

# Blue Makes it Easy



**Blue Cross® Blue Shield® of Arizona (BCBSAZ)** will be issuing you a **Benefits Mastercard® Prepaid Card** to access your over-the-counter (OTC) benefit allowance and Blue Medicare Health Rewards<sup>SM</sup> dollars. This will make it easier for you to purchase the items you need to personalize your care.



## One card for your OTC benefit and Blue Medicare Health Rewards program

- Your **OTC allowance** will be added to your card on a **quarterly basis** and can be used at CVS, Walgreens, Rite Aid, and Walmart retail locations across the country. Unused amounts will not carry over to the next benefit period.
- Your **Blue Medicare Health Reward dollars** will be added to your card within **60 days** after your claim for an **Annual Physical Exam and In-Home Assessment** is processed.
- To receive rewards dollars for a **breast cancer screening (mammograms), colorectal cancer screening, or diabetic retinal eye exam**, you must complete and submit an attestation (confirmation). Reward dollars will be added to your card within 60 days.

**Note:** Your rewards card can be used anywhere Mastercard is accepted. Rewards cannot be used to purchase alcohol, tobacco, firearms, or gift cards. Blue Medicare Reward dollars are issued one time per screening per calendar year. Eligible activities must be completed on or before December 31, 2023.



## Simple & hassle-free transaction process

Once you receive and *activate* your card, you can start using it online through the MyBenefits portal and the MyBenefits app and/or in person at a participating retail location near you. When at a retail location, simply swipe your card for payment.

Funds from your card will be pulled directly from your available OTC or Blue Medicare Health Rewards balance to pay for eligible<sup>1</sup> items. You can also use your catalog, available to download on the MyBenefits portal, to order items over the phone!

### YOU MUST ACTIVATE YOUR CARD BEFORE USE

#### TO ACTIVATE YOUR CARD:

Visit [AZBlue.com/NationsBenefits/Activate](https://AZBlue.com/NationsBenefits/Activate) or call **1-877-205-8005 (TTY: 711)**.

Member Experience Advisors are available 24 hours per day, 7 days per week, 365 days per year.

Language support services are available free of charge.

**See the back of this flyer for more information on how to use your card.**

## 5 easy ways to use your card

You have five convenient ways to use your card. Choose the option that's best for you:

### MyBenefits Portal



To place an order through the MyBenefits portal, scan the QR code using your smartphone camera or visit: **AZBlue.com/NationsBenefits**

### MyBenefits App



To place an order through the MyBenefits portal, scan the QR code using your smartphone or search "MyBenefits" in the App Store or Google Play.



### Phone



To place an order by phone, please call **1-877-200-4272 (TTY: 711)**. Member Experience Advisors are available 24 hours per day, 7 days per week, 365 days per year.

### Mail



To place an order by mail, send your completed order form using the postage-paid envelope in your OTC catalog to:

**NationsOTC®**  
**1801 NW 66th Avenue, Suite 100**  
**Plantation, FL 33313**

### Retail



When you're ready to check out, swipe your card for payment. The card can be used as credit or debit. A PIN number is not required for any transaction regardless of the payment method. When using multiple forms of payment, use this card last so the amount swiped is the same or less than the card balance.

Visit **AZBlue.com/NationsBenefits** or call **1-877-200-4272 (TTY: 711)** to find a participating retail location near you.

## Questions? We're here to help!

To check your account balance, place an order, or general questions, please call **1-877-200-4272 (TTY: 711)**.

Member Experience Advisors are available 24 hours per day, 7 days per week, 365 days per year. Language support services are available free of charge.

<sup>1</sup>This card cannot be used to pay for prescription drugs or products that are not eligible. Product exclusions include alcohol, tobacco, firearms, or gift cards. If you would like to buy items that are not eligible, you will need to use another form of payment.

The relationship between BCBSAZ and NationsBenefits is that of independent contractors. NationsBenefits is an independent and separate company contracted with BCBSAZ to provide OTC services to BCBSAZ members.

BCBSAZ offers BluePathway HMO and BlueJourney PPO Medicare Advantage plans. BCBSAZ Advantage, a separate but wholly owned subsidiary of BCBSAZ, offers Blue Medicare Advantage Standard, Classic and Plus HMO plans. BCBSAZ is contracted with Medicare to offer HMO and PPO Medicare Advantage plans and PDP plans. Enrollment in BCBSAZ plans depends on contract renewal.

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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.

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**Blue Cross® Blue Shield® of Arizona** has partnered with **NationsBenefits®** to administer its over-the-counter (OTC) benefits program and Blue Medicare Health Rewards<sup>SM</sup> program. This will make it easier for you to purchase the items you need with one card.

At participating retail stores, your card will use the available balance for authorized purchases. There is no need for you to decide whether to use your OTC dollars or your rewards dollars, it's done automatically.

Your OTC allowance is added to your card on a quarterly basis. It can be used at CVS, Walgreens, Rite Aid, and Walmart retail locations across the country. Unused amounts will not carry over to the next benefit period.

