



2024 NationsBenefits Frequently Asked Questions and Answers (FAQ)

GENERAL FAQS

1. Will NationsBenefits continue to administer Over-the-counter (OTC), food/produce, hearing aid and Flex Card benefits for 2024?

Yes. **nationsbenefits** is the parent company for NationsHearing, NationsOTC and NationsFlex, so you may hear these organization names used interchangeably.

2. Which VIVA MEDICARE plans receive benefits administered by NationsBenefits?

Plan	OTC	Food/Produce	Flex Card	Hearing Aids
VIVA MEDICARE <i>Select</i>	X			X
VIVA MEDICARE <i>Premier</i>	X			X
VIVA MEDICARE <i>Plus</i>	X			X
VIVA MEDICARE <i>Extra Value</i>	X (OTC benefit is only offered on the Flex Card and the amount is combined with the member's food/produce benefit)	X (Food/produce benefit is only offered on the Flex Card and the amount is combined with the member's OTC benefit)	X (Flex Card allowance can be used to purchase plan-approved OTC and/or food/produce at in-network retailers only)	X
VIVA MEDICARE <i>Prime</i>	X			X
VIVA MEDICARE <i>Classic</i>	X (Members get an OTC allowance + can purchase OTC items using the Flex Card)		X (Flex Card can be used to purchase plan-approved OTC products, eyewear, dental services, and hearing aids at a variety of retailers)	X
VIVA MEDICARE <i>Extra Care</i>	X (OTC benefit is only offered on the Flex Card and the amount is combined with the member's food/produce benefit)	X (Food/produce benefit is only offered on the Flex Card and the amount is combined with the member's OTC benefit)	X (Flex Card allowance can be used to purchase plan-approved OTC and/or food/produce at in-network retailers only)	X
VIVA MEDICARE <i>Infirmary Health Advantage</i>	X			X

- **OTC:** VIVA MEDICARE *Select, Premier, Plus, Prime, Classic and Infirmary Health Advantage* have a quarterly OTC allowance that can be used to purchase OTC items at viva.nationsbenefits.com only. Unused quarterly OTC allowances for these plans **do not** roll over to the next calendar quarter.

New for 2024, VIVA MEDICARE *Extra Value* and *Extra Care* members will not have an OTC allowance separate from the Flex Card. See “Flex Card” below for more details.

- **Hearing:** All VIVA MEDICARE members will continue to have a prescription hearing aid benefit for 2024 (the member’s cost-sharing for prescription hearing aids will remain the same for 2024 as for 2023).

New for 2024, Members in all plans will have the option to purchase a pair of OTC hearing aids (instead of prescription hearing aids) through NationsBenefits. OTC hearing aids must be purchased as a pair and do not require a prescription. Members can choose to either purchase prescription hearing aids (we cover one prescription aid for each ear a calendar year) **or** one pair of OTC hearing aids (they cannot get both prescription hearing aids + OTC hearing aids). Member cost sharing for all hearing aids will vary based on the hearing aid model purchased. In addition, our Dual Special Needs Plan (DSNP) members (*Extra Value* and *Extra Care*) pay a lower cost sharing for all hearing aids than members in other plans.

- **Food/Produce:** Only DSNP members have a food benefit. **New** for 2024, DSNP members do not have a food/produce allowance separate from the Flex Card. See “Flex Card” below for more details.
- **Flex Card:** Only *Classic, Extra Value* and *Extra Care* members have a Flex Card benefit for 2024.

Classic members get a \$30 **quarterly** Flex Card allowance to use for purchasing OTC products, prescription eyewear, dental services and hearing aids at retailers that provides these products/services. Unused **quarterly** Flex Card allowances for *Classic* members **does** roll over to the next calendar quarter, but all funds expire at the end of the calendar year.

New for 2024, *Extra Value* members get a \$75 **monthly** Flex Card allowance and *Extra Care* members get a \$130 **monthly** Flex Card allowance. Unused monthly Flex Card allowances **do not** roll over to the next calendar month. Members can use their Flex Card **monthly** allowance to purchase plan-approved OTC items or food/produce at viva.nationsbenefits.com or in-network retailers.

See the “Flex Card FAQ” later in this document for more important information.

