

My Health Pays[®] Member FAQ

Rewards Program Information:

What is My Health Pays[®]?

My Health Pays[®] is Superior's new rewards program. My Health Pays[®] replaced CentAccount[®]. The My Health Pays[®] Rewards Program offers rewards for CHIP, STAR, STAR+PLUS, STAR Kids and STAR Health members. Eligible members earn rewards for completing healthy activities. As medical claims for identified activities are processed, the rewards are automatically loaded onto a My Health Pays[®] Visa[®]* Prepaid Card that can be used at select retailers.

When did My Health Pays[®] Rewards Program go live?

Members were able to start using their My Health Pays[®] card on September 1, 2019.

What if I had a balance on my CentAccount[®] card?

All unexpired reward balances from your CentAccount[®] card have transferred to your new My Health Pays[®] card.

How do I get my My Health Pays[®] rewards card?

Once you complete a My Health Pays[®] activity, Superior is notified, and your card will be mailed to you. Remember to keep your card, as future reward dollars will be added to it for each qualifying healthy activity you complete. You can earn rewards for a variety of healthy activities. [For a full list of ways you can earn rewards, click here.](#)

Please call Member Services at the phone number on the back of your Superior member ID card with any rewards questions.

What happens if I do not receive a My Health Pays[®] card?

Please call or message Superior Member Services to request a new or replacement card. Currently there is no way to request a new card online.

How can I spend my rewards?

You can use your My Health Pays[®] card for:

- **Everyday items at Walmart or Sam's Club.** You cannot purchase alcohol, tobacco, guns or ammunition.
- **Household Utilities** such as gas, electric, water, sewer, cable. Members must pay the utility service provider directly.
- **Phones** including cell phones or home phone bills, or to purchase a cell phone. Rewards cannot be used to buy prepaid phone minutes.
- **Transportation** like rideshare services, taxis, or public transportation. Bus or train passes must be purchased directly from the transportation service provider.
- **Education** expenses at elementary or high schools, college, trade schools and more.
- **Childcare** expenses at childcare centers. Most in-home childcares are not set up to run the transaction with the correct merchant classification, but members are encouraged to try.
- **Housing and Rent** through a rental property company. Rewards cannot be used towards a mortgage payment.

Can a parent/guardian spend a child's rewards?

Yes, the card will have the child's name on it, but if the child is under 18, the parent or guardian can spend the rewards as outlined above. There are no additional restrictions on a child's card.

When do my My Health Pays[®] rewards expire?

Funds expire 90 days after termination of coverage or 365 days after date reward was earned, whichever comes first.

My Health Pays® Visa Prepaid Card Questions

Is the new My Health Pays® card a credit card?

- No, the new card has a Visa logo, but it is NOT a credit card. The card is a prepaid card (similar to a gift card), not a credit card.
- The card will not affect your credit score. Superior did not sign you up for a credit card.
- If you complete a healthy activity associated with a My Health Pays® reward, you will receive a card as part of Superior's rewards program.
- You can only spend the balance shown on your card.
- The card cannot be used to get cash back.
- The card cannot be used to purchase alcohol, tobacco or firearms products.
- The card can only be used for eligible expenses.
- The card should be kept event after spending rewards as future rewards will be loaded onto the same card.

How do I activate my card?

Once you receive your My Health Pays® rewards card in the mail, call the card activation line at 1-888-514-6841. Please follow the instructions on the activation sticker. You will need to have your card with you to complete activation. A PIN must be chosen during activation.

What if I forget my PIN?

If you forgot your PIN, the fastest way to get a new one is to call the card activation number 1-888-514-6841. You do NOT need to call Superior to reset your PIN.

How can I check my card balance?

You can check your card balance by:

- Calling the number on the back of the card 1-866-809-1091.
- Logging in to your Superior member portal account.
- Contacting Member Services.

What if my card declines?

Top card decline reasons:

- **Invalid Merchant** – You attempted to make a purchase at an unauthorized retailer like a fast food restaurant, gas station, etc.
- **Invalid Item or Category** – You attempted to make a purchase for an unqualified item or category.
- **Purchase Exceeds Card Balance** – You selected 'credit' instead of 'debit', causing the card to decline entire transaction.
- **Member Error** – You entered an incorrect PIN.
- **Requested Cash Back** – You cannot use your rewards card to get cash.

If the card still declines and it is not due to one of the above reasons, it may be the way the merchant is classified as a payment processor. Superior does not have control over merchant classifications. You will need to spend the rewards elsewhere.

Spending Rewards

Where can I use my My Health Pays® rewards?

You can buy any item at any Walmart or Sam's Club location, with the exception of alcohol, tobacco, guns or ammunition. Plus, you can use your rewards to help pay for: Household Utilities, Telecommunications, Transportation, Child Care Services, Education and Rent.

Is Walmart and Sam's Club the only retailers that accept My Health Pays® rewards?

Yes, Walmart and Sam's Club are the only stores in the My Health Pays® program. Members can no longer spend rewards at CVS, Dollar General, Rite Aid or Family Dollar.

Can I use my My Health Pays® online?

At this time, you cannot use rewards at walmart.com or samsclub.com – you must visit a store.

What can I purchase at Walmart and Sam's Club?

- You will be able to purchase everyday items at Walmart and Sam's Club, with the exception of alcohol, tobacco and firearms/ammunition.
- You can pay for prescription copays at Walmart.

Can I use my My Health Pays® card to help pay pharmacy copays?

Yes. You can use rewards at Walmart for pharmacy copays.

Will the card work at other places around Walmart?

The rewards card will not work at front of the store type businesses within Walmart such as a nail salon, Starbucks, McDonalds etc.

Can I use my My Health Pays® card at the Walmart or Sam's Club self-checkout/U-scan line?

Yes, you can use your rewards at the self-checkout/U-scan line.

Can I buy gas with the rewards card?

No, the rewards cannot be used to purchase gasoline.

How do I use my My Health Pays® card?

- Simply swipe your card during checkout at a participating location.
- Always choose to run the card as a debit card if given a choice. You will need the PIN you chose when you activated the card.
- You cannot use your card as a credit card, to get cash back or at an ATM.
- You cannot use your card to purchase items on Walmart.com or SamsClub.com.

What if the transaction amount is more than the available rewards?

- If the amount of the transaction is more than the rewards balance, you should be able to pay the difference with another payment method. This is called a split transaction.
- Split transactions/partial payments at Walmart or Sam's Club can only be processed with debit transactions.
- By default, Walmart or Sam's Club will process transactions as debit unless you opt-out and choose to process the transaction as credit.
- While Walmart will not typically request a PIN for purchases under \$50, you should be encouraged to know and remember your PIN should you be prompted to enter it.
- If you swipe your card before the purchase is totaled, Walmart or Sam's Club will request a PIN even if the total is less than \$50.

What if I don't use all of my rewards in one transaction?

Any remaining balance will remain on your card. You can use it for future purchases.

My Health Pays Card

Front



Back



* This card is issued by The Bancorp Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card cannot be used everywhere Visa debit cards are accepted. See Cardholder Agreement for complete usage restrictions.