

Welcome to your Advantage Dollars Flex

It's your choice.

Get ready for more ways to use your Advantage Dollars:

- **Over-the-counter**

Buy eligible OTC products, such as oral care, skin and sun care, digestive aids, vitamins, first aid supplies, and allergy and sinus medications. You can also use your OTC allowance to purchase healthy food items at participating retailers.*

- **Flex**

Your separate Flex allowance is for dental, vision and hearing items and services. You can use in- or out-of-network providers for your Flex allowance.



Your card will be reloaded on the first day of January, April, July and October.

Any allowance on your card at the end of each quarter will roll over to the next quarter, but be sure to use all of it before the end of the calendar year.

One card. Two allowances.

Your OTC allowance is \$50 per quarter. Your Flex allowance is \$75 per quarter. To check your account balance, call the number on the back of your card or go to www.bcbsm.com/medicareotc and register or log in to your secure OTC member account. The member portal will provide your account balance and transaction history.

Using Advantage Dollars is simple



First, visit a participating store or shop online or by catalog.

You can also use your Flex allowance at any dental, vision, or hearing provider



Next, choose the items you'd like.*



Finally, use your Advantage Dollars card to pay.

(You can use another form of payment if your purchase is more than the balance on your Advantage Dollars card.)

Your Advantage Dollars Flex allowance

You have a separate \$75 per quarter allowance for dental, vision and hearing items and services.

*If you're currently in the OTC Food Benefit, you'll continue to receive the OTC Food Benefit. Please see your primary care provider in 2024 if you're not in the food benefit and have one of the following chronic conditions: arthritis; autoimmune disorders (polyarteritis nodosa, polymyositis rheumatica, polymyositis, systemic lupus erythematosus); cancer (excluding precancer conditions or in-situ status); cardiac arrhythmias; chronic alcohol or other drug dependence; chronic cardiovascular disorders (coronary artery disease, peripheral vascular, chronic venous thromboembolic disorder); chronic and disabling mental health conditions; chronic heart failure; chronic lung disorders (chronic obstructive pulmonary disease [COPD]); dementia; diabetes; prediabetes; endstage liver disease; endstage renal disease requiring dialysis; HIV/AIDS; hypertension; neurologic disorders; severe hematologic disorders (aplastic anemia, hemophilia, immune thrombocytopenic purpura, myelodysplastic syndrome, sickle-cell disease (excluding having the sickle-cell trait), chronic venous thromboembolic disorder); or stroke.



Popular, participating retailers



In-store retailers

CVS pharmacy

DOLLAR GENERAL

FAMILY DOLLAR

Kroger

meijer

RITE AID

Walgreens

Walmart



Online retailers

convey

Walmart

For a full list of retailers, go to www.bcbsm.com/medicareotc and log in to your member account. In the Advantage Dollars section, click *Find a Retailer*.

Other ways to shop



Order by mail: Request a catalog with a selection of OTC items from Convey by calling **1-855-856-7878** from 8 a.m. to 11 p.m. Eastern time Monday through Friday. TTY users, call **711**. Complete and return the catalog's order form to receive your items by mail. Allow at least two weeks before the end of the quarter for your order to apply to that quarter. The total will be applied to the quarter your order form is received.



Order by phone: To place an order with Convey, call **1-855-856-7878** from 8 a.m. to 11 p.m. Eastern time Monday through Friday. TTY users, call **711**. Items will be mailed to you.

Your secure member account: Access online and by mobile app

You can check your account balance, order from online retailers, and find eligible items and participating retailers from your secure member account.

- To **set up your account**, go to www.bcbsm.com/medicareotc and click *Login* in the upper right corner. Click *Register Now* at the bottom of the box and follow the instructions.
- Once your member account is set up, click on the *Health & Well-being* tab and then on *Advantage Dollars*. From this page, go directly to your Advantage Dollars OTC Network account.

As an added convenience, you may **download the OTC Network[®] mobile phone app** to track your balance.



If you have questions, please call Customer Service at the number on the back of your Blue Cross or BCN member ID card.

Out-of-network/non-contracted providers are under no obligation to treat plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Blue Cross Blue Shield of Michigan and Blue Care Network contract with InComm to administer over-the-counter benefits to their Medicare Plus Blue PPOSM and BCN Advantage HMO-POSSM and HMOSM members. The OTC Network is a registered trademark of InComm. Convey is an independent company not associated with Blue Cross Blue Shield of Michigan or Blue Care Network.



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association