

2026 myFlexCard benefit for Healthy Foods and Household Supports SecureBlue MSHO

The myFlexCard is a reloaded Mastercard debit card that can be used for Healthy Foods and Household Supports when the member is eligible.

All MSHO members receive a myFlexCard. There are 2 benefits that may be loaded onto the myFlexCard, depending on the member's eligibility for benefits:

1. **Over-the-Counter:** **all** MSHO members have a \$75/quarter allowance on their myFlexCard debit card for select over-the-counter health and wellbeing items.
2. **Healthy Foods and Household Allowance:** **eligible** members have a \$275/quarter allowance on their myFlexCard debit card to use on rent and plan approved utilities and healthy foods. Benefits do not roll over to the next quarter. Members may shop for food in participating retail stores or use their card for approved utilities or rent providers.

All members who were eligible for a myFlexCard in 2025 should keep their myFlexCards in 2026. MSHO members who did not have a myFlexCard in 2025 will receive a card in the mail in mid-January 2026. Each month, new SecureBlue MSHO members will receive their card for OTC and will be reviewed for eligibility for the Healthy Foods/Household Supports allowance.

ELIGIBILITY FOR HEALTHY FOODS/HOUSEHOLD SUPPORTS

Community Members must have one of the following chronic conditions* (using a 12 month lookback period):

- Asthma
- Cancer
- Chronic Liver Disease
- Chronic Renal Disease
- Congestive Heart Failure
- COPD/Emphysema
- Coronary Artery Disease
- Diabetes Mellitus
- Peripheral Vascular Disease
- Schizophrenia

*Members are eligible based on a medical claim to Blue Cross validating an eligible diagnosis. If a member has not had a medical claim submitted to Blue Cross for one of the qualifying conditions, they will not appear eligible for this benefit. Care coordinators cannot send referrals for this benefit.

ACTIVATING THE CARD

Members must activate the card prior to use. Members may create a member account at www.myFlexCardMN.com or call the card activation line at 1-844-210-2175, TTY 711. Members do not need to create a PIN to use the card, however, they may choose to set a PIN. Once activated, the prepaid Mastercard acts like any other credit/debit card and can be used for approved purchases.

USING THE CARD

Members may spend the full quarterly amount during one month or spread it out over the quarter. Allowances do not roll over to the next quarter and cannot be retroactively added to the previous quarter.

Quarters are as follows:

- quarter 1 Jan, Feb, Mar
- quarter 2 Apr, May, Jun
- quarter 3 Jul, Aug, Sept
- quarter 4 Oct, Nov, Dec

Shopping for Healthy Foods

Shop for select healthy food items at participating retailers - find a list of participating retail stores at

www.myFlexCardMN.com

Examples of healthy food items include meats, dairy, fruits, vegetables, beans, and some canned foods.

Household Supports (utilities and rent)

1. Use the debit card for approved utilities when the utility provider accepts Mastercard and has the approved utility Merchant Category Code with Mastercard.
2. Use the card to pay rent when the landlord accepts Mastercard and has the approved landlord Merchant Category Code with Mastercard.

To pay their household supports bill, the member's physical address must match the address on the utility or rent bill.

Since this benefit is provided every three months, members with automated monthly payments should ensure their monthly myFlexCard payment is less than one-third of the quarterly benefit so that all monthly payments are processed.

For example, member's cable bill is \$100/month and they want to use automated monthly payments. Flex card has \$275/quarter.

- *Member can tell the cable company to only bill \$91.60 on the myFlexCard each month and provide a second form of payment for the remaining \$8.40/month.*

(If the full \$100 cable bill is paid by myFlexCard every month in this example, the last month of the quarter will not have enough funds on the myFlexCard to process the payment. It would only have \$75 of the \$100 monthly bill, which will result in the card being denied unless an alternative form of payment is provided)

Members can add another payment method to cover any extra amount if needed.

Utilities companies and/or Landlord must have the appropriate Merchant Category Code and accept Mastercard to accept payment with the debit card. If they are not registered with the correct MCC, payment will be denied. The merchant code is assigned when the landlord or utility provider sets up their credit card payment system with the card processor, Mastercard. Mastercard assigns the code based on the type of business the merchant (landlord or utility company) does. **If the utility provider or landlord does not have an approved MCC**, the Care Coordinator or the member may call myFlexCard Customer Service at 1-844-451-1164, TTY 711. If Customer Service can verify that the provider/landlord is a legitimate utilities provider or landlord, myFlexCard may be able to add the provider/landlord to accept payment

NOTE: HUD requires that supplemental benefits received **and used for rent and utilities** must be included in the calculation of income performed by a housing provider or public housing agency. Members may choose to use their allowance on healthy foods.

