

## Over-the-Counter (OTC) Allowance

Your over-the-counter (OTC) benefit is a monetary allowance that's loaded on your Blue Benefit Bucks (BBB) card. You can use your allowance to purchase a variety of non-prescription drugs and everyday health-related items such as antacids, cough drops, first aid supplies, pain relievers, and more.

### OVER-THE-COUNTER ALLOWANCE (OTC)

#### How do I access my OTC allowance dollars?

Your OTC allowance is loaded on your Blue Benefit Bucks (BBB) card. Your BBB card was mailed to you upon your plan enrollment.

#### When do my OTC dollars get credited to my BBB card?

Your OTC dollars are credited to your BBB card the 1st day of the month of each benefit period (monthly, quarterly, or yearly) depending on your plan.

#### How can I purchase eligible OTC items?

There are many ways to shop for OTC items. You can shop in-store at any Walmart, Walgreens, or CVS stores nationwide. You may shop online at [NationsOTC.com/BlueKC](https://NationsOTC.com/BlueKC). You may also order items using the 2022 OTC Product Catalog that was mailed to you upon enrollment. The catalog is also available online.

*Please note: You cannot use the benefit online directly at [Walmart.com](https://Walmart.com), [Walgreens.com](https://Walgreens.com), or [CVS.com](https://CVS.com). For online purchases, please go to [NationsOTC.com/BlueKC](https://NationsOTC.com/BlueKC).*

#### How do I know if items are eligible?

Medicare defines eligible items for OTC benefits. Please see the following information to determine product eligibility.

#### Online Orders

Reference the NationsOTC 2022 Over-the-Counter Product Catalog to check for item eligibility. Only products within this catalog can be purchased online through [NationsOTC.com/BlueKC](https://NationsOTC.com/BlueKC).

#### Retail, In-Store Purchases

Here are two options to help determine eligibility for in-store purchases.

1. Use the NationsOTC smartphone app to scan the item UPC code while in the store to determine product eligibility. Use the scanner button at the top of the app.
2. Before your trip to Walgreens, Walmart, or CVS, go to [NationsOTC.com/BlueKC](https://NationsOTC.com/BlueKC) to determine eligibility:
  - Click "Check Product Eligibility"
  - Enter a product name or product type in the Product Name field. (Example: Benadryl or toothpaste.)
  - Enter OTC as the wallet. Leave product category and subcategory blank and click on search.
  - Eligible products will appear in the search results.

#### How do I get the NationsOTC app?

First, you must be registered on the Nations member portal in order to use the NationsOTC app. If you haven't registered on the portal, go to [NationsOTC.com/BlueKC](https://NationsOTC.com/BlueKC) to set up your account. Once you are registered on the portal, search for NationsOTC in your smartphone app store.

#### Google Play and Apple Store



Download the app and follow the prompts to set up your username and password. Please permit camera access in the app so you can scan the product code (UPC) to validate whether the item is eligible.

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### How can I manage my OTC benefit?

To track and manage the OTC dollars on your BBB card, please log in to [NationsOTC.com/BlueKC](https://NationsOTC.com/BlueKC) or call NationsBenefits by phone, 24/7, at 1-877-208-2596 (TTY:711). You can also manage your benefit using the NationsOTC app.

### How do I keep track of the types of benefits on my card?

Your BBB card is loaded with up to 3 separate wallets: 1) flexible benefit allowance, 2) OTC, and 3) Member Rewards, depending on your plan. The card technology screens your purchases first for OTC eligibility, second for flexible benefits, and finally for any available Member Rewards.

### What if my BBB card doesn't work on OTC items at the store?

If you have issues with your card at the store, you can call NationsBenefits at 1-877-208-2596 (TTY:711) for assistance. NationsBenefits can help you seek reimbursement for eligible items, if necessary.

### Do I have to establish a personal identification number (PIN) for my BBB card?

It's a good idea to establish a PIN since some retailers may require a PIN. To create or change your PIN, call Mastercard services at 1-833-690-0180 (TTY:711).

### Will I incur shipping fees for my OTC items?

There are no shipping fees when placing an online order with NationsBenefits.

### If I don't use all my OTC benefit within the benefit period, do I lose those dollars?

For plans with a quarterly benefit, your unused OTC dollars will roll over to the next quarter. For plans with a monthly benefit, unused OTC dollars will not roll over and must be used within the monthly benefit period. All unused OTC benefits will expire on 12/31/22.

### I've used all of my OTC funding. Do I need to keep my BBB card?

Yes, keep your card. Your card will be reloaded every year, as long as the benefit is included in your plan.

### I lost my BBB card. How can I get a new one?

Please contact NationsBenefits at 1-877-208-2596 (TTY:711).

### Does my physical BBB debit card expire?

Your BBB card will have an expiration date and a CVC code just like your personal bank debit card.

### Can I load my BBB card information into a phone app and use the app to pay at the store?

No. You must use the physical card.

### Am I able to withdraw cash from my BBB card to pay for eligible items?

No. You must use your BBB card for direct payment of eligible items.

### What if I have additional questions about my benefits?

Our Customer Service team is local and standing by at 1-866-508-7140 where you will ALWAYS be treated with courtesy and respect.

### Benefits vary by plan.

Blue Cross and Blue Shield of Kansas City is an independent licensee of the Blue Cross and Blue Shield Association. The HMO products are offered by Blue-Advantage Plus of Kansas City, Inc. and the PPO products are offered by Missouri Valley Life and Health Insurance Company, both wholly-owned subsidiaries of Blue Cross and Blue Shield of Kansas City.