

BLUE CROSS BLUE SHIELD OF MASSACHUSETTS 2026 FLEX CARD MEMBER GUIDE



ONE CARD WITH ACCESS TO ALL OF THESE BENEFITS:

Fitness
Allowance

Weight Loss
Allowance

Rewards &
Incentives

Your debit card is restricted to eligible items at participating stores which can be found online at MAFlexCard.com or by calling Flex Card Member Services weekdays from 8 a.m. to 8 p.m. Eastern Time (ET) at **1-800-971-6798** (TTY 711).

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.

2026 FLEX CARD MEMBER GUIDE OVERVIEW

1. To activate your card, call the activation number: **1-(844) 210-2175** (TTY **711**) or visit **MAFlexCard.com**. *Cards must be activated prior to use.*
2. Use this card for the following:
 - Fitness Allowance
 - Weight Loss Allowance
 - Rewards & Incentives
3. Use your card on eligible items at participating stores. To find eligible items and participating stores, visit **MAFlexCard.com** and create an account, or call **1-800-971-6798** (TTY **711**).
4. Download the **myTotal Benefits** app from the app store on your smart phone and use it to view balances, make purchases, manage your account and more.

The first time you go to **MAFlexCard.com** or use the **myTotal Benefits** app you need to register, create a username and password, to log in. You only need to do this one time. Once done, you can use the same username and password to log in to both **MAFlexCard.com** and the **myTotal Benefits** app.



Fitness Allowance

You can use your Flex Card on personal fitness. To help you select options that are covered by your allowance, please review the lists below. For allowance amounts and additional details, visit **MAFlexCard.com** or refer to your Evidence of Coverage. All purchases must be made at approved locations listed on **MAFlexCard.com**.

Qualified for Allowance:

- Full service health clubs with cardiovascular and strength-training equipment
- Fitness classes at participating Council on Aging sites, and instructor-led group classes including yoga, Pilates, Zumba®, kickboxing, CrossFit®, and indoor cycling/spinning
- Pool-only facility memberships, fitness classes, and aqua therapy at facilities with pools
- Online fitness memberships, subscriptions, programs, or classes that provide cardiovascular and strength training using a digital platform
- Home fitness equipment like stationary bikes, weights, exercise bands, treadmills, and other fitness machines.

Not Qualified for Allowance:

- Fees paid for gymnastics, tennis, martial arts schools, instructional dance studios, country clubs or social clubs, and sports teams or leagues
- Personal trainer sessions
- Fitness trackers or items that are considered "recreational" or sports equipment, like kayaks, inline skates, bicycles, ice skates, trampolines, fitness clothing, and sneakers.
- Purchases made from Amazon, Facebook Marketplace, Ebay, and TikTok Shop.



Weight Loss Allowance

You can use your Flex Card on Weight Loss programs. A qualified weight loss program can be a hospital-based or a non-hospital-based weight loss program. The program must focus on weight loss by modifying eating and physical activity habits and requires that you participate in behavioral/lifestyle counseling with nutritionists, registered dietitians, exercise physiologists or other certified health professionals in multiple sessions throughout enrollment in the program. Program delivery and counseling may be in-person, over the phone, or online. Meal provisions are not covered. For allowance amounts, please visit [MAFlexCard.com](https://www.maflexcard.com) or refer to your Evidence of Coverage.

For more information about using this benefit, visit [MAFlexCard.com](https://www.maflexcard.com) or call 1-800-971-6798 (TTY 711).



Rewards & Incentives

As our valued member, your health is important to us. You can earn up to \$130 in rewards while taking care of your health.

Earn up to \$85 in rewards per year when you complete your:

- Annual Wellness Visit or Routine Physical – \$50
- In-Home Health Assessment – \$25
To schedule your In-Home Health Assessment with Signify, call 1-617-580-2500. *In-Home Health Assessments are administered by Signify Health, an independent company, on behalf of Blue Cross Blue Shield of Massachusetts. For more information, visit [signifycares.com](https://www.signifycares.com).*
- Health Risk Assessment – \$10

Plus, you can earn up to \$45 a year by having important conversations with your doctor about:

- Fall Prevention – \$15
- Physical Activity Levels – \$15
- Bladder/Urinary Health – \$15

To check if you are eligible for additional rewards, and to find out where you can use your rewards, visit [MAFlexCard.com](https://www.maflexcard.com) or call 1-800-971-6798 (TTY 711).

*Reward dollars expire 12 months after termination of coverage.

USE REWARDS FOR:

- Quick-Service Restaurants (e.g. Starbucks, Panera)
- Public Transportation
- Parking Expenses
- Utilities
- Online Entertainment – Including Streaming (Netflix, Hulu, etc.), Games (Steam, Epic, etc.), and other media (iTunes, Spotify, etc.)



QUESTIONS?

1-800-971-6798 (TTY: 711)

Monday through Friday, 8 a.m. to 8 p.m. ET

[MAFlexCard.com](https://www.maflexcard.com)

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MASSACHUSETTS