Frequently Asked Questions

Arkansas Blue MEDICARE | nations benefits

Q: What is a Benefits Mastercard® Prepaid Card?

A: The card gives you easy access to funds that can be used to purchase a wide variety of eligible over-the-counter (OTC) items. Eligible products can be purchased through NationsBenefits® and at participating retail locations.

Q: How do I activate my card?

A: You have three convenient ways to activate your card:

- Scan this QR code with your mobile device to get started
- Log in to your personalized Benefits Pro® Portal at **ArkBlueMedicare.NationsBenefits.com/Activate**
- Call **877-205-8005 (TTY: 711)**

Q: How do I download the Benefits Pro® App?

A: Scan this QR code to download the Benefits Pro® App to your mobile device from the App Store® or Google Play®.

Download on the App Store

GET IT ON Google Play

Q: How does my card work?

A: You can use your card to pay for eligible health-related OTC products. Purchases can be made online or through the Benefits Pro® App through NationsBenefits® or at a participating retail location. The funds will be taken directly from your OTC benefit allowance. Your card cannot be used at an ATM or for cash back when making a purchase.

Q: How can I check my card balance?

A: You can check your card balance at **ArkBlueMedicare.NationsBenefits.com** or through the Benefits Pro® App. You can also call **877-549-8832 (TTY: 711)** for cardholder transaction information.

Q: Where can I see what's eligible for purchase?

A: You can see what's eligible for purchase by visiting **ArkBlueMedicare.NationsBenefits.com** or through the Benefits Pro® App. Please keep in mind:

- Product availability and price may vary by retailer
- This card is not a credit card or a gift card
- Cash cannot be obtained using this card
- This card cannot be used to pay for ineligible items (e.g., firearms, tobacco products, lottery tickets, etc.).

Frequently Asked Questions

Q: How can I use my card?

A: You can use your card to:

- Order online at **ArkBlueMedicare.NationsBenefits.com**, through the Benefits Pro® App, or by calling **877-549-8832 (TTY: 711)** 8 A.M. - 8 A.M. local time.
- Shop at participating locations, including:

o Walmart®	o Walgreens®	o Dollar General®	o Collier Drug®
o CVS®	o Kroger®	o Cornerstone®	o And More!

When ordering online through NationsBenefits®, you can apply your available balance to your order total and track order status in real-time. You will also receive home delivery at no additional cost.

Q: What if there is not enough money in my account to cover the entire purchase?

A: If the purchase amount is more than the available funds on your card, a partial amount will be deducted from the card. You will need to pay the balance with another form of payment.

Q: What if my card is lost or stolen?

A: If your card is lost or stolen, you can report it and request a new card in your Benefits Pro® Portal, Benefits Pro® App, or call NationsBenefits® at **877-549-8832 (TTY: 711)**.

NationsBenefits is an independent company that provides over-the-counter products to Arkansas Blue Medicare members and is not affiliated with Arkansas Blue Medicare or Arkansas Blue Cross and Blue Shield, which is an Independent Licensee of the Blue Cross and Blue Shield Association. Arkansas Blue Medicare is an affiliate of Arkansas Blue Cross and Blue Shield. © 2025 Arkansas Blue Cross and Blue Shield. All rights reserved.

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