Smart Benefits &more Care – Helpful Information

How to Use Your Smart Benefits &more Card

Step 1: Activate Your Card

Before using your card, you must activate it using one of the following methods:

- Online: Visit andmorehealth.com
- Phone: Call 1-855-AND-MORE (1-855-263-6673; TTY 711)
- Text Message: Text ACTIVATE to 53746

Step 2: Understand What Benefits Are on Your Card

Your Smart Benefits &more card may be used for eligible plan benefits, such as:

- Over-the-Counter (OTC) items
- Flex Allowance (Prestige Plan members)
- Healthy Food Allowance (for qualifying Prestige members)
- Home Safety Modification Allowance (for qualifying Prestige members)

Available benefits vary based on your plan and eligibility.

Step 3: Shop and Use Your Benefit

Depending on the benefit, you may be able to shop:

- In-store at participating retailers
- Online through approved retailers
- By phone with assistance from the &more team
- At participating provider offices for eligible dental, hearing, and vision expenses using the Flex Allowance

Step 4: Download the &more Mobile App

The &more mobile app can help you manage your benefits and make shopping easier. Features include:

- Check whether an item is covered before you buy it
- Find participating stores near you

- View your available balance
- Track purchases and benefit usage

Step 5: Pay with Your Card

When purchasing eligible items or services:

1. Present your Smart Benefits &more card at checkout.
2. Eligible purchases will be applied to your available benefit balance.
3. If your purchase exceeds your available balance or includes non-covered items, you may need another form of payment for the remaining amount.

Important Reminders Before You Use Your Card

- Before making a purchase, visit andmorehealth.com or call &more Customer Service at 1-855-AND-MORE (1-855-263-6673), TTY 711, to confirm the retailer or provider participates in the network and that the item or service is eligible for your benefit.
- Benefits may be used in-store, online or by phone.
- Use your Smart Benefits Card whenever possible. Reimbursements are generally only considered when you are unable to use your card due to card acceptance or technical issues.
- Keep receipts for your records.

Reimbursement Policy

Reimbursement for out-of-pocket purchases is generally not allowed and is only considered in limited situations when you are unable to use your Smart Benefits Card &more due to card acceptance or technical issues. All reimbursement requests are reviewed individually and approval is not guaranteed. Purchases from non-participating providers or retailers and voluntarily incurred out-of-pocket expenses are not eligible for reimbursement.

How to Submit a Reimbursement Request Through &more

If you've purchased an eligible item or service using your Smart Benefits Card &more and are seeking reimbursement, you can submit a request online, through the &more app, by email, or by mail.

Before You Begin

To submit a reimbursement request, you'll need:

- Name & Member ID
- A phone number or email address
- Proof of purchase (itemized receipt)

Your receipt should include:

- Purchase date
- Merchant name
- Items purchased
- Total amount paid

Note: Reimbursement requests cannot be submitted over the phone.

How the Reimbursement Process Works

All requests are reviewed and determined within **30 calendar days.**

Step 1: Submit Your Request

Submit your reimbursement request online, through the &more mobile app, by email, or by mail.

Step 2: Review

&more reviews your request to confirm eligibility and required documentation.

Step 3: Decision

Your request will be approved, denied, or closed if additional information is needed.

Step 4: Benefit Deduction

Approved reimbursement amounts are deducted from your available benefit balance.

Step 5: Payment

Payment is sent using the method you selected during submission.

