

2026 myFlexCard Benefit for Over-the-Counter SecureBlue MSHO

The myFlexCard is a reloaded Mastercard debit card that can be used for Over-the-Counter (OTC) items. All MSHO members receive a myFlexCard for their OTC benefit.

MSHO members have **\$75/quarter** on their myFlexCard debit card to purchase select OTC health and wellbeing items. Benefits do not roll over to the next quarter. Members may shop in participating retail stores, online or over the phone from a catalog.

****IMPORTANT**** Many OTC drugs and items are covered under the member's Medical Assistance benefit such as cold medicines, bandages, allergy medicines, etc. These items are not included in the OTC catalog. Visit the [List of Covered Drugs \(Formulary\)](#) for more information.

All members who were eligible for a myFlexCard in 2025 should keep their myFlexCards. Members who did not have a myFlexCard in 2025 will receive a card in the mail in mid-January 2026. New SecureBlue MSHO members will receive their myFlexCard the month they are enrolled. All MSHO members will receive an OTC catalog from myFlexCard in Jan 2026. New MSHO members receive the catalog in the month they are enrolled.

ELIGIBILITY

All SecureBlue MSHO members are eligible for the myFlexCard OTC allowance. Members can be in any living arrangement and there is no qualifying diagnoses to receive the myFlexCard for OTC.

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 in participating retailers.

USING THE CARD

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

THREE WAYS TO SHOP FOR OTC ITEMS:

1. Shop for approved OTC items in the online marketplace at www.myFlexCardMN.com
2. Shop the OTC catalog. Members will receive an OTC catalog in the mail from myFlexCard. Keep this catalog for all of 2026.
3. Shop for OTC items at participating network retailers - find a list of participating retail stores at www.myFlexCardMN.com.

Reminder: Many OTC drugs and items are covered under the member's Medical Assistance benefit such as cold medicines, bandages, allergy medicines, etc. These items are not included in the OTC catalog. Visit the [List of Covered Drugs \(Formulary\)](#) for more information. For OTC items covered under Medical Assistance that require a prescription, the member can work with their prescriber or go to the pharmacist to request the prescription.

DELIVERY AND SHIPPING

Orders are shipped via FedEx to street addresses or USPS to PO boxes. Please allow 7–10 business days for delivery. If the order does not arrive within this time frame, call myFlexCard Member Services at 1-844-451-1164, TTY 711. All members get free shipping.

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 network retail 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

How much is the member's OTC allowance each quarter? \$75 each quarter

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 card? Call Customer Service at 1-844-451-1164, TTY 711 or visit www.myFlexCardMN.com

How does the member order OTC items from the catalog? Members receive a catalog from myFlexCard. Members can place catalog orders online or over the phone by calling 1-844-451-1164, TTY 711 weekdays from 8 a.m.– 8 p.m.

How does the member order OTC items online? Place an order online by visiting www.myFlexCardMN.com.

What address are online/catalog orders sent to? Orders are sent to the member's **mailing** address unless a different address is identified at checkout.

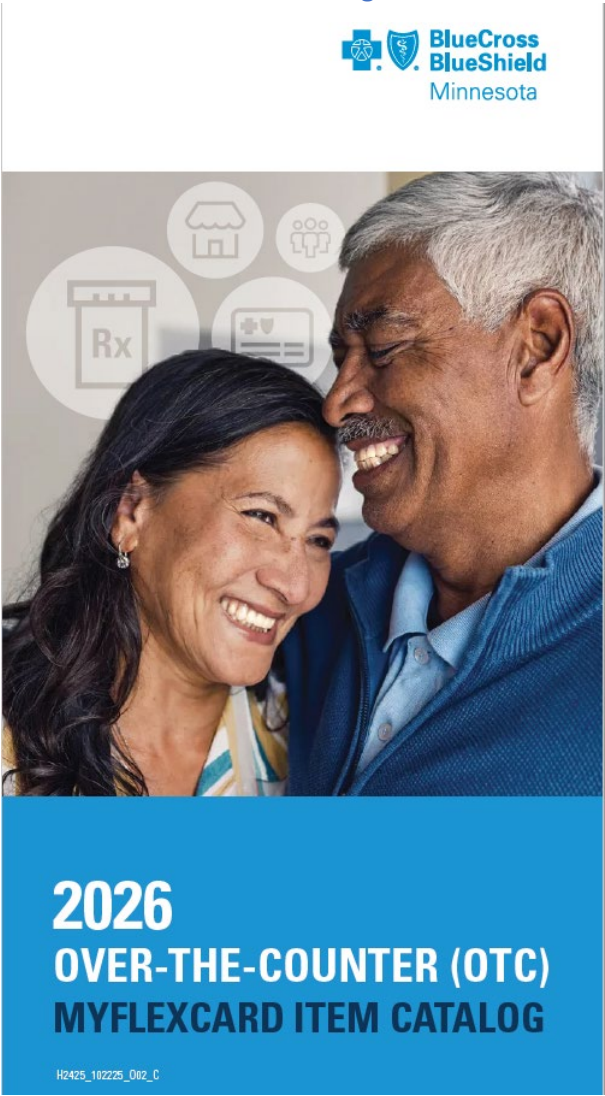
Can the OTC items be mailed to a different address? Yes, an alternate address can be provided at checkout.

