 888-712-3258, TTY 711, if you need help. Certain brands may not be available at all locations. This list may vary from month to month.

Some OTC items may be covered under your Medicare or Medicaid coverage. When an item is covered by Medicare or Medicaid, you should not use your CareCard to buy it, because it is covered by other coverage and is not part of your supplemental OTC benefit. For example, gauze may be covered under Part D when it is being used, by prescription, to inject insulin. Or over-the-counter loratadine, by prescription, may be covered by Medicaid. In these situations, you should present your prescription and your CareOregon Advantage Member ID card at the pharmacy counter.

Q. Will unspent money on my card carry over into the next quarter?

- A. It depends:
- ▶ Unspent OTC/healthy foods dollars expire at the end of each quarter and do not carry over. On the first day of each calendar quarter, \$395 will be loaded onto your card, as long as you are a member of our plan.
 - ▶ Your \$1,500 for dental services can be used throughout the year.
 - ▶ Rewards dollars that you earn for healthy activities are available all year.

Q. Can I use my card for store-brand and brand-name products?

- A. Yes. You can buy both with your card.

Q. How do I get help if I need it?

- A. There are several ways to get help:
- ▶ Go to mybenefitscenter.com and enter your card number and date of birth
 - ▶ Visit careoregonadvantage.org
 - ▶ Call our Customer Service toll-free at 888-712-3258, TTY 711.

Q. Can I have items delivered to my home?

- A. Yes, you can!

1. Place an order online or by phone with Medline. You'll need your CareCard number:

To place an order online:
Visit athome.medline.com/card

To place an order over the phone:
Call 833-569-2330, TTY 711
Monday through Friday, 5 a.m. to 5 p.m.

You will receive your order within two business days after it is processed.

2. Get fresh groceries delivered with Farmbox Rx. You'll need your CareCard number:

To place an order online, visit:
farmboxrx.com/careoregonadvantage

To place an order over the phone:
Call 888-416-3589, TTY 711
Seven days a week, 7 a.m. to 3 p.m.

Q. What if an item is rejected at the register?

A. If an item that should be covered is rejected at the register, call us toll-free at 888-712-3258, TTY 711, with the UPC code and item description. If you can, take a picture of the item's barcode. If it should be covered, we will request that the item be updated for future purchase. Please note, items like produce can be subject to seasonality and sourcing changes. This could mean there is a delay in item eligibility.

Q. Can I return items?

A. Yes. Returns are subject to the retailer's policy. Returns are credited back to your CareCard and will be added to that month's card balance. No cash refunds are allowed.

Q. Why was my item not covered?

- A. It depends:
- ▶ You may no longer have a card balance.
 - ▶ The item is not eligible for purchase.
 - ▶ The item may be covered but needs to be updated in our catalog. Call our Customer Service toll-free at 888-712-3258 with the UPC code and item description and we can help.
 - ▶ You are no longer a member of our plan.

Below is a list of items you CANNOT buy with your OTC/healthy foods dollars

Health-related Items

- ☒ Part B/Part D prescription drugs
- ☒ Cosmetics
- ☒ Herbals and homeopathic remedies
- ☒ Teeth-whitening products

Food items

- ☒ Wine, liquor, beer, soda
- ☒ Cookies
- ☒ Candy
- ☒ Chips
- ☒ Gum
- ☒ Deli counter prepared food
- ☒ Dry food mixes/side dishes
- ☒ Bottled energy drinks (like Redbull)
- ☒ Household products (plastic, foil, paper products)

Items you can buy with your OTC/healthy foods dollars

Over-The-Counter (OTC) health-related items

✔ Personal care

- » Cotton swabs
- » Petroleum jelly and barrier creams

✔ Cold and allergy

- » Allergy medications**
- » Asthma preparations*
- » Cough, cold and flu products**
- » Decongestant nasal sprays, drops & inhalers
- » Medicated lip treatments
- » Nasal moisturizers & washes
- » Nasal strips, dilators & snore relief
- » Vapor products (includes waterless vaporizers)
- » Vaporizers, humidifiers & accessories

✔ Compression support

- » Compression socks and hose

✔ Diabetes care

- » Alcohol swabs & wipes**
- » Diabetes care accessories such as lancets and blood glucose testing devices**
- » Diabetes cough, cold & allergy
- » Diabetes neuropathy & skin care*
- » Diabetes nutritional bars, candy, nutritional liquids
- » Diabetes supplements*
- » Glucose tablets, gels, etc.*
- » Urine test strips, tabs**

✔ Digestive health

- » Acid controllers, antacid liquids, tabs & caps[†]
- » Anti-diarrheal liquids, tabs & caps**
- » Anti-gas*
- » Diarrhea-related oral rehydration therapy
- » Digestive health prebiotics & probiotics, digestive enzymes
- » Enemas, laxative suppositories/kits, laxative liquids & stool-softener products**
- » Fiber products**
- » Hemorrhoid treatments, wipes & washes
- » Lactose intolerance*
- » Multi-symptom products*
- » Nausea & motion sickness*