Ways to Submit a Reimbursement Request

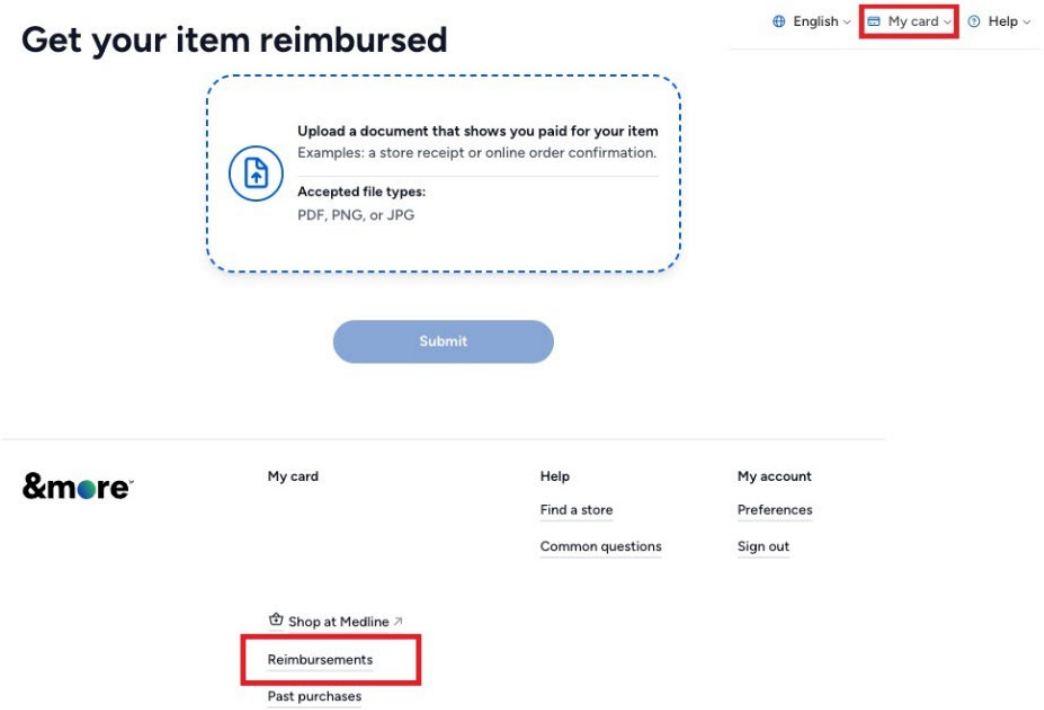
Online or Through the &more App (Recommended)

Submitting online or through the mobile app is the fastest and easiest option.

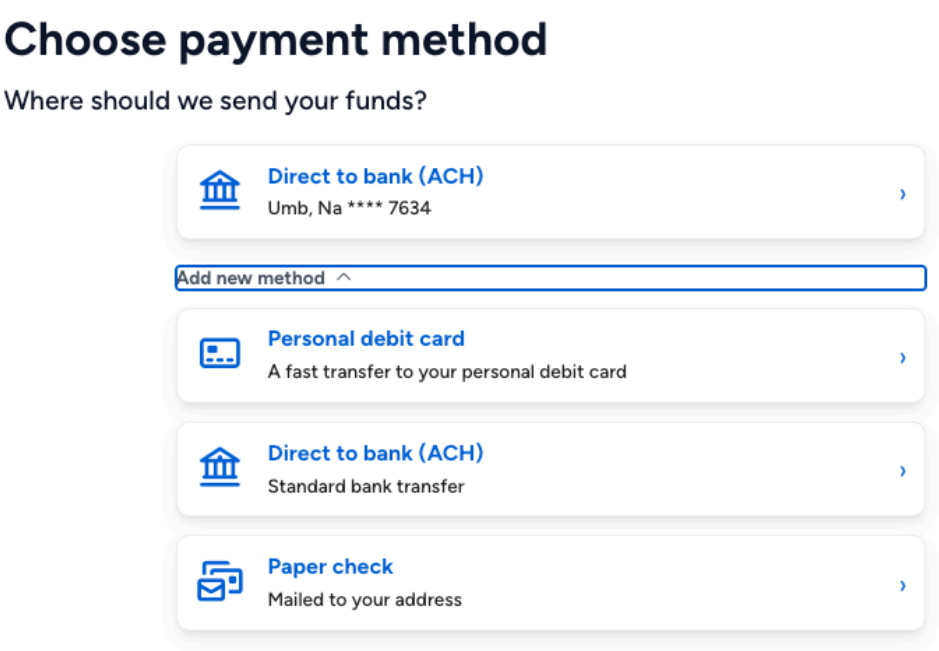
1. Log in to your &more account.
2. Select **My Card** and choose **Reimbursements**.
3. Select the benefit for which you are requesting reimbursement.
4. Choose your preferred payment method.
5. Upload your proof of purchase.
6. Submit your request.

