

Blue Benefit Bucks (BBB) | **Over-the-Counter (OTC) Benefit**

Your Over-the-Counter (OTC) benefit is one wallet on your BBB card, a Benefits Mastercard® Prepaid Card. Your OTC allowance can be used to purchase non-prescription drugs and everyday health-related items.

What is my OTC benefit?

Your OTC benefit is a monthly, quarterly, or annual allowance you can use to purchase non-prescription drugs and everyday health-related items such as vitamins, first aid supplies, pain relievers, and more.

Your OTC allowance is loaded on your BBB card which was mailed to you upon plan enrollment.

When do OTC dollars get credited to my card?

Your OTC dollars are credited to your BBB card the 1st day of the month of each benefit period (monthly, quarterly, or yearly) depending on your plan.

How do I 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 OTC benefit?

Blue KC has partnered with NationsBenefits®. Register at BlueKC.NationsBenefits.com, the MyBenefits portal. Your OTC wallet will be displayed once you log in. You may also call NationsBenefits, 24/7, at 877-208-2596 (TTY:711).

How can I purchase eligible OTC items?

1. Shop in-store at any Walmart, Walgreens, CVS, and Rite Aid.
2. Shop online at BlueKC.NationsBenefits.com. All orders placed through the MyBenefits portal are shipped with two-day delivery at no extra cost.

Please note: You cannot use the benefit online directly at Walmart.com, Walgreens.com, or CVS.com. For online purchases, please go to BlueKC.NationsBenefits.com.

3. Order items using the OTC Product Catalog. You may request a catalog on the MyBenefits portal or call NationsBenefits at 877-208-2596 (TTY:711).

Can I cancel my order placed through Nations?

Yes, you can cancel an order any time prior to shipping by calling NationsBenefits at 877-208-2596 (TTY: 711). You can also cancel an order in the MyBenefits portal within one hour after your order has been placed.

Will I incur shipping fees for my OTC items?

There are no shipping fees when placing an online order with NationsBenefits.

How do I know if items are eligible?

Medicare defines eligible items for OTC. Use the following information to determine product eligibility.

Online Orders

For online orders, view and purchase items on the MyBenefits portal at BlueKC.NationsBenefits.com.

Retail, In-Store Purchases

To help determine eligibility for in-store purchases.

1. While in the store, use the NationsBenefits **MyBenefits Portal** smartphone app to scan the item UPC code. Use the scanner button at the top of the app.
2. Before your trip to the store, you can use the app or web portal to determine eligibility:
 - Click "Check Product Eligibility"
 - Enter a product name or product type in the Product Name field. (Example: Benadryl or toothpaste).
 - Enter OTC as the wallet. Leave product category and subcategory blank and click on search.
 - Eligible products will appear in the search results.

How do I get the MyBenefits Portal app?

First, register on BlueKC.NationsBenefits.com, the MyBenefits portal. Then, search for **MyBenefits Portal** in your app store. Download the app and follow the prompts to set up your username and password. Permit camera access so you can scan the product code (UPC) to validate whether the item is eligible.

When using my card, do I need to tell the cashier which BBB 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 any available Member Rewards.

What if my BBB card doesn't work on OTC items at the store?

You may pay for the eligible items using personal funds and submit a request for reimbursement.

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.

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.

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

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

If I don't use all my OTC benefit within the benefit period, do I lose those dollars?

For plans with a quarterly benefit, unused OTC dollars roll over to the next quarter. For plans with a monthly benefit, unused OTC dollars do not roll over and must be used within the monthly benefit period. All unused OTC benefits will expire on 12/31 of the plan year.

I've used all of my OTC 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 BBB card will have an expiration date and a CVC code just like your personal bank debit card.

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.

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

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 other benefits are included in the BBB program?

In addition to your OTC benefit, you can enjoy the Member Rewards Program and most plans include a Flex Benefit Allowance.

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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