RESOURCES

Members may reach out to myFlexCard Customer Service at 1-844-451-1164, TTY 711 for assistance with activating their card, checking the balance on the card, requesting a replacement card, finding a participating location, or to speak to a representative for other questions. Customer Service representatives are available Monday – Friday from 8 a.m. to 8 p.m.

Once the card is activated, members may go to www.myFlexCardMN.com to check their benefit balance.

If a member loses their card, they may call 1-844-451-1164, TTY 711 to request a replacement card. The previous card will be inactivated and a new card will be mailed within 10 days of the request.

FAQs:

Eligibility

Does my member qualify for this benefit? All members qualify for the card for the OTC benefit. Members who live in the community and have a qualifying diagnosis will also receive the household supports/healthy foods allowance.

Can I refer my member for the household supports/healthy foods allowance? No, we are not able to take referrals for this benefit. CMS requires that we only offer this benefit to members with chronic conditions. Conditions must be validated by Blue Plus.

My member has XX diagnosis. Do they qualify for the household supports/healthy foods allowance benefit? Members who live in the community (not in a nursing facility) and have an eligible diagnosis qualify. The member will be eligible if they have a medical claim that is associated with one of the eligible diagnoses and the provider has submitted the claim to BCBS.

How do I know if my member is eligible for the household supports/healthy foods allowance? Care coordination delegates will periodically receive lists of members who are eligible. You can also contact your Partner Relations Consultant or Partner.Relations@bluecrossmn.com to verify.

How long will it take for new SecureBlue MSHO members to show as eligible for the household supports/healthy foods allowance? The member will become eligible after they have a medical claim that is associated with one of the eligible diagnoses and the provider submits the claim to BCBS. Funds are not retroactively added.

I think my member should qualify for the household supports/healthy foods but does not. What can I do? For members who you believe should be eligible based on a documented qualifying diagnosis, please first consult the report of eligible members your agency last received. If a member(s) is not listed on the current eligibility file, please send the following information to your Partner Relations Consultant or Partner.Relations@bluecrossmn.com:

- Member's name and ID
- Qualifying diagnosis including date of diagnosis
- Medical professional's documentation of the diagnosis (i.e. clinic chart notes, hospital discharge summary, home care plan of care (485 form), etc.)

We will research the member's Blue Cross claims to see if the member qualifies based on the information Blue Cross has received from the member's providers.

For MSHO members who say they have an eligible condition for a benefit but are not triggering as eligible (most likely because they use the VA), they may opt to receive their annual in-home visit from Signify. All SecureBlue members can participate by calling Signify Health at 1-844-226-8218 (TTY 711), 7 a.m. to 7 p.m., Central Time, Monday – Friday and 8 a.m. to 4:30 p.m., Central Time Saturday or visit <https://schedule.signifyhealth.com/home> to schedule. Members may also find more information online at bluecrossmn.com/medicare-preventive.

Benefits

How much is the member's allowance each quarter?

OTC Allowance: \$75 each quarter

Healthy Foods and Household Supports Combined Allowance: \$275 each quarter.

Using the card

What address is the card sent to? Debit cards are sent to the member's **mailing** address.

Can the card be mailed to a different address (i.e. an authorized rep)? Yes, to request a new card to be mailed to a different address, call Customer Service at 1-844-451-1164, TTY 711. Customer Service representatives are available Monday – Friday from 8 a.m. to 8 p.m.

How does a member request a replacement debit card? Call Customer Service at 1-844-451-1164, TTY 711 or visit www.myFlexCardMN.com

What utilities can the member use the card for? Members can use the card for rent or utilities such as electric, gas, water, garbage, cable, streaming services, internet/Wi-Fi and phone services.

What if the member's bill goes to a different address than where the member lives? The member's physical address must match the address on the utility or rent bill.

What if the member lives in assisted living and their utilities are bundled in their rent or GRH? Members can use their cards for other approved utilities such as phone, internet, streaming or cable services or on healthy foods.

What if the utility provider or landlord does not have an approved Merchant Category Code (MCC) with Mastercard? Call Customer Service at 1-844-451-1164, TTY 711. If Customer Service can verify that the provider/landlord is a legitimate utilities provider or landlord, myFlexCard may be able to add the provider/landlord to accept payment. Alternatively, members may also choose to use the allowance on healthy foods.

