

2026



Your Flex Spending Benefits

From First Choice VIP Care (HMO-SNP)

South Carolina (SC01)

*In order to qualify for SSBCI, members must have at least one of the following chronic health conditions: cardiovascular disorders, chronic and disabling mental health conditions, chronic gastrointestinal disease (limited to end-stage liver disease), congestive heart failure, connective tissue disease, chronic lung disorders (limited to chronic obstructive pulmonary disorder), dementia, diabetes mellitus, overweight, obesity, metabolic syndrome, and stroke.

**Purchases of tobacco, alcohol, and firearms are prohibited under the plan.

For more information or to check eligibility, please contact the plan.

Please contact Member Services if you require this document in an alternative format such as large font, Braille, or audio.

&more Benefits Prepaid Mastercard® is issued by Avidia Bank, pursuant to a license from Mastercard Incorporated. Use of this card is subject to the terms and conditions of the Cardholder Agreement.

First Choice VIP Care is an HMO-SNP plan with a Medicare contract and a contract with the South Carolina Healthy Connections Medicaid program. Enrollment in First Choice VIP Care depends on contract renewal.

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www.firstchoicevipcare.com

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With First Choice VIP Care, you get:



Easy access to OTC products
Your First Choice VIP Care health plan membership includes an allowance of **\$106** every quarter to spend on eligible items.



Ability to pay rent, mortgage, utility bills, and more!
If you qualify for SSBCI*, you can choose to use the **\$106** quarterly OTC benefit to pay for your rent, mortgage, and utilities – such as your electric bill, home internet, and pest control. This benefit allowance may be used wherever Mastercard is accepted to help pay for non-medical transportation services. This includes local/suburban commuter passenger transportation, intercity transportation, taxicabs, and ride-share services.



Healthy foods**
Your overall wellness begins with a healthy diet. That is why you may use your monthly SSBCI allowance to purchase food at plan-approved retail locations. Healthy food options that are available to you include fruits and vegetables, eggs, lean proteins, milk, and more.

Reward dollars
Regular health screenings are important to help prevent disease and serious illnesses. You'll earn rewards for completing eligible services, which will be loaded onto your flex card.

We make it easy to get the items you need!

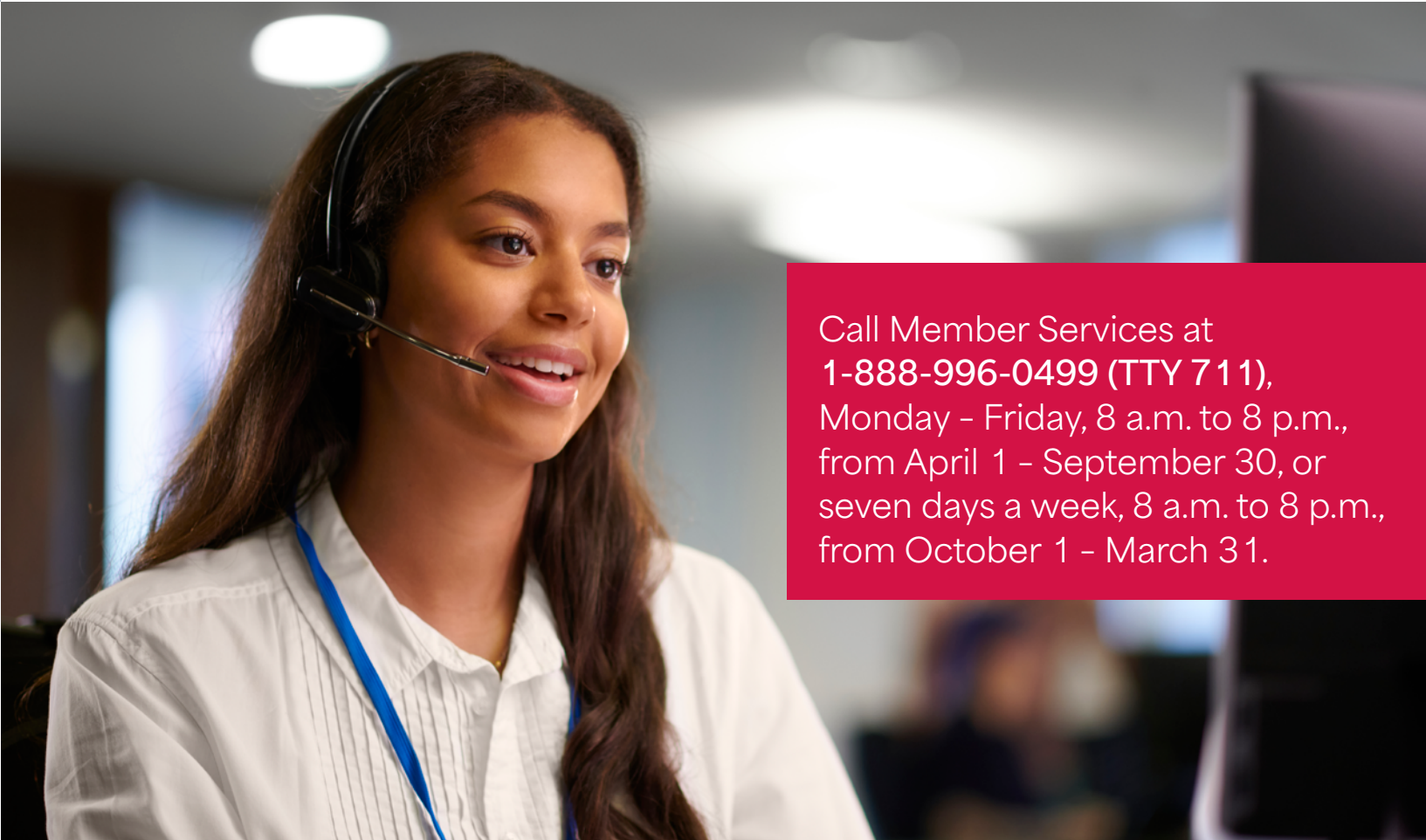
As a member of First Choice VIP Care, you will get a flex card for your benefits and rewards dollars, all in one. **Your benefits can be spent on over-the-counter (OTC) items, such as vitamins, pain relievers, cold remedies, and more.**

You will receive an OTC catalog and your **&more** Benefits Prepaid Mastercard® in the mail after you enroll. Use this card to buy covered items in store or via the catalog.

You can shop for OTC items at stores near you, including Kroger, Publix, Harris Teeter, CVS*, Walgreens, Walmart, Harveys Supermarkets, and more. You can also place an order online or via phone to have items delivered directly to your door.

Members who qualify for Special Supplemental Benefits for the Chronically Ill (SSBCI) may use this benefit to help with everyday living expenses.

*Excludes CVS in Target



Call Member Services at **1-888-996-0499 (TTY 711)**, Monday - Friday, 8 a.m. to 8 p.m., from April 1 - September 30, or seven days a week, 8 a.m. to 8 p.m., from October 1 - March 31.