3. How can members purchase OTC products and food/produce (if applicable) from NationsBenefits?

Members can choose one of the following options:

- Online: NationsBenefits “Benefits Pro Portal” at viva.nationsbenefits.com (members must register to obtain access to their account)
- Call: 877-209-5189 (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays)
- Mobile Application: NationsBenefits “Benefits Pro App” – members can scan the QR code in the OTC or food/produce catalog or search “Benefits Pro” in the App Store or Google Play to download the app on their mobile device
- Paper Form: Found in the OTC and/or food/produce catalog or by requesting an order form through NationsBenefits or VIVA MEDICARE Member Services

NOTE: Order forms mailed at the end of the month may not process in time before the monthly/quarterly cut-off. For faster service, it is best for the member to use another ordering method.

4. Can VIVA MEDICARE Member Advocates access the NationsBenefits portal (“Benefits Pro Portal”) to see OTC, food/produce, flex card, and hearing aid benefit detail?

Certain VIVA MEDICARE staff members have **view-only** health plan access in the portal. See your supervisor for details.

5. How can members get details about order history, see order status and know their allowance balances?

Many of the NationsBenefits products and services can be “self-served” by going to the NationsBenefits website (“Benefits Pro Portal”) at viva.nationsbenefits.com or by downloading the NationsBenefits App (“Benefits Pro App”) from the App Store or Google Play. Members can also call and speak to a NationsBenefits Member Experience Advisor (MEA) at 877-209-5189 (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays).

6. How can members receive an OTC and/or food catalog, if applicable?

VIVA MEDICARE is mailing a 2024 catalog to all members in November. Newly enrolled members will receive a catalog in new member packets mailed to their home. We should encourage members requesting a replacement catalog to view or download an electronic copy of the catalog on our website at www.vivahealth.com/Medicare/Member-Resources or by establishing an on-line account at viva.nationsbenefits.com. Members can also see available products through the NationsBenefits App (“Benefits Pro App”). Members that still prefer a hardcopy catalog in the mail can request one from Member Services or by calling NationsBenefits at 877-209-5189 (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays).

7. How will NationsBenefits handle calls not related to the benefits they administer?

NationsBenefits should warm transfer members to the plan when a member asks a question not related to OTC, food/produce, Flex Card or hearing aids. NationsBenefits uses the same process as VIVA MEDICARE to validate a member’s identity at the time a call is received (i.e., NationsBenefits will validate a key identifier, member name, member address and phone number). Therefore, when a NationsBenefits Member Experience Advisor (MEA) warm transfers a member to the plan, the MEA should provide our Member Services Department with the member’s name and member ID and the member’s identity does not require re-validation to assist the caller (the same should apply if we warm transfer a member to NationsBenefits).

OTC and FOOD/PRODUCE FAQs (NOTE: Only DSNP members have a food/produce benefit)

1. What type of OTC products are available in the catalog?

The catalog includes a variety of health-related products such as cough drops, cold medications, eye drops, incontinence supplies, supports and braces, vitamins, etc. There are certain items the Center for Medicare & Medicaid Services (CMS) will not allow us to offer members as part of their OTC benefit (e.g., contraceptives, food supplements, etc.).

2. What type of food/produce is available in the catalog?

The catalog includes a variety of boxed and canned goods such as beef stew, canned vegetables, cereals, coffee, etc. Members can also purchase produce boxes and prepared meals (new for 2024) that will have a variety of items included. The contents of the produce boxes and prepared meals may vary. Members can get more details by going to the NationsBenefits website (“Benefits Pro Portal”) at viva.nationsbenefits.com, using the NationsBenefits App (“Benefits Pro App”) downloaded from the App Store or Google Play, or by calling NationsBenefits at 877-209-5189 (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays). Food/produce items ship in boxes generally using FedEx or USPS SmartPOST and perishable items will have special packaging to keep items safe.

3. How does the food/produce allowance and OTC allowance work for DSNP members?

New for 2024, the food/produce allowance is combined with the member's OTC allowance and is loaded on the member's Flex Card only (they do not have separate allowances on top of the Flex Card allowance). DSNP members will have a Flex Card that they can use at in-network retailers (i.e., Walmart, Walgreens, CVS, Rite Aid and Kroger) in addition to ordering at viva.nationsbenefits.com. See the "Flex Card FAQs" for more information.

4. How long does delivery take after ordering OTC products and/or food/produce?

Most orders should be delivered in two (2) business days from the date the order is placed (for orders placed after 2 pm, the order begins processing the next business day). **NOTE:** There can be times when orders may take a few extra days during peak/busy times. Items ship in boxes – generally using FedEx or USPS SmartPOST.