Your reward dollars will be added to your card within 60 days of your claim or self-attestation being received by BCBSAZ. Claims-based activities include, but are not limited to: annual physical exam and in-home health assessment. Self-attestation health activities include, but are not limited to: breast cancer screening, colorectal cancer screening, and diabetic retinal eye exam. Your card can be used anywhere that Mastercard(r) is accepted.

**Please Note:** Rewards cannot be used to purchase alcohol, tobacco, firearms, or gift cards. Blue Medicare Reward dollars are issued one time per screening per calendar year. Eligible activities must be completed on or before December 31, 2023.

### **Q: How much is my OTC benefit allowance?**

A: Your OTC benefit allowance depends on your plan. Benefit-specific plan information is outlined below:

- Blue Medicare Advantage Plus (HMO) – Maricopa/Pinal: **\$50** per quarter
- Blue Medicare Advantage Classic (HMO) – Maricopa/Pinal: **\$50** per quarter
- Blue Medicare Advantage Classic (HMO) – Pima: **\$15** per quarter
- Blue Medicare Advantage Standard – Santa Cruz: **\$15** per quarter
- BlueJourney (PPO) – Pima: **\$50** per quarter
- BlueJourney (PPO) – Maricopa: **\$50** per quarter
- BluePathway Plan 1 – Maricopa: **\$45** per quarter
- BluePathway Plan 2 – Maricopa: **\$50** per quarter
- BluePathway Plan 2 – Pima: **\$45** per quarter

### **Q: How many reward dollars can I earn for completing an eligible health activity?**

A: The amount of reward dollars you earn varies by health-related activity. The following are the 2023 eligible health activities, and the associated dollar amounts for all plans:

- Annual Physical Exam (APE)<sup>1</sup>: **\$50**
- In-Home Assessment (IHA)<sup>2</sup>: **\$50**
- Breast Cancer Screening (Mammogram)<sup>3</sup>: **\$25**
- Colorectal Cancer Screening<sup>3</sup>: **\$25**
- Diabetic Retinal Eye Exam<sup>3</sup>: **\$25**



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**Q: Where can I use my card?**

A: You can use your card to purchase OTC products at CVS, Walgreens, Rite Aid, and Walmart retail locations across the country. You can use your rewards dollars anywhere Mastercard is accepted.

**Q: Where can I find a list of eligible OTC items for purchase?**

A: Visit **AZBlue.com/NationsBenefits** to view eligible<sup>4</sup> items for purchase and download a catalog. If you would prefer to have a catalog mailed to you, please call **1-877-200-4272 (TTY: 711)**.

**Q: When will I get my rewards?**

A: Once you complete your eligible health activity, your reward dollars will be added to your card within 60 of your claim or self-attestation being processed.

**Q: What is self-attestation?**

A: Self-attestation means we will accept your personal verification. Some eligible health activities allow for members to attest, or confirm, that they have completed the activity. Members may complete self-attestation online at **AZBlue.com/NationsBenefits** or by calling **1-877-200-4272 (TTY: 711)**.

**Q: Why are only some of the health activities eligible for self-attestation and others are not?**

A: The health activities eligible for self-attestation have been predetermined by BCBSAZ in accordance with the Centers for Medicare & Medicaid Services (CMS) guidelines and allowances.

**Q: How can I check how much I have available to spend?**

A: You have two ways to check your OTC and rewards balances:

- Visit **AZBlue.com/NationsBenefits**
- Call **1-877-200-4272 (TTY: 711)**

**Q: What happens if I go over the amount I have left to spend on my card?**

A: If your purchase amount is more than the amount you have left to spend on your card, you will need to pay the rest with another form of payment.

**Q. Should the card be ran as credit or debit?**

A: The card can be used as credit or debit. A PIN number is not required for any transaction regardless of the payment method.

**Q: Can I use other forms of payment when my card does not have enough funds to cover a purchase?**

A: Yes, you can use other forms of payment. When using multiple forms of payment, use this card last so the amount swiped is the same or less than the card balance.



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## **Q: What happens if my card gets lost or stolen?**

A: If your card gets lost or stolen, promptly call NationsBenefits at **1-877-200-4272 (TTY: 711)**. You will receive a new card within 10 business days from the time your request is received.

## **Q: Is there an app I can use on my mobile device to help me manage my OTC and rewards benefits?**

A: Yes, you can use the MyBenefits app to help you manage the OTC and rewards benefits. You can also check for approved retail locations and products on the member portal by using the 'Store Locator' tool to search for stores by zip code and distance. To download the app, search MyBenefits in the Apple Store or Google Play.



- <sup>1</sup> A claim from an in-network primary care provider must be received by BCBSAZ. Annual Wellness Visit **does not** apply.
- <sup>2</sup> A claim from one of our care partners must be received by BCBSAZ. Telehealth appointments **do not** apply.
- <sup>3</sup> You must complete the self-attestation for the health activity.
- <sup>4</sup> This card cannot be used to pay for prescription drugs or products that are not eligible. Product exclusions include alcohol, tobacco, firearms, or gift cards. If you would like to buy items that are not eligible, you will need to use another form of payment.

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