✔ Ear care

- » Ear drops & syringes
- » Hearing aids, personal amplification devices & accessories*
- » Lipoflavonoids (ear ringing/tinnitus)

✔ Eye care

- » Dry eye relief
- » Eye wash
- » Reading, magnifying glasses
- » Contact lens care solution and cleaners

✔ Family planning

- » Emergency contraceptives
- » Female condoms and spermicides
- » Male condoms[†]

☑ Feminine care

- » Feminine antifungal[†]
- » Tampons, feminine pads, menstrual cups

☑ First aid

- » Adhesive & liquid bandages, wraps
- » Anti-itch treatments
- » Antiparasitic (lice treatments & accessories, pinworm & ringworm treatments)[†]
- » Antiseptic (rubbing alcohol, hydrogen peroxide, povidone iodine)
- » Botanical exposure treatments
- » Finger cots & splints
- » First aid kits, first aid tapes
- » Masks (respiratory, barrier etc.)
- » Mixed/miscellaneous wound treatments & skin relief (includes witch hazel)
- » Protective gloves
- » Skin protectants (includes petroleum jelly)
- » Surgical bandages and dressings[†]
- » Topical antibiotics & antimicrobials
- » Wound cleansers
- » Wound, burn & skin treatments (includes epsom salt, scar treatments)

☑ Foot care

- » Antifungal powders, creams, liquids & sprays[†]
- » Corn, callus & bunion pads
- » Corn, callus & wart removers
- » Foot pain relief
- » Heel cups & arch supports
- » Nail fungus treatments
- » Plantar fasciitis products

☑ Health supports

- » Ankle & foot, hand & wrist, elbow & arm, abdominal, thigh/calf/shin, shoulder & clavicle, hernia, knee supports
- » Arm slings & cervical collars

- » Elastic bandages
- » Electric heating pads
- » Hot/cold therapy
- » Joint warmers & arthritis
- » Kinesiology tapes, supports & supplies
- » Protective guards
- » Rib belts
- » Sacro & back braces

☑ Health diagnostics/aids for daily living

- » Bathing & oral hygiene, eating, drinking, grooming, dressing aids
- » Blood pressure kits & accessories^{**†}
- » Cholesterol meters & testing kits^{*}
- » Drug & alcohol tests^{*}
- » Home tests for colon cancer^{**†}
- » Home tests for COVID-19 (Coronavirus)^{*}
- » Medicine dosers, pillboxes, organizers & reminders
- » Mobility safety: stair rails, stair treads, temporary mobility ramps
- » Night lights
- » Pulse oximeters & heart rate monitors^{*}
- » Reachers, grippers & lifts
- » Reading, writing & telephone aids
- » Stethoscopes & accessories^{*}
- » Thermometers, fever strips & accessories

☑ Home health care

- » Bathtub safety & accessories, toilet rails, frames
- » Canes for the visually impaired^{*}
- » Elevated toilet seats & accessories
- » Grab bars & handles
- » Hand cleaners & sanitizers
- » Handheld showers
- » Sitz baths & bidets
- » Wedges & pillows

☑ Household products

- » Bath tissue wipes
- » Dish soap
- » Garbage bags
- » Laundry soap
- » Paper towels

☑ Incontinence

- » Deodorizers
- » Disposable pads, shields, guards & drip collectors
- » Perineal cleansers, washes, wipes, towelettes, moisturizers, barriers & protectants, antifungals
- » Reusable/disposable garments, underpads*†

☑ Oral care

- » Dental gum
- » Denture adhesives, cleaners, accessories
- » Denture repair (including temporary), pain relief*
- » Dry mouth products*
- » Floss & flossers*
- » Fluoride treatments
- » Gum care
- » Night & grind guards
- » Oral pain relief & mouth sores*
- » Toothbrushes (including manual, battery, rechargeable toothbrushes and refills)
- » Toothpaste (including sensitive, whitening, tooth powder)

☑ Pain relief

- » Adult acetaminophen*†
- » Adult aspirin & combinations*†
- » Adult ibuprofen & other anti-inflammatories*†

- » Adult nighttime pain relief*
- » External muscle/joint pain relief creams, ointments & gels*
- » External muscle/joint pain relief lotions, liquids, roll-ons & sprays*
- » External muscle/joint pain relief patches & pads*
- » Feminine pain relief*
- » Sleep aids & sedatives*
- » TENS units & replacement pads

