



An Independent Licensee of the Blue Cross Blue Shield Association

Say Hello to Your
Benefits Mastercard® Prepaid Card.
One Card. Two Ways to Use It.

Blue Cross® Blue Shield® of Arizona has partnered with **NationsBenefits®** to administer its **over-the-counter (OTC)** benefits program and Blue Medicare Health **RewardsSM** 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 reward dollars, it's done automatically.

Your **OTC allowance** is added to your benefits card on a quarterly basis. It can be used at participating retail locations including **Walmart, CVS, Walgreens, Fry's, Safeway, and Rite Aid**. OTC items can also be ordered online at **AZBlue.com/NationsBenefits** and shipped directly to your home or by calling Member Outreach at **602-313-7135 (TTY:711)**, Monday – Friday, 8:00 am – 4:30 pm.

Unused amounts will not carry over to the next benefit period. OTC dollars cannot be used to purchase alcohol, tobacco, firearms, gift cards, or prescription drugs.

Reward dollars for completing eligible claims-based exams and screenings will be added to your benefits card within **60 days of your claim** being processed. Claims-based activities include, but are not limited to annual physical exam and in-home health assessment.

Reward dollars for completing eligible self-attestation exams and screenings will be added to your benefits card within **14 days of your self-attestation being processed**. Self-attestation health activities include, but are not limited to breast cancer screening, colorectal cancer screening, and diabetic retinal eye exam. Self-attestation can be completed at **AZBlue.com/NationsBenefits** or by calling Member Outreach at **602-313-7135 (TTY:711)**, Monday – Friday, 8:00 am – 4:30 pm.

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



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

A: Visit [AZBlue.com/NationsBenefits](https://www.AZBlue.com/NationsBenefits) to view eligible items for purchase, download a catalog or request a mailed catalog by calling **602-313-7135 (TTY:711)**, Monday – Friday, 8:00 am – 4:30 pm.¹

Q: When is my OTC allowance added to my benefits card?

A: Your OTC allowance is added to your benefits card on a quarterly basis, at the beginning of each quarter. OTC funds do not roll-over and expire at the end of each 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)²: \$50**
 - Complete with in-network provider
 - Annual Wellness visit does not apply
 - Reward dollars will be added to benefits card **60 days after** the claim is processed
- **In-Home Assessment (IHA)³: \$50**
 - Complete with one of our care partners
 - Reward dollars will be added to benefits card **60 days after** the claim is processed
- **Breast Cancer Screening (Mammogram)³: \$25**
- **Colorectal Cancer Screening⁴: \$25**
- **Diabetic Retinal Eye Exam⁴: \$25**
 - Complete with in-network providers at in-network facilities
 - Complete online self-attestation at [AZBlue.com/NationsBenefits](https://www.AZBlue.com/NationsBenefits) or call Member Outreach at **602-313-7135 (TTY:711)**, Monday – Friday, 8:00 am – 4:30 pm
 - Reward dollars will be added to benefits card **14 days after** the self-attestation is processed

Q: When do my reward dollars expire?

A: Reward dollars earned for completing 2023 eligible exams and screenings expire 12/31/24.



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Q: How do I use my rewards purse when the OTC funds have been depleted?

A: The rewards purse will only be used for products that are not covered under the OTC allowance or when the OTC allowance is depleted. There are no action items to be taken once using your card as the reward allowance will be automatically deducted from your account upon utilization.

Q: How should I proceed with a transaction if I do not want my reward funds to be utilized?

A: If the transaction is not covered by the OTC allowance or if the OTC allowance is depleted, the card technology will use the reward funds available. If you have some OTC allowance left but the purchase exceeds it, ask the cashier to charge only the amount that is available in your OTC allowance. If you have used your OTC allowance and do not want your reward dollars to cover the purchase, please use another form of payment.

Q: Where can I use my card?

A: You can use your card to purchase OTC products at participating retail locations including **Walmart, CVS, Walgreens, Fry's, Safeway, and Rite Aid**. OTC items can also be ordered online at **AZBlue.com/NationsBenefits** and shipped directly to your home or by calling Member Outreach at **602-313-7135 (TTY:711)**, Monday – Friday, 8:00 am – 4:30 pm. You can use your reward dollars anywhere Mastercard is accepted.

Q: When will I get my rewards?

A: Once you complete your eligible health activity, your reward dollars for claims-based activities will be added to your benefits card within 60 days of your claim being processed. Reward dollars for self-attestation-based activities will be added to your benefits card within 14 days of your 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 **602-313-7135 (TTY:711)**, Monday – Friday, 8:00 am – 4:30 pm.

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 **602-313-7135 (TTY:711)**, Monday – Friday, 8:00 am – 4:30 pm.

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 benefits card, you will need to pay the difference using another form of payment. Swipe your benefits card first and then use another form of payment for the remaining balance.⁵

Q: Should the card be run as credit or debit?

A: Run your card as credit as debit transactions may be declined at point of sale. No PIN number is required.



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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, swipe your benefits card first and then use another form of payment for the remaining balance.⁵

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

A: If your card gets lost or stolen, promptly call Member Outreach at **602-313-7135 (TTY:711)**, Monday – Friday, 8:00 am – 4:30 pm. You will receive a new benefits 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 Portal app to help you manage the OTC and rewards benefits. You can also check for approved retail locations and products on the member portal at **AZBlue.com/NationsBenefits**, 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.



¹ This card cannot be used to pay for 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.

² A claim from an in-network primary care provider must be received by BCBSAZ. Annual Wellness Vis it **does not** apply.

³ A claim from one of our care partners must be received by BCBSAZ. Telehealth appointments **do not** apply.

⁴ You must complete the self-attestation for the health activity.

⁵ An extremely small number of retailers do not accept partial authorization. In these instances, for purchases over the amount to spend on your benefits card, swipe the benefits card last so the amount swiped is the same or less than the card balance.

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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