



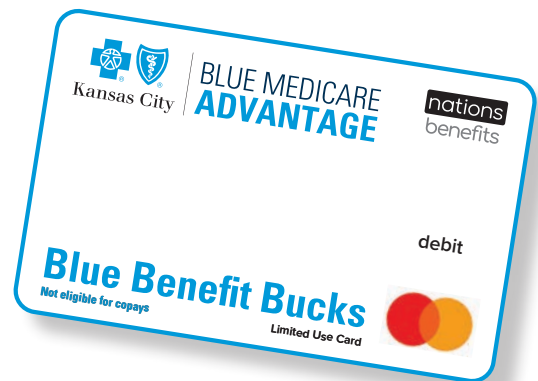
BLUE MEDICARE
ADVANTAGE

2024 Blue Benefit Bucks Program

Blue Benefit Bucks (BBB)

ONE CARD WITH LOTS OF VALUE

Blue Medicare Advantage makes it flexible for you to use your plan as you decide! Your Blue Benefit Bucks (BBB) Prepaid Mastercard® works like a debit card so it's simple to use. Your BBB card is loaded with the benefits from your plan*. You have the power to spend it based on what's important to you.

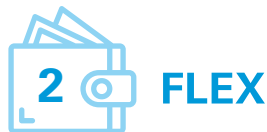


BBB is made up of three wallets:



Over-the-Counter Benefit

Your OTC benefit allowance can be used to buy Medicare-approved non-prescription drugs, and everyday health-related items like pain relievers, antacids, vitamins, cough drops, first aid supplies, and more.



Flex Benefit Allowance

Use this flexible allowance for health-related services such as dental, eyewear, hearing aids, and transportation. Most plans have a yearly allowance from \$500 to \$2500. See your Evidence of Coverage for your plan details.



Member Rewards Program

Take advantage of your preventive health benefits and earn up to \$75 a year by getting a flu shot, COVID-19 booster, breast cancer screening, annual physical, diabetic retinal exam, or by visiting your favorite SilverSneakers® gym.


MANAGING YOUR BLUE BENEFIT BUCKS (BBB)

Blue KC partners with NationsBenefits to administer the BBB program. Once you receive your BBB prepaid card, be sure to activate it. Manage your benefit by registering on the NationsBenefits website, [BlueKC.NationsBenefits.com](https://www.BlueKCNationsBenefits.com). Your wallets (OTC, Flex, and Rewards)* will be displayed along with other key features.

For BBB questions and account assistance, call the Blue Medicare Advantage Customer Service team 8 a.m. to 8 p.m. 7 days a week at **(866) 508-7140** (TTY:711).

*Benefits vary by plan.

A NEW easy-to-use smartphone app is available for your

 convenience. Search for **Benefits Pro** in your app store.

! NOTE: The Centers for Medicare and Medicaid Services (CMS) prohibits benefit spending allowances used for any cost-sharing (copays).

For BBB questions and account assistance, contact your local Blue Medicare Advantage Customer Service team at **(866) 508-7140** (TTY:711).



Over-the-Counter (OTC) Benefit

Your Over-the-Counter (OTC) benefit allowance is one wallet (OTC wallet) on your BBB card. The OTC benefit is a quarterly or yearly allowance to purchase non-prescription drugs and everyday health-related items such as vitamins, first aid supplies, pain relievers, and more.

DOES MY PLAN INCLUDE IT?

Blue KC Essential (PPO) provides \$250 per year.

Blue KC Secure (HMO) provides \$100 per quarter.

Blue KC Simply Blue (PPO) Classic bundle provides \$500 per year.

Blue KC Valor (PPO) provides \$500 per year.

BLUE KC SIMPLY BLUE (PPO) ACTIVE BUNDLE

The Blue KC Simply Blue (PPO) Active bundle includes a flex benefit allowance which can be used for OTC items.

WHEN ARE MY OTC DOLLARS CREDITED TO MY BBB CARD?

Your OTC dollars are credited on the 1st day of each benefit period associated with your plan. For plans with a quarterly OTC benefit, unused OTC dollars roll over to the next quarter, however, all unused OTC benefits will expire on 12/31/24.

HOW CAN I PURCHASE OTC ITEMS?

You have several options to purchase items:

1. Shop in-store at any Walmart, Walgreens, Save-A-Lot, Hy-Vee, and CVS stores nationwide.
2. Shop online at [BlueKC.NationsBenefits.com](https://www.BlueKC.NationsBenefits.com).
3. Call our Customer Service team at **(866) 508-7140** (TTY:711) for personalized service for online orders.
4. Order by mail by requesting an OTC catalog from NationsBenefits at the number above. Once you receive the catalog, use the order form and follow the ordering instructions.
5. Purchase eligible items and submit your receipt for reimbursement in your Blue Medicare Advantage portal, [MyBlueKCMA.com](https://www.MyBlueKCMA.com).

