

Welcome to 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. Those with qualifying chronic conditions can purchase food items with your OTC allowance.*
- **Flex:** Your separate Flex allowance is for dental, vision and hearing items and services. You can use your Flex allowance at any dental, vision or hearing provider.



2025

READY
TO HELP



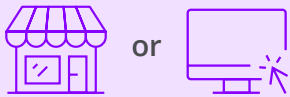
One card. Two allowances.

Your **OTC allowance is \$120** per quarter. Your **Flex allowance is \$75** per quarter. For the most up-to-date information about your benefit, visit www.bcbsm.com/medicareotc. There you'll find general information and can log in to your member account to check your account balance and look up eligible items.

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

Any allowance left on your card at the end of each quarter won't roll over, so be sure to use all of it before the end of each quarter.

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'll need to use another form of payment if your purchase is more than the balance on your card.

Your Advantage Dollars Flex allowance

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

**The food benefit described is Special Supplemental Benefits for the Chronically Ill. Those with qualifying chronic conditions can purchase food items with your allowance. Qualifying chronic conditions include hypertension, diabetes, chronic cardiovascular disorders, chronic lung disorders, and chronic heart failure. Other qualifying conditions may apply. Eligibility for this benefit cannot be guaranteed based solely on your condition. All applicable eligibility requirements must be met before the benefit is provided. Your plan will notify you when you're eligible. For details, please contact us.*

Popular, participating retailers



In-store retailers

 CVS pharmacy

 DOLLAR GENERAL

 FAMILY DOLLAR

 Kroger

 meijer

 Walgreens

 Walmart



Online retailers

 convey™

 Walmart

For a full list of retailers, go to www.bcbsm.com/medicareotc, click *Advantage Dollars OTC Account* and log in to your member account. Then 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.

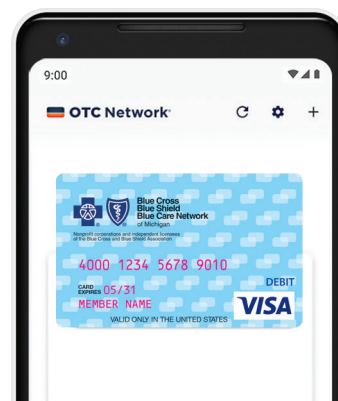


Order by phone: To place an order with Convey, call **1-855-856-7878** from 8 a.m. to 11 p.m. Eastern time Monday through Friday. TTY users, call **711**. Items will be mailed to you.

Your secure member account: Access online or by mobile app

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

- **Visit www.bcbsm.com/medicareotc** and click *Advantage Dollars OTC Account*. Use your Blue Cross member login or follow the *Not registered yet* instructions if you need to set up your account.
- **Download the OTC Network®** mobile phone app to track your balance. You'll be asked to provide your Advantage Dollars card number, so make sure you have it handy.



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

Blue Cross Blue Shield of Michigan contracts with InComm to administer over-the-counter benefits to their Medicare Plus Blue PPOSM members. The OTC Network is a registered trademark of InComm. Convey is an independent company not associated with Blue Cross Blue Shield of Michigan. Retailers are retained by InComm. Other Pharmacies are available in our network, but might not participate in this program.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.



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