5. Do some OTC items have quantity limits?

Yes, some items will have quantity limits to ensure member safety and to help avoid waste. The catalog lists these limitations.

6. Hearing aid batteries are not in the OTC catalog. What if a member has an existing hearing aid (that he/she previously purchased with a different provider) and the member needs hearing aid batteries?

NationsBenefits will provide standard hearing aid batteries to members that already have a hearing aid at no additional cost. Members should contact NationsBenefits for more information.

7. Are members limited to placing one single OTC or food/produce order during a month/quarter?

No, members can place multiple orders in a month/quarter up to the amount of the plan's monthly/quarterly allowance. If the total purchase goes over the monthly/quarterly allowance, the member can remove items from the order to stay within the allotted allowance, or the member can use a credit/debit card to pay the overage amount. Note: VIVA MEDICARE can never accept or store credit/debit card information. Rather, direct members to NationsBenefits to place orders.

8. Can a member select a different delivery address when placing an order if the member will be temporarily away from home when the order will arrive?

Yes, when a member checks out on-line or in the App, places an order over the phone, or completes an order form, the member can change (or provide) a new address for shipping. Note: A member cannot change his/her permanent address through NationsBenefits (NationsBenefits will refer members back to VIVA MEDICARE to change a permanent address).

9. Does NationsBenefits replace lost, stolen or damaged items?

NationsBenefits will replace items damaged or lost during shipment at no cost to the member. NationsBenefits will use discretion in replacing lost or stolen items. A NationsBenefits review team has to approve reshipments. This process may take 24-48 hours to complete, but could be a little longer during peak periods. It is important to remind members of this timeframe so they know when to expect to receive a reshipment.

10. What is the exchange or return policy?

Products cannot be returned to NationsBenefits due to the personal nature of OTC products.

11. Are substitutions ever made when members place orders?

Yes, the member's catalog explains that if an item is out-of-stock when the order is placed, a similar product of equal or higher value will be shipped.

12. Is there a cost for shipping?

Members do not pay shipping costs for 2024.

13. Can members track the status of their OTC and/or food/produce order?

Yes, members can go to the NationsBenefits website (“Benefits Pro Portal”) at viva.nationsbenefits.com to see the status of their order. If they have downloaded the NationsBenefits App (“Benefits Pro App”) from the App Store or Google Play, they can also track the status of their order. Members can also call and speak to a NationsBenefits Member Experience Advisor (MEA) at 877-209-5189 (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays).

Flex Card FAQs

1. Which members/plans have a Flex Card for 2024?

Members enrolled in *Classic*, *Extra Value*, and *Extra Care*.

2. What is a Flex Card and how does it work?

A Flex Card is a prepaid Mastercard®, administered by NationsBenefits, that gives members enrolled in *Classic*, *Extra Value*, and *Extra Care* easy access to funds that can be used to purchase, or help pay for certain plan-covered items.

For *Classic* members, there is no change to the member’s Flex Card **quarterly** allowance or administration. This means *Classic* members will continue to receive \$30 a **quarter** on the Flex Card to use for purchasing OTC products, prescription eyewear, dental services and hearing aids. Members can purchase these items at any retailer or provider that has a merchant code (MCC) as a pharmacy, eyewear provider, dental provider or hearing aid provider. Any unused Flex Card allowance **will** rollover to the next quarter within the calendar year.

New for 2024, *Extra Value* and *Extra Care* members will receive a Flex Card! *Extra Value* members get a \$75 **monthly** Flex Card allowance and *Extra Care* members get a \$130 **monthly** Flex Card allowance. Members can use the **monthly** Flex Card allowance to purchase plan-approved OTC items or food/produce at viva.nationsbenefits.com or in-network retailers. Plan-approved items include thousands of items on the NationsBenefits Approved Product Listing (APL). For OTC products, the APL is similar to a Flexible Spending Account (FSA) listing and includes most OTC health-related items. Food items on the APL is also very broad and includes fresh produce, boxed, canned and frozen items, but members cannot purchase alcohol using the Flex Card. NationsBenefits’ in-network retailers include Walmart, CVS, Walgreens, Kroger and Rite Aid. The list of in-network retailers is subject to change and a current listing of retailers will be available at www.vivahealth.com/Medicare/Member-Resources. Unused **monthly** Flex Card allowances **do not** roll over to the next calendar month. If a member’s total goes over the monthly Flex Card Allowance when purchasing items, the member can either remove items from their purchase or use a credit/debit card (or cash, if at a retail location) to pay for the overage amount.