! NOTE: You cannot purchase items directly at Walmart.com, Walgreens.com, or CVS.com.

HOW DO I KNOW WHAT ITEMS ARE ELIGIBLE?

Medicare defines eligible items for OTC benefits.

Online Orders

For online orders, you can view and purchase eligible items at [BlueKC.NationsBenefits.com](https://www.BlueKC.NationsBenefits.com).

Retail, In-Store Purchases

To determine eligibility for in-store purchases at Walmart, Walgreens, Save-A-Lot, Hy-Vee, and CVS:

- Before your trip to a participating store, go to [BlueKC.NationsBenefits.com](https://www.BlueKC.NationsBenefits.com) and follow these steps:
 1. Click **Check Product Eligibility**
 2. Enter a product name or type in the Product Name field, such as **Benadryl** or **toothpaste**.
 3. Select OTC as the wallet. Leave product category and subcategory blank and click on **Search**.
 4. Eligible products will show in the results.
- While at the store, use the Benefits Pro smartphone app to scan the item UPC (using the scanner tool) to determine eligibility.

HOW DO I GET THE BENEFITS PRO APP?

First, you must be registered on [BlueKC.NationsBenefits.com](https://www.BlueKC.NationsBenefits.com). Once registered, go to your app store and search for **Benefits Pro**. Download the app and follow the prompts to set up your username and password. Permit camera access in the app so you can scan the product code (UPC).



Flex Benefit Allowance

Your Flex Benefit Allowance is a separate wallet on your BBB card. The Flex Benefit Allowance is an annual monetary allowance you can use for the benefits most important to you. You choose how to use your benefit whether on dental, hearing aids, eyewear, or transportation services.

DOES MY PLAN INCLUDE IT?

Blue KC Essential (PPO) provides \$500 per year.

Blue KC Secure (HMO) provides \$500 per year.

Blue KC Simply Blue (PPO) Classic bundle provides \$1,000 per year.

Blue KC Simply Blue (PPO) Active bundle provides \$2,500 per year.

Blue KC Valor (PPO) provides \$1,000 per year.

HOW DO I USE MY BBB CARD FOR MY FLEXIBLE BENEFITS?

Your BBB card is eligible for use at eye providers, transportation services (such as a taxi, Uber, Lyft, Secure Transport, and Freedom Transport), dental providers, and hearing providers.

Note: Blue KC Simply Blue (PPO) Active bundle provides a flex benefit for transportation, eyewear, dental, hearing aids, and/or OTC items.

WHEN DO MY FLEX DOLLARS EXPIRE?

Your Flex dollars expire on 12/31/24.

WHAT IF MY BBB CARD IS NOT WORKING AT A PARTICULAR MERCHANT?

The card is eligible for use for dental, hearing aids, eyewear, and transportation providers based on the Merchant ID programmed at Mastercard. If your card does not work, contact our Customer Service team at **(866) 508-7140** (TTY:711).





Member Rewards Program

When you take important steps to protect your health, you can earn rewards dollars. Once you earn a reward, the dollars are added to your Rewards wallet on your BBB card.

HOW DO I EARN A REWARD?

You can earn up to \$75 a year by completing a combination of these eligible activities:

- Annual physical exam - \$30
- Breast cancer screening - \$20
- Diabetic retinal exam - \$20
- Ten (10) or more SilverSneakers in-person gym visits in a calendar month - \$10
- Flu shot - \$5
- COVID-19 booster - \$5

HOW DO I ACCESS MY MEMBER REWARDS DOLLARS?

Your rewards dollars will be loaded on your BBB card approximately 8-10 weeks after the date of your completed activity.

WHERE CAN I SPEND MY MEMBER REWARDS DOLLARS?

Your Member Rewards dollars may be used at an eligible retailer for non-Medicare-covered services, such as healthy foods and over-the-counter (OTC) products. You may also use your rewards for dental, hearing aids, eyewear, and transportation services.

WHEN DO MY EARNED MEMBER REWARDS EXPIRE?

You must complete the eligible healthy activities during the plan year, however, you have until 3/31/25 to spend your rewards dollars.

! Note: If your plan does not include the OTC or Flex Benefit Allowance you will receive a BBB card within 8-10 weeks after you've completed your first eligible healthy activity.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Card can be used for eligible expenses wherever Mastercard is accepted. This is a benefits card that can only be used at certain Mastercard merchants participating in this program and will be authorized for qualified purchases as set forth in your Cardholder Agreement. Valid only in the U.S. No cash access. Certain of these materials may be available in additional languages upon request. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration. NationsBenefits is not a product or service of The Bancorp Bank, N.A. or Mastercard. The Bancorp Bank, N.A., is issuer of the card only and not responsible for the other products, information, or recommendations provided on this site. Please visit BlueKC. NationsBenefits.com for more information. ©2023 NationsBenefits, LLC. All rights reserved. NationsBenefits is a registered trademark of NationsBenefits, LLC. Other marks are the property of their respective owners.

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