



Blue Benefit Bucks (BBB) | Flex Benefit Allowance

Your Flex Benefit Allowance is one wallet on your BBB card, a Benefits Mastercard® Prepaid Card. You choose where to spend your allowance based on what's most important to you.

What is the Flex Benefit Allowance?

The Flex Benefit Allowance is an annual monetary allowance loaded on your BBB card which was mailed to you upon plan enrollment. Use your BBB card when paying for dental, eyewear, hearing, and transportation services.

Which plans include the flex benefit allowance?

Blue KC Essential PPO and Blue KC Secure HMO plans enjoy a \$500 per year benefit.

Blue KC Simply Blue PPO and Blue KC Valor PPO plans enjoy a \$1,000 per year benefit.

NOTE: Some Blue Medicare Advantage plans developed for employer and union groups do not include the Flex Benefit Allowance. All members should reference their Summary of Benefits for coverage provisions.

How do activate my BBB card?

You have three ways to activate your card:

1. Scan this QR code with your mobile device to get started.
2. Log in to your MyBenefits portal at BlueKC.NationsBenefits.com/Activate
3. Call 877-205-8005 (TTY: 711).



How can I manage my allowance?

Blue KC has partnered with NationsBenefits®. Register at BlueKC.NationsBenefits.com, the MyBenefits portal. Your Flex wallet will be displayed once you log in. NationsBenefits is also available at 877-208-2596 (TTY:711) for assistance.

Does NationsBenefits have a mobile app?

Yes. First, register on the BlueKC.NationsBenefits.com web portal. Then, search for **MyBenefits Portal** in your app store. Now you're ready to download the app!

When using my card, do I need to tell the cashier which wallet I'm using?

No. The card technology automatically screens your purchases first for Over-the-Counter (OTC) eligibility, second for Flex Benefit Allowance, and lastly for available Member Rewards.

Can I use my Flex Benefit Allowance for copays?

No. The Centers for Medicare and Medicaid Services (CMS) prohibits use on cost-sharing (copays).

What if my BBB card is not working at a particular merchant?

The card is eligible at dental, eyewear, hearing, and transportation (taxi, Uber, etc.) providers. If the card does not work, contact NationsBenefits at 877-208-2596 (TTY:711). They will help you seek reimbursement for eligible items, if necessary.

Eyewear Services: If your eyewear provider is unable to process eligible transactions on your BBB card, you can pay with personal funds and submit a request for reimbursement.

Will I need to establish a personal identification number (PIN) for my BBB card?

No. You will not receive a PIN for your card.

When do Flex Benefit Allowance dollars expire?

Flex benefit dollars expire on 12/31 of the plan year.

I've used all of my Flex Benefit Allowance funding. Do I need to keep my BBB card?

Yes, keep your card. Your card will be reloaded every year, as long as the benefit is included in your plan.

Does my physical BBB debit card expire?

Your card will have an expiration date and a CVC code just like a personal bank debit card.

Is there a limit on the number of transactions (per month or quarter) I can make on my card?

No, there is no limit on the number of transactions.

I lost my BBB card. How can I get a new one?

Go to "manage card" on the MyBenefits portal to order a replacement card or contact NationsBenefits at 877-208-2596 to assist you. You may also call Blue Medicare Advantage Customer Service at 866-508-7140 (TTY:711) for assistance. Once the replacement card is ordered, please allow 7-10 business days for your card to arrive in the mail.

How do I submit a request for reimbursement?

Request reimbursement through the MyBenefits portal. Once submitted, you can also check for updates and find tracking details on your request.

Another way to request reimbursement is by mailing your itemized receipt including your name, member ID, and date of birth to: Blue Medicare Advantage, Attn: Government Programs, P.O. Box 410080, Kansas City, MO 64141.

Can I load my BBB card information into a phone app and use the app to pay a provider?

No. You must use the physical card.

Am I able to withdraw cash from my BBB card to pay for eligible items?

No. Use your BBB card for direct payment of items.

What if I don't have enough dollars on my BBB card to complete an entire purchased?

You can complete what is called a "split transaction."

For example, if you try to use your BBB card on a \$15 purchase and you only have \$5 left in your wallet, the transaction will decline. However, if you know the dollar amount available on your card, tell the cashier to take the \$5 from your BBB card, and use your personal funds to cover the \$10 balance.

Or, pay the full amount from your personal funds and request reimbursement for the eligible amount.

What other benefits are included in the BBB program?

In addition to your Flex Benefit Allowance, you can enjoy the Member Rewards Program and most plans include an Over-the-Counter (OTC) benefit.

What if I have more questions about my BBB?

Our **Blue Medicare Advantage** Customer Service team is local and available at 866-508-7140 (TTY:711) where you will ALWAYS be treated with courtesy and respect.

Benefits vary by plan.

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