

Welcome to your Advantage Dollars Flex Allowance

One Card, Two Allowances: Get the most out of your benefits by using your Advantage Dollars card. New for 2023, your Advantage Dollars benefit includes an allowance for both over the counter (OTC) items AND a new, separate "Flex" allowance for dental, vision and hearing items and services. You may use your Flex allowance at any dental, vision, or hearing provider in or out-of-network.

Use your Advantage Dollars allowances to purchase OTC and healthy food items* at participating retailers and your Flex allowance at any dental, vision and hearing provider. Your Advantage Dollars OTC allowance can be used to buy eligible over-the-counter products, such as oral care, skin and sun care, digestive aids, vitamins, first aid supplies and allergy and sinus medications.

*Only plan-identified members who have been diagnosed with diabetes, chronic obstructive pulmonary disease, congestive heart failure, stroke, hypertension, coronary artery disease, or rheumatoid arthritis are eligible to purchase food items with their 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 \$25 per quarter.

Your Flex allowance is \$75 per quarter.

It's important to write down your allowance amounts so you remember how much you can spend.

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 Advantage Dollars Flex allowance for dental, vision and hearing items and services.



Popular, participating retailers



In-store retailers

CVS pharmacy

DOLLAR GENERAL

FAMILY DOLLAR

Kroger

RITE AID

Walgreens

Walmart



Online retailers

convey

Walmart

For a full list of retailers, go to www.bcbsm.com/medicareotc and login 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.



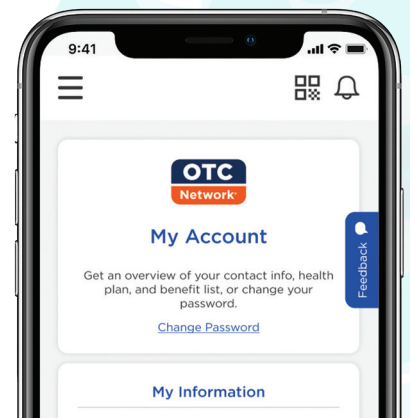
Order by phone: To place an order with Convey, call **1-855-856-7878** from 8 a.m. to 11 p.m. Eastern time, Monday through Friday. TTY users, call **711**. Items will be mailed to you.

Your secured 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 on *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 and scan items for eligibility.



**You will be notified by Blue Cross if you are eligible to purchase food items with your OTC allowance. To use the allowance for food, you must have been diagnosed with diabetes, chronic obstructive pulmonary disease, congestive heart failure, stroke, hypertension, coronary artery disease, or rheumatoid arthritis.*

If you have questions, please 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 its Medicare Plus Blue PPOSM members. Other Pharmacies are available in our network, but are not participating in this program. The OTC Network is a registered trademark of InComm. Convey is an independent company not associated with Blue Cross Blue Shield of Michigan.



A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association