

Getting the Most Out of Your Plan

At Blue KC, we want you to enjoy all the benefits of your 2023 plan. So read on to learn more about your Benefit Extras.

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), a Benefits Mastercard® Prepaid Card, 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.

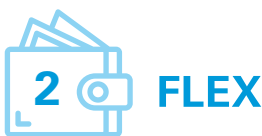
BBB is made up of three wallets:



OTC

Over-the-Counter Benefit

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



FLEX

Flex Benefit Allowance

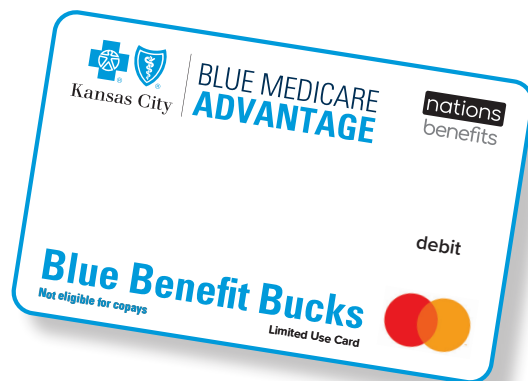
Use this flexible allowance for health-related services such as dental, eyewear, hearing, and transportation. Most plans have a yearly allowance of \$500 or \$1,000 but see your Evidence of Coverage for your plan details.



REWARDS

Member Rewards Program

Take advantage of your preventive health benefits and earn up to \$50 a year by getting a flu shot, COVID-19 booster, breast cancer screening, annual physical, or by visiting your favorite SilverSneakers® gym.



MANAGING YOUR BLUE BENEFIT BUCKS (BBB)

Blue KC has partnered with NationsBenefits® to administer the BBB program. Once you receive your BBB card, be sure to activate it. Manage your benefit by registering on the NationsBenefits MyBenefits portal at BlueKC.NationsBenefits.com. Your wallets (OTC, Flex, and Rewards)* will be displayed along with other key features.

For BBB questions and account assistance, contact NationsBenefits, 24/7, at (877) 208-2596 (TTY:711) or call your local Blue Medicare Advantage Customer Service team at (866) 508-7140 (TTY:711).

*Benefits vary by plan.

A **NEW** easy-to-use MyBenefits smartphone app is available for your convenience. Search for **MyBenefits Portal** in your app store.



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



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), Blue KC Secure (HMO), and Blue KC Spira Care (HMO) offer \$100 per quarter.

Blue KC Simply Blue (PPO) and Blue KC Valor (PPO) offer \$500 per year.

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 12/31/23.

HOW CAN I PURCHASE OTC ITEMS?

You have several options to purchase items:

1. Shop in-store at any Hy-Vee (**Coming in early 2023**), Walmart, Walgreens, CVS, and RiteAid stores nationwide.
2. Shop online at BlueKC.NationsBenefits.com.

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

3. Call NationsBenefits at **(877) 208-2596** (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 using the address on the back of your member ID card.

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.

Retail, In-Store Purchases

To determine eligibility for in-store purchases at Hy-Vee*, Walmart, Walgreens, CVS, and RiteAid:

- Before your trip to a participating store, go to 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 MyBenefits smartphone app to scan the item UPC (using the scanner tool) to determine eligibility.

* Hy-Vee will be added in early 2023.

HOW DO I GET THE MYBENEFITS APP?

First, you must be registered on the MyBenefits portal at BlueKC.NationsBenefits.com. Once registered, go to your app store and search for **MyBenefits Portal**. 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 (Flex 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, eyewear, or transportation services.

DOES MY PLAN INCLUDE IT?

Blue KC Essential (PPO) and Blue KC Secure (HMO) plans enjoy a \$500 per year benefit. You can use the benefit for eyewear and transportation. You may also use your Flex benefit dollars for dental and hearing services beyond your plan benefit.

Blue KC Simply Blue (PPO) and Blue KC Valor (PPO) plans enjoy a \$1,000 per year allowance for dental, hearing, eyewear, and transportation.

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, or Lyft), dental providers, and hearing providers.

WHEN DO MY FLEX DOLLARS EXPIRE?

Your Flex dollars expire on 12/31/23.

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

The card is eligible for use at dental, hearing, 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).

! Eyewear Only: Walmart is unable to process eligible eyewear (frames, lenses, contacts) transactions on your BBB card. As an alternative, you can pay with personal funds and submit a request for reimbursement.





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 \$50 a year by completing a combination of these eligible activities:

- Annual Physical Exam - \$20
- Breast Cancer Screening - \$20
- Ten (10) or more SilverSneakers in-person gym visits in a calendar month - \$10
- Flu Shot - \$10
- COVID-19 Booster - \$10

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 for non-Medicare-covered services, such as healthy foods and over-the-counter (OTC) products. You may also use your rewards for dental, hearing, 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 3/31/24 to spend your rewards dollars.

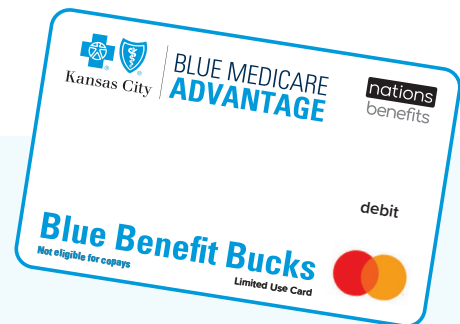
! Note: If your plan does not include the OTC or Flex Benefit Allowance you will receive a BBB card within 8-10 weeks after you've completed your first eligible healthy activity.

