

Flexible Benefit Allowance

Your flexible benefit allowance is loaded on your Blue Benefit Bucks (BBB) card so you have the ability to spend your allowance on what's most important to you. Please note that benefits vary by plan.

FLEXIBLE BENEFIT ALLOWANCE

What is the flexible benefit allowance?

The flexible benefit allowance is an annual monetary allowance that allows you to use your benefit dollars as you decide. The flexible benefit allowance provides \$500 or \$1000 per year (for plans that include this benefit) to be used for non-covered Medicare costs for dental, vision, transportation, and hearing.

Which plans include this allowance?

Essential PPO and Blue Secure HMO plans enjoy a \$500 per year benefit. You can use the benefit for services that are meaningful to you, such as eyewear and transportation. You may also use your flexible benefit dollars for dental and hearing services beyond your plan benefit.

Simply Blue PPO and Flex (No Part D) PPO plans enjoy a \$1,000 per year benefit. The card bundles all dental, eyewear, hearing, and transportation into one \$1,000 benefit.

Please note: Some Blue Medicare Advantage plans developed exclusively for employer and union groups do not include the flexible benefit allowance. All members should reference their Evidence of Coverage for full coverage provisions.

How do I access my flexible benefit allowance?

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

How can I manage my allowance?

Blue Medicare Advantage has partnered with NationsBenefits to administer this benefit. To track and manage the flexible allowance available on your

BBB card, please log in to Members.NationsBenefits.com/BlueKC or call NationsBenefits by phone, 24/7, at 1-877-208-2596 (TTY:711).

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) over-the-counter (OTC) allowance, 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.

Can I use my flexible allowance for copays?

No. The Centers for Medicare and Medicaid Services (CMS) prohibits flexible benefits from being used for any Medicare-covered cost shares. Card charges will be audited for any copayment type of services to ensure integrity with CMS provisions.

What if my BBB card is not working at a particular merchant?

The card is eligible for use at eye providers, transportation services (taxi, Uber, Lyft, etc.), dental providers, and hearing providers based on Merchant ID programmed at MasterCard. If the card does not work, please contact NationsBenefits at 1-877-208-2596 (TTY:711). NationsBenefits can help you seek reimbursement for eligible items, if necessary.

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Do I need 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).

When do my flexible benefit allowance dollars expire?

Your flexible benefit dollars expire on 12/31/22.

I've used all of my flexible benefit allowance funding. Do I need to keep my BBB card?

Yes, please 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). If you need to make an eligible purchase before you receive your replacement card, you can request reimbursement from NationsBenefits.

Does my physical BBB debit card expire?

Your physical 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 a retailer or provider?

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.