☑ Patient skin support

- » Antifungals†
- » Moisturizers, barriers & protectants

☑ Physical fitness/exercise equipment

- » Balls/stability devices (balls, boards, etc.)
- » Cardio (aerobic steps, jump ropes)
- » Foam rollers/massage devices
- » Mixed/miscellaneous physical fitness (includes yoga/exercise mats)
- » Pedometers & fitness trackers
- » Scales (includes body fat analyzers)*
- » Strength/range of motion (bands, hand exercisers, etc.)
- » Weights

☑ Skin care

- » Acne astringents & toners
- » Acne creams, gels, lotions & patches
- » Acne soaps & cleansers
- » Insect repellents
- » Instant hand sanitizers

☑ Smoking deterrents

- » Nicotine gum & lozenges*†
- » Nicotine patches*†

☑ Sun care

- » Mixed/miscellaneous sun protection
- » Sport sun protection
- » Sun protection (< SPF 50)
- » Sun protection (SPF 50⁺)

☑ Vitamins/dietary supplements

- » Calcium^{**}
- » Children's vitamins & minerals^{*}
- » Colon cleanse & detox (non-weight loss)
- » CoQ10 only (UBIQUINOL)
- » Enzymes, amino acids & hormones
- » Eye health vitamins^{*}
- » General health prebiotics & probiotics
- » Heart health & essential fatty acids (fish oil⁺, flax, GLA, etc.)
- » Iron^{**}
- » Joint health
- » Menopause support (soy)
- » Multi-minerals^{*}
- » Multivitamins^{**}
- » Prenatal vitamins^{**}
- » Vitamins^{**}

Healthy Food Items

☑ Food & beverages

- » Baking/cooking supplies (baking powder, yeast, etc.)
- » Bottled waters
- » Bread, rolls & tortillas
- » Breakfast foods (toaster pastries, cereal bars, granola & granola bars)
- » Canned meat
- » Canned seafood
- » Canned/jar fruits and vegetables (includes salsa & non-processed beans)
- » Cereal (hot & cold), pancakes & waffles
- » Cocoa, coffee & tea (dry or liquid)
- » Condiments, sauces, dips, mayonnaise & salad dressing
- » Crackers
- » Dairy (milk, cheese, butter, sour cream & whipping cream)
- » Dried fruit, fruit snacks
- » Dry and liquid/concentrated drink mixes
- » Dry beans
- » Dry pasta
- » Enhanced waters
- » Flours, cornmeal, nut & seed flours, bread/biscuit mixes
- » Frozen foods (fruits & vegetables, meats, seafood, juices, prepared food)
- » Herbs, spices & seasoning
- » Ice
- » Jams, jellies, sweet spreads, syrup
- » Juices, juice blends, drinks & punches (includes sparkling)
- » Margarine
- » Meats – processed (sausage, jerky, lunch meat)
- » Meats (poultry, ground beef, beef)
- » Nuts, seeds & trail mix

- » Oils and shortening
- » Peanut butter (and other nut butters)
- » Prepared food (canned stews, heat & eat)
- » Produce (fruits & vegetables)
- » Rice & whole grains
- » Seafood
- » Soup
- » Soy & other nut milks
- » Sparkling water
- » Sport drinks – Gatorade & others
- » Sugar – white, brown & powdered
- » Tomato/spaghetti/alfredo/nutritionally significant sauce
- » Whole eggs & egg substitutes
- » Yogurt

* Dual Purpose items. These are products or medicines you should purchase only on the advice of your physician.

† Some items in these categories may be covered under your Medicare or Medicaid coverage. When an item is covered by Medicare or Medicaid, you should not use your CareCard to buy it, because it is covered by other coverage and is not part of your supplemental OTC benefit. For example, gauze may be covered under Part D when it is being used, by prescription, to inject insulin. Or over-the-counter loratadine, by prescription, may be covered by Medicaid. In these situations, you should present your prescription and your CareOregon Advantage Member ID card at the pharmacy counter.

Weight management/nutritional foods

- » Diuretics*
- » Food scales*
- » General health oral rehydration therapy
- » Nutritional bars
- » Nutritional liquids
- » Nutritional powders
- » Sport/energy bars
- » Sport/energy liquids
- » Sport/energy powders
- » Sport/energy tabs & caps
- » Sugar & salt substitutes
- » Thickeners & pre-thickened beverages/foods*
- » Weight loss cleansing & detox*
- » Weight management bars
- » Weight management foods, liquids & powders
- » Weight management tabs & caps*

CareOregon Advantage Customer Service

Call: 503-416-4279 or toll-free 888-712-3258, TTY 711

Hours of operation:

8 a.m. to 8 p.m. seven days a week, October 1 to March 31

8 a.m. to 8 p.m. Monday through Friday, April 1 to September 30

Send us a secure message through our member portal at

careoregonadvantage.org/portal

CareOregon Advantage Plus is an HMO-POS SNP with a Medicare/Medicaid contract. Enrollment in CareOregon Advantage Plus depends on contract renewal.

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