Accepted file types: PDF, JPG, PNG

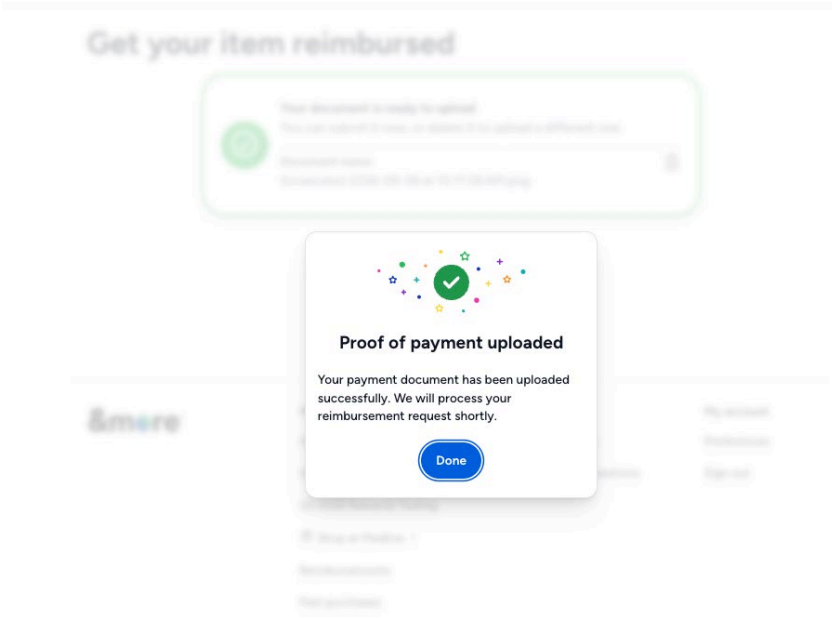
Step 1.



Step 2.



After submitting, you'll receive confirmation that your request was received.



By Email

Email your reimbursement request and proof of purchase to:

reimbursements@andmorehealth.com

Requests submitted by email default to payment by paper check to the address on file with the health plan.

By Mail

Mail your reimbursement documentation to:

&more Reimbursements
169 Madison Ave STE 38229
New York, NY 10016

Requests submitted by mail default to payment by paper check to the address on file with the health plan. Please allow additional time for mailed submissions and postal delivery.

Payment Options

Once your reimbursement request is approved, payment will be issued using the method you selected.

Payment Method	Typical Processing Time
Personal Debit Card	3-5 business days
Direct Deposit (ACH)	3-5 business days
Paper Check	10-14 business days

Important: Paper checks can only be mailed to the address currently on file with your health plan.

Check the Status of Your Request

After submission, you can log in to your &more account to view the status of your reimbursement request.

Statuses may include:

- **Pending**: Your request is being reviewed.
- **Approved – Disbursement Processing**: Your reimbursement has been approved and payment is being processed.
- **Approved – Disbursement Processed:** Your reimbursement has been approved and paid.
- **Denied**: Your request was not approved. The reason for denial will be provided

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Examples of Purchases That May Not Qualify for Reimbursement

- Paying out of pocket when your Smart Benefits Card &more could have been used.
- Purchases made at non-participating retailers or providers.
- Non-covered items or services.
- Missing or incomplete receipts/documentation.
- Reimbursement requests submitted by phone

Need Help?

If you have questions about your reimbursement request, contact the UCLA Health Care Team:

1-855-AND-MORE (1-855-262-6673)
TTY 711

Hours: Monday through Friday, 8 a.m. to 8 p.m. local time