Does the member have to spread the amount out over the quarter, or can they use their full amount to cover one month's bills? Members can use their benefit how they wish during the quarter. They can use their full amount in one month or spread it out over the quarter.

What if the member has bills on autopayment and there isn't enough money on the card to cover the cost of all 3 months? Members with automated monthly payments should ensure their monthly payment is less than one-third of the quarterly benefit or members can add another payment method to cover any extra amount if needed.

How does the card impact HUD benefits? HUD has issued guidance that they will count household supports benefits received and *used for rent and utilities* in the calculation of income performed by a housing provider or public housing agency. Any benefits other than used rent and utilities, or unused benefits (e.g. any portion of the myFlexCard amount that is unspent and the member loses at the end of the month/quarter or plan year) should **not** be counted in the family's income calculation. For more information, see the FAQs linked here:

<https://www.huduser.gov/portal/publications/FAQ-Medicare-Advantage-Supplemental-Benefits.html>.

Members may choose to use their combined allowance on healthy foods if they live in HUD housing.

Using the card in stores

How does the member find a store that is 'in network'? Members can find a list of participating retail stores at www.myFlexCardMN.com. They will need to create a member account to log in.

What healthy food options can the members buy? Eligible food options include:

- Fruits (canned/dried/fresh/frozen)
- Vegetables (canned/dried/fresh/frozen)
- Dairy/Dairy Substitutions
- Nuts, seeds, soy products
- Protein (fresh/frozen/prepared)
- Beans, peas, lentils (canned/dried)
- Seafood (canned/fresh/frozen)

- Grains, breads, cereals
- Baking items, condiments
- Beverages (i.e. water, tea, sparkling water, fruit juice, coffee)
- Below are examples of Healthy Food options:

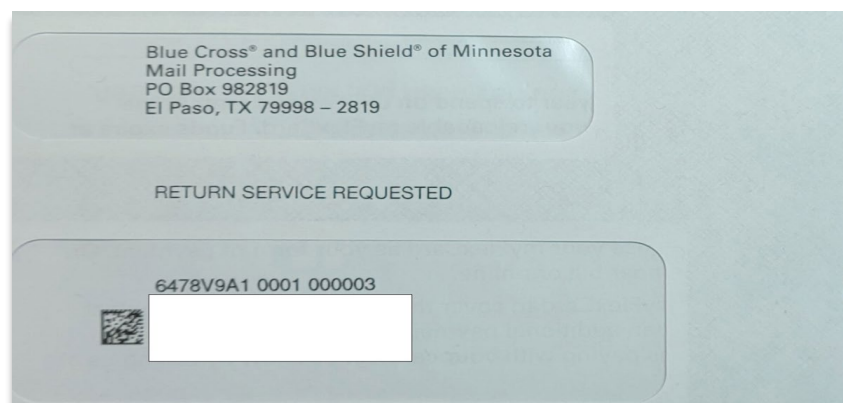
Approved Healthy Food Items for Purchase

We are pleased to provide you with the below eligible foods and beverages guide, based on national dietary guidelines. This guide outlines approved foods that may be available when shopping at participating stores. It is not all inclusive of every item. Available products may vary when shopping through the catalog versus in-store.