3. Should members swipe the Flex Card as a debit or credit card when making a purchase?

The member should always choose “credit” instead of “debit” since they do not have a PIN for the card (debit transactions will be declined). The card cannot be used at an ATM or for cash back when making a purchase. Note: The Flex Card lists “debit” on the front of the card, but the member should select “credit” at checkout.

4. When will *Classic*, *Extra Value* and *Extra Care* members receive their new Flex Card?

Classic members already have a Flex Card and they should continue to use their existing card (it should not be discarded at the end of the year).

Most *Extra Value* and *Extra Care* members will receive their Flex Card in the mail at the end of the year. The cards will be mailed in batches, with the first batch being mailed around mid-December and the second batch being mailed between Christmas and the New Year. For members who enrolled near the end of the Annual Enrollment Period (AEP) or near the end of the year, those members may not

have their card by January 1st. Encourage members to allow extra time to receive their card due to the late enrollment and holiday mailing delays.

5. What if a new member that is effective January 1 has still not received a Flex Card by mid-January?

Members should call NationsBenefits at 877-209-5189 (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays). TTY users should call 711.

6. Can lost or stolen Flex Cards be replaced?

If the Flex Card is lost or stolen, members should call NationsBenefits at 877-209-5189 (TTY: 711) and request a replacement (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays).

7. Does a member have to activate the Flex Card before first use?

Yes, if the card is not activated, it will be declined.

8. How does the member activate the Flex Card?

There are three ways to activate the card:

- Scan the QR code located on the card carrier with their mobile phone.
- Log into viva.nationsbenefits.com/activate
- Call 877-209-5189 (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays). TTY users should call 711.

9. How can the member check their Flex Card balance?

Members can login to the NationsBenefits website (“Benefits Pro Portal”) at viva.nationsbenefits.com or by download the NationsBenefits App (“Benefits Pro App”) from the App Store or Google Play to check their Flex Card balance and see transaction history. Members can also call and speak to a NationsBenefits Member Experience Advisor (MEA) at 877-209-5189 (hours are 7 days a week, 8 a.m. to 8 p.m., closed federal holidays).

10. Are more in-network retailers being added so *Extra Value* and *Extra Care* members have more options for purchasing OTC and food/produce at retail using their Flex Card?

Yes, NationsBenefits is working with several major retailers – especially in the “grocery” retailers to give members additional options. A few additional retailers are expected to be added at the end of this year and during 1st quarter next year. While we cannot guarantee the network will be expanded, we have been assured that NationsBenefits is working hard to increase the network. A list of in-network retailers will be available at www.vivahealth.com/Medicare/Member-Resources.

HEARING AID FAQs

1. Will the Hoover and Mobile VIVA HEALTH Café’s continue to offer a Digital Hearing Center (DHC) where members can receive a free hearing screening?

Yes! Also **new** for 2024, NationsHearing Digital Hearing Centers (DHCs) will be installed in the Montgomery and Dothan Café’s! DHCs allow members in those areas to take a free hearing screening that can help detect hearing loss. The DHCs do not replace a hearing test that is required for prescription hearing aids, but it will let the member know if they may be a good candidate for a hearing aid(s). The DHCs look similar to a kiosk and allows the member to touch a screen and navigate the hearing screening (most can do this without assistance).

2. How can a member access the VIVA MEDICARE hearing aid benefit?

By calling NationsBenefits at 1-877-209-5189 (TTY: 711).

- Members will be connected to an IVR and will choose the correct options/prompts to reach a live NationsBenefits Member Experience Advisor (MEA). *A representative can assist the member in placing an order during regular business hours (7 days a week, 8 a.m. to 8 p.m., closed federal holidays).*



- MEAs will provide information about the hearing aid benefit and the pros and cons of a prescription hearing aid vs. a pair of OTC hearing aids.
- If a member is interested in prescription hearing aids, NationsBenefits can schedule a hearing test with a local NationsBenefits provider.. A NationsBenefits MEA will follow-up with the member after the hearing test to ensure member satisfaction and delivery of services.

