

Coming Soon to Kaleida Health Medical Plan Employees! Your new \$150 wellness debit card



Getting started is as easy as 1, 2, 3.

1. As previously communicated by Kaleida Health, in consideration for transition challenges experienced with Highmark BCBS in 2023, you will receive a \$150 wellness debit card. Highmark Blue Cross Blue Shield is issuing this as part of our efforts to improve your health and your experience with us.
2. **Watch the mail for your new wellness debit card.** The program begins April 1, 2024, and the card was mailed on 3/15/24 so you should receive the card in the mail soon. The envelope will come from "Spending Account Processing" from Sioux Falls, SD so please be on the look-out for it.
3. **Activate the wellness debit card by calling the number on the activation sticker.**
4. **Visit myhighmark.com to log in and manage your wellness card.** If you are visiting the website for the first time, click **Register** and follow the instructions. Once logged in, click **Benefits**, then **Spending Account** under **Coverage**. To manage your new wellness debit card, click **View my account details**. If you currently have login credentials at www.bcbswny.com/highmark website, these same credentials will work on the myhighmark.com website.
5. **Mobile app available for access from your smart phone or tablet.** Download the My Highmark app and register or login. If you are using the app for the first time, click **Register** and follow the instructions. Once logged in, click **Benefits Spending Account** under **Coverage**. To manage your new wellness debit card, click **View my account details**.



Scan the code to download the app or visit MyHighmark.com.

Popular uses for the Wellness Card include:

Gym memberships and classes (including virtual options)

Best Fitness, Catalyst Fitness, Esporta, LA Fitness, Planet Fitness, and more

Personal gym equipment from specialty fitness stores:

G&G Fitness and more

Sports programs and Recreational Camps:

Boys & Girls Clubs, YMCAs

Healthy food and nutrition stores

95 Nutrition, Braymiller's, GNC, Feel-Rite Fresh Market, Vitamin World, and more

Online fitness equipment and subscriptions

Bodybuilding.com, Daily Burn, Peloton, and more

Bicycle Shops

Bert's Bikes and more

Nutrition programs and subscriptions

Noom, WeightWatchers, and more

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Manage Your Claims

If your card gets declined, or you forget it at home, you can pay upfront and enter a claim for reimbursement later. Claims can be submitted on the member website.

Log in at myhighmark.com and click **Manage** under **Spending Account Balance** to access your personal dashboard. Then, select **Claims** and **Claims Activity** under the menu in the upper left corner to submit your claim.

Frequently asked questions

Q: Is there a network of places I can use the debit card?

A: There is not a limited network of places to use the debit card. However, it has been programmed for use at the most common wellness vendors, including those listed above.

Q: Can I use the debit card to pay for my copays or prescriptions?

A: The wellness debit card is only available for wellness purchases. Unlike a flexible spending account or health savings account, it cannot be used for qualified medical expenses.

Q: I tried using my debit card and it didn't work. What happened?

A: This could have happened for a few reasons. Here are the most common and the solutions:

- The vendor's credit card machine is not configured with one of the designated wellness merchant codes. You can submit a manual claim on the member website, and we'll reimburse you up to your remaining balance and make sure the vendor is coded appropriately.
- You tried using the card for a transaction that costs more than your remaining balance. The wellness debit card only works if the amount charged is equal to or less than your available balance. You can check your balance on the website or by calling the number on the back of the card and asking the vendor to process the card for up to the remaining available amount. You can also pay using a different means and submit the expense for reimbursement on the member website.

Q: Will I receive a card for each person covered on my insurance?

A: No, you will receive one debit card preloaded with \$150 per eligible policy holder.

Q: Will unused funds roll over after the end of the program?

A: No, the program will end on 12/31/24. You may submit a claim online or by completing a claim form until 3/31/2025 for wellness expenses incurred by 12/31/24. After that time, no wellness claims can be reimbursed from this account.

Q: What if I don't receive the card or lose it?

A: Wellness purchases made between April 1, 2024 and December 31, 2024 are eligible for reimbursement via the member website. If you would like to request a replacement card, please contact customer service at the number located on the back of your Highmark member ID card.

Questions?

Give the Highmark Customer Service team a call. You can reach them at (888) 654-1240.