STILL MORE QUESTIONS ABOUT YOUR BLUE BENEFIT BUCKS?

We have you covered! Go to MyBlueKCMA.com.

Once you are logged in, click on Benefit Extras in the left hand section.

You may also call our Customer Service team at **(866) 508-7140 (TTY:711)** where you will ALWAYS be treated with courtesy and respect.



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

Your Over-the-Counter (OTC) benefit is one wallet on your Blue Benefit Bucks (BBB), 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 your 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 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 1-877-205-8005 (TTY: 711).



How can I manage my OTC benefit?

Blue KC has partnered with NationsBenefits. Register on the MyBenefits portal at BlueKC.NationsBenefits.com. Your OTC wallet will be displayed once you log in. You may also call NationsBenefits, 24/7, at 1-877-208-2596 (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 NationsBenefits 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 1-877-208-2596 (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 1-877-208-2596 (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 eligible items 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 the BlueKC.NationsBenefits.com web portal. Then, search for **MyBenefits Portal** in your app store. Download the app and follow the prompts to set up your username and password. Please permit camera access in the app 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. You can also check for updates on your reimbursement 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 1-877-208-2596 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 also 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 standing by at 1-866-508-7140 where you will ALWAYS be treated with courtesy and respect.

Blue Benefit Bucks (BBB) | Flex Benefit Allowance

Your Flex Benefit Allowance is one wallet on your Blue Benefit Bucks (BBB), 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 1-877-205-8005 (TTY: 711).



How can I manage my allowance?

Blue KC has partnered with NationsBenefits. Register on the MyBenefits portal at BlueKC.NationsBenefits.com. Your Flex wallet will be displayed once you log

in. NationsBenefits is also available at 1-877-208-2596 (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 1-877-208-2596 (TTY:711). They will help you seek reimbursement for eligible items, if necessary.

Eyewear Services Only: 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 I can make on my card a month or quarter?

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 1-877-208-2596 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. You can also check for updates on your reimbursement 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.

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 purchase?

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.

Alternatively, you can 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 also enjoy the Member Rewards Program, and most plans include an Over-the-Counter (OTC) allowance.

What if I have more questions about my BBB?

Our Blue Medicare Advantage Customer Service team is local and standing by at 1-866-508-7140 where you will ALWAYS be treated with courtesy and respect.

Blue Benefit Bucks (BBB) | Member Rewards Program

The Member Rewards Program is one wallet on your Blue Benefit Bucks (BBB), a Benefits Mastercard Prepaid Card. . You can receive up to \$50 A year by completing a combination of eligible healthy activities.

What is the Member Rewards Program?

The Member Rewards Program offers you up to \$50 annually when you take steps to protect your health. Your earned dollars are loaded on your Blue Benefit Bucks (BBB) card so you can spend your reward on what's most important to you.

How do I earn a reward?

You may up to \$50 each year, when you complete a combination of the following activities:

- Annual Physical Exam (\$20)
- Breast Cancer Screening (\$20)
- Flu Shot (\$10)
- COVID-19 Booster (\$10)
- 10 or more in-person visits/month to your SilverSneakers gym (\$10)

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. Your BBB card was mailed to you upon your plan enrollment.*

**If your plan does not include the Flex Benefit Allowance or Over-the-Counter (OTC) allowance, you will receive a BBB card within 8-10 weeks after you've completed your first Member Rewards eligible activity.*

What can I spend my Member Rewards on?

Your Member Rewards dollars may be used for healthy foods, gasoline (at the pump only), eyewear, transportation, dental, and hearing, and over-the-counter (OTC) services beyond the benefit provided.

What kind of healthy foods are eligible?

Eligible food items include but are not limited to: fresh fruits and vegetables, frozen produce and meals, meat and seafood, healthy grains-cereals, pastas, nutritional shakes & bars, water/vitamin water, pantry staples such as flour, spices, seasonings.

Can I use my Rewards dollars for copays?

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

How can I manage my Member Rewards benefit?

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

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.

I've used all of my Member Rewards dollars for the year. 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.

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

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

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

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

How do I submit a request for reimbursement?

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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.

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.

What if I do not want to participate in the Member Rewards program?

You are never obligated to participate in any of our programs; however, you will automatically receive a reward (up to \$50 annually) on your BBB card when you complete eligible healthy activities.

When do my earned Member Rewards expire?

You must complete the eligible healthy activities during the plan year, however, you have until 3/31/24 to spend your reward dollars.

What other benefits are included in the BBB program?

In addition to your Member Rewards, most plans include a Flex Benefit Allowance and Over-the-Counter (OTC) benefit.

What if I have more questions about my BBB?

Our Blue Medicare Advantage Customer Service team is local and standing by at 1-866-508-7140 where you will ALWAYS be treated with courtesy and respect.



**Scan to see
BBB videos
and FAQs**

Benefits vary by plan.

Blue Benefit Bucks, Benefits Mastercard Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks 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.

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NationsBenefits MyBenefits Portal
BlueKC.NationsBenefits.com

NationsBenefits Member Experience Advisors
Available 24/7/365 at **877-208-2596 (TTY: 711)**