3. What is covered under the prescription hearing aid benefit?

- One annual hearing aid testing evaluation from a NationsBenefits provider at no cost to the member
- One hearing aid fitting per calendar year at no cost to the member
- One hearing aid for each ear per calendar year
- 60-day trial period/100% money-back guarantee from date of fitting
- 3 follow-up visits within the first year of initial fitting date
- 3-year manufacture repair warranty
- 3-year supply of batteries with hearing aid purchase (60 batteries per hearing aid) for non-rechargeable hearing aids
- 1-time replacement for lost, stolen or damaged hearing aids during the 3-year manufacturer warranty (a replacement fee applies – varies by type of replacement provided)
- First set of ear molds (when needed)

4. What is covered under the OTC hearing aid benefit?

- Optional online hearing screener
- No hearing exam required
- 60-day, 100% money back trial period from date of purchase
- Rechargeable technology
- 1-3 year limited manufacturer's warranty, depending on the technology level selected

5. Can members get a single OTC hearing aid if only one ear needs hearing assistance?

No, OTC hearing aids are only available for purchase as a pair.

6. Can members order a pair of OTC hearing aids and a pair of prescription hearing aids?

No. Members can choose to either purchase prescription hearing aids (we cover one prescription aid for each ear a calendar year) or one pair of OTC hearing aids (they cannot get both prescription hearing aids + OTC hearing aids).

7. Why do OTC hearing aids almost cost as much as prescription hearing aids and how can members pay for hearing aids?

Pricing for OTC hearing aids is for a “pair” while the cost for prescription hearing aids is priced per aid. When you compare the cost of a pair of OTC hearing aids vs. the cost of 2 prescription hearing aids, there is a significant cost difference.

Members may qualify for 12- and 18-month financing options with 0% APR and no money down. Members must qualify, based on credit screening, for financing. Members should contact NationsBenefits for more information.

8. Do hearing aid costs count toward a member’s Maximum Out-of-Pocket (MOOP)?

No. Hearing aid costs are excluded from the MOOP calculation.

9. What if a member is homebound or cannot go to a NationsBenefits' provider's office for a hearing exam/test?

Members can get access to an online hearing test from their computer or mobile device and receive home delivery of a prescription hearing aid at no additional cost. Members can also connect with an online representative for remote tuning. In some cases, a NationsBenefits' provider can even come to a member's home to administer a hearing test when the member is interested in purchasing a prescription hearing aid.

New for 2024, members can also order an OTC hearing aid without having to see a provider or receive a hearing aid (OTC hearing aids do not require a prescription). Members can contact NationsBenefits for more details.

10. Are online hearing tests mentioned above accurate?

The NationsBenefits digital testing platform has been clinically validated and the results are as valid as those completed in a provider's office.

11. Where can I find a list of hearing providers that participate in NationsBenefits' network?

Members should call NationsBenefits at 877-209-5189 (TTY: 711) to find a provider near their location. A Nations MEA will coordinate and schedule the member's hearing exam with a NationsBenefits in-network provider. Members can also see a list of providers in the NationsBenefits member portal at viva.nationsbenefits.com. NationsBenefits has over 8,000 brick-and mortar hearing aid provider locations across the nation; however, VIVA MEDICARE's provider directory will simply list NationsBenefit's phone number as opposed to listing all provider locations.

12. What if a member wants to see a hearing aid provider that is not in the network?

Members should contact NationsBenefits to request that they reach out to the provider to see if they would be interested in joining the NationsBenefits' network. NationsBenefits will make every effort to encourage the provider to join the network so members can use the benefit with an existing provider, but if the provider refuses participation, the Nations team will ensure the member is scheduled with a network provider.

13. Will members receive an EOB for hearing aid purchases?

Yes, although hearing aid claims are **not** processed by VIVA MEDICARE, and will not be loaded into PowerSTEPP, VIVA MEDICARE will issue EOBs whenever a member purchases a hearing aid to ensure transparency on member cost sharing (NationsBenefits will send VIVA MEDICARE data files so we can produce an EOB).

14. How quickly are hearing aid orders shipped?

After receiving an approved member request, orders are processed and shipped within 24 hours.

15. Can members still see their VIVA MEDICARE provider for the annual hearing exam?

Yes, VIVA MEDICARE will continue to cover the annual hearing exam as we have covered in the past (members can choose to use any provider in the VIVA MEDICARE network – they do not have to use a NationsBenefits provider for the annual hearing exam). However, if members want a hearing aid test or hearing aids, the members must see a NationsBenefits provider.