How does the member find a store that is 'in network'? Members can find a list of participating retail stores at www.myFlexCardMN.com or call Customer Service at 1-844-451-1164, TTY 711 for more assistance.

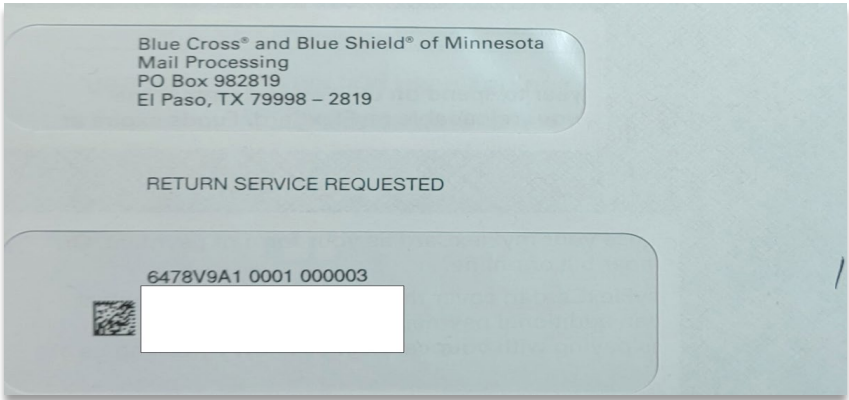
How does the member shop for OTC items in store? Visit a participating pharmacy or retailer. For the current list of participating retailers and eligible OTC categories, visit www.myFlexCardMN.com. Members can purchase OTC eligible items that are not already covered by their Medical Assistance benefit. Many OTC drugs and items are covered under the member's Medical Assistance benefit such as cold medicines, bandages, allergy medicines, etc. Visit the [List of Covered Drugs \(Formulary\)](#) for more information.

What if the total in the store exceeds the balance on the card? If the total cost of the purchase exceeds the card balance or includes noncovered items, the member will have to pay the remaining difference at the time of purchase.

OTC catalog



Card envelop



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 >>

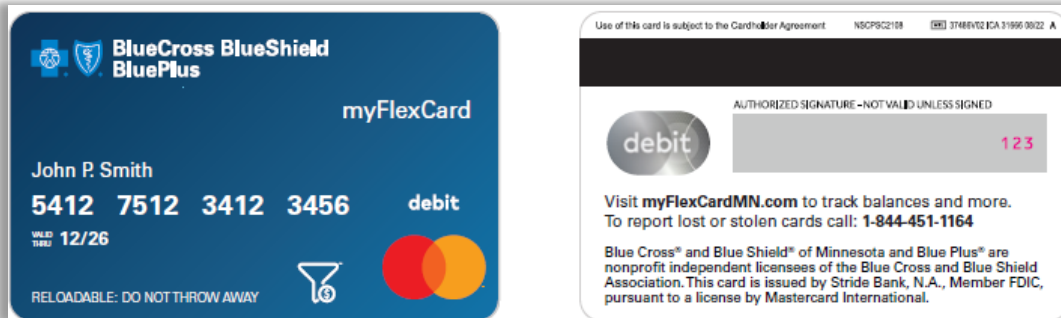
Your replacement myFlexCard has arrived.

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**.

REVIEW

Plan Benefit Information

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