Fruits (Canned / Dried / Fresh / Frozen)					
Apple Sauce	Berries	Grapefruit	Limes	Nectarines	Prunes
Apples	Cherries	Grapes	Lychee	Olives	Raisins
Asian Pears	Cranberries	Guava	Mangoes	Oranges	Raspberries
Bananas	Dates / Figs	Lemon	Melons	Pomegranates	Rhubarb
Vegetables (Canned / Dried / Fresh / Frozen)					
Asparagus	Beets	Carrots	Eggplant	Mushrooms	Snow Peas
Avocado	Broccoli	Cauliflower	Green Beans	Okra	Summer Squash
Bagged Salads	Brussel Sprouts	Celery	Jalapenos	Onions / Peppers	Tomatoes
Bamboo Shoots	Cabbage	Cucumber	Lettuce	Potatoes	Turnips
Dairy / Dairy Substitutions					
Almond Milk	Soy Milk	Kefir	Lactose-Free / Reduced Milk	Coffee Creamer	
Buttermilk	Cheeses	Yogurt	Milk (dry, evaporated, fluid)	Half & Half	
Nuts, Seeds, Soy Products					
All Nuts	Nut Butters	Sesame / Sunflower	Tahini	Tempeh	Tofu
Protein (Fresh / Frozen / Prepared)					
Chicken	Duck	Giblets	Ground Beef	Pork	Tripe
Chitterlings	Eggs (chicken, other birds)	Gizzard	Lamb	Sweet Bread	Turkey
Cornish Hens	Fish	Goat	Liver	Tongue	
Beans, Peas, Lentils (Canned / Dry)					
Black Beans	Chickpeas	Kidney Beans	Lima Beans	Pinto Beans	
Black Eyed Peas	Edamame	Lentils	Mung Beans	Split Peas	
Seafood (Canned / Fresh / Frozen)					
Anchovy	Clams	Crab / Crawfish	Haddock	Mullet	Tilapia
Catfish	Cod	Freshwater Trout	Lobster / Shrimp	Salmon / Sea Bass	Tuna
Grains, Breads, Cereals					
Bagels	Breads (white, wheat)	Commeal	Cream of Wheat / Grits / Oatmeal	Pasta / Rice (brown, white, wild)	Rolls
Barley	Cereal	Crackers	Granola Bars	Pita	Tortillas
Baking Items / Condiments					
Cooking Oil	Flour	Ketchup	Mustard	Tomato Sauce	
Extracts	Herbs and Spices	Mayonnaise	Relish	Vinegar	
Beverages					
Coffee (beans, instant, single serve)	Fruit Juice	Sparkling Water	Sport Drinks	Tea (dry, fluid)	Water

Last updated: 08/07/25

myFlexCard Card Carrier, Card and Member Guide Images



Card Carrier

Blue Cross® and Blue Shield® of Minnesota
MN Mail Processing Center
PO Box 982819
El Paso, TX 79998-2819
IMPORTANT PLAN INFORMATION



<< Member Name >>
<< Address >>
<< City, State, Zip >>

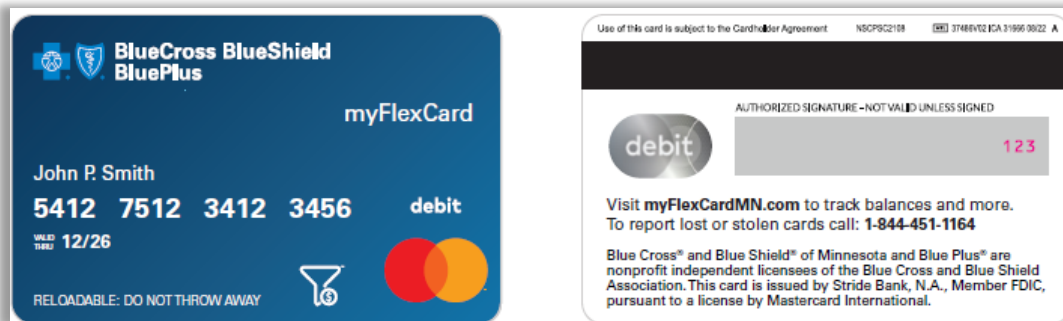
Your replacement myFlexCard has arrived.

Activate it immediately to access the same great benefits as your previous card.
Once your new card is activated, your old card will no longer work, and you may throw the old card away.

TO ACTIVATE CARD:

Log in to
myFlexCardMN.com
or call myFlexCard at:
1-844-210-2175, TTY 711
(for card activation only)

Card Example



Member Guide



2026 MYFLEXCARD MEMBER GUIDE

One card with access to multiple benefits.¹

H2425_082525_K02_C DHS Approved 09/04/2025

2026 MYFLEXCARD MEMBER GUIDE SUMMARY

1. To activate your card, call **1-844-210-2175, TTY 711** or go to myFlexCardMN.com. You must activate your card before use. You can also view your quarterly balances and place orders online at myFlexCardMN.com by logging in.
2. Use your myFlexCard to help pay for:
 - Over-the-counter (OTC) health and wellbeing items
 - Healthy food purchases¹
 - Household supports (rent and utilities)¹
3. The Healthy Foods and Household Supports allowance are part of a special supplemental program for those with chronic health conditions. Not all members qualify.
4. Keep your card from year to year, it is reloadable. Your funds will be loaded each quarter (every three months).² Funds left over at the end of the quarter expire and do not carry over to the next quarter.

When purchasing OTC health and wellbeing items, you have
3 CONVENIENT WAYS TO USE YOUR FUNDS:

Online

Place an order online by creating a myFlexCard member account at myFlexCardMN.com. You will also be able to view your allowance balances in your account.

Phone

myFlexCard member representatives are available to answer questions or to take your order weekdays from 8 a.m. to 8 p.m. Central Time. Call **1-844-451-1164, TTY 711**.

In-Store

Visit a participating pharmacy or retailer. For the current list of eligible OTC items, eligible food categories and participating retailers, visit myFlexCardMN.com.

All members get free shipping and items are delivered directly to your door.



OVER-THE-COUNTER (OTC) ALLOWANCE

Every three months, money will be added to your myFlexCard to help pay for certain OTC wellbeing items like vitamins, sunscreen, pain medicine, bandages and more. A catalog showing what you can buy will be mailed to you during your first month of eligibility.

To view your allowance balance, search for participating retailers and eligible items, you can log in at myFlexCardMN.com or call **1-844-451-1164, TTY 711**.

- For in-store purchases: If the total cost of your purchase exceeds your balance or includes noncovered items, you'll have to pay the remaining difference at the time of your purchase.³
- Your OTC health and wellbeing products will be shipped right to your door when you order from our OTC Benefit Catalog. Shipping is free.



HOUSEHOLD SUPPORT AND HEALTHY FOODS ALLOWANCE

Qualified members can use this quarterly allowance to help pay for eligible healthy food items and utilities and rent.^{1,2,4} To make payments using your myFlexCard, all you need to do is:

- **Household Supports (rent and utilities):** Call your utilities and/or rent provider and use your myFlexCard as your form of payment. Or, enter your myFlexCard number on your paper bill or online. If your myFlexCard does not have enough funds to cover a payment, you will need to use another form of payment to pay the remaining balance.³
- **Healthy Foods:** To purchase eligible healthy foods items from a participating retailer, simply swipe your myFlexCard in the checkout lane. You will need to use a separate form of payment for any noneligible items or if you go over your balance amount.³

To see a list of participating food retailers, eligible food items and eligible utilities, visit myFlexCardMN.com or call **1-844-451-1164, TTY 711** for help.

Questions or issues with your card?

Call **1-844-451-1164, TTY 711**, Monday through Friday, from 8 a.m. to 8 p.m. Central Time



REVIEW

Plan Benefit Information

Check your annual materials to review the details of your specific plan.

Note:

- Participating retailers and pharmacies are subject to change.
- Not all benefits are available on all plans. Allowance amounts vary by plan. Check your annual benefit materials for more details or create or view a Blue Plus online member account to see your plan information online at bluecrossmn.com/member-login.
- Products and services may only be purchased for the plan member. Purchases for friends and family members are prohibited.
- In most cases, you can select "Credit" at checkout so that you do not need to enter a Personal Identification Number (PIN). However some merchants, like Costco, require you to select "Debit" and enter the PIN you set during card activation.
- If you lose your card, log in to your account to report it lost/stolen or call **1-844-451-1164, TTY 711** Monday through Friday from 8 a.m. to 8 p.m., excluding holidays.

¹Benefit eligibility is not guaranteed by condition alone. All eligibility requirements must be met first. Contact Member Services for details. Members must have one of these chronic conditions: chronic renal disease, congestive heart failure, COPD, coronary artery disease, diabetes mellitus or other eligible conditions not listed.

²January, February, March (quarter 1); April, May, June (quarter 2); July, August, September (quarter 3); October, November, December (quarter 4).

³You will not be reimbursed for payments made with another form of payment or ineligible items.

⁴Utilities are the basic services for your home or apartment, like water, electric and gas, including sanitation, cable, telephone and internet.

SecureBlueSM (HMO SNP) is a health plan that contracts with both Medicare and the Minnesota Medical Assistance program to provide benefits of both programs to enrollees. Enrollment in SecureBlue depends on contract renewal.

SecureBlue Member Services: 1-888-740-6013, TTY 711, 9 a.m. to 9 p.m. Central Time, seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30. The call is free.

The Blue Cross and Blue Shield of Minnesota myFlexCard Mastercard[®] Prepaid Card is issued by Stride Bank, Member FDIC, pursuant to license by Mastercard International. Stride Bank is an independent company offering debit card services and is solely responsible for its products.



**WE'RE HERE WHEN
YOU NEED US.**

Visit myFlexCardMN.com to create a myFlexCard member account and to place your order online.

myFlexCard member service representatives are available to answer questions weekdays from 8 a.m. to 8 p.m. Central Time. Call **1-844-451-1164, TTY 711**.

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