

# Save money on over-the-counter health items



**As an Independence Blue Cross (IBX) Medicare Advantage member, you receive an IBX Care Card. It comes preloaded with a quarterly allowance you can use to pay for eligible over-the-counter (OTC) health and wellness items. Your IBX Care Card is separate from your IBX member ID card.**

You can use your OTC allowance to buy things like cold and allergy medications, first aid supplies, blood pressure cuffs, vitamins and minerals, and more. Your IBX Care Card is accepted at participating stores like CVS Pharmacy, ShopRite, Walgreens, Walmart, and more.

**Your OTC allowance is provided quarterly (every three months) and does not roll over to the next quarter if it is not used.**

OTC items purchased from non-participating retailers will not be covered.

You can use your card the month your coverage becomes effective. **Simply swipe your card and select credit — no PIN is needed.**

## Shop at a participating store or from home



**In-store:** Visit [mybenefitscenter.com](https://mybenefitscenter.com) or use the OTC Network® App for a full list of participating stores and eligible products.



**Online:** Shop through the Convey Catalog at [conveybenefits.com/ibx](https://conveybenefits.com/ibx).



**By phone:** Call **1-855-885-5740** (TTY/TDD: **711**) to place your order with a Convey OTC specialist, Monday through Friday, 8 a.m. to 11 p.m.

## Quarterly OTC allowances vary by plan

- Keystone 65 Liberty HMO, Keystone 65 Preferred HMO, Keystone 65 Select HMO, Personal Choice 65<sup>SM</sup> PPO, Personal Choice 65 Achieve PPO, Personal Choice 65 Plus PPO: **\$30**
- Keystone 65 Basic HMO, Keystone 65 Essential HMO-POS, and Keystone 65 Focus HMO-POS (without Vital Care Plus): **\$60**
- Keystone 65 Focus Rx HMO-POS (with Vital Care Plus): **\$70**

## Frequently asked questions about the IBX Care Card

### When will my IBX Care Card OTC benefit allowance be available?

Your OTC benefit allowance is preloaded quarterly (every three months), and will not roll over to the next benefit period. Your OTC benefit will be available for use on the first day of each quarter:

- **January 1 through March 31**
- **April 1 through June 30**
- **July 1 through September 30**
- **October 1 through December 31**

Please note: Your quarterly allowance may appear on [mybenefitscenter.com](https://mybenefitscenter.com) or on the mobile app prior to the first day of each new quarter. Your allowance amounts will not be available for use until the first day of each quarter.



When using your IBX Care Card, if the member exceeds the benefit amount, alternative payment will be required for the remaining balance due. Members should ask the provider if they accept split payment methods prior to receiving services. Dual-purpose items are medicines and products that can be used for either a medical condition or for general health and well-being. In order to purchase these items under your plan, your personal physician must recommend them to you for a specific diagnosed condition. Please speak to your physician before ordering these items. Items include, but are not limited to, vitamins and minerals, home monitoring and testing, and weight loss items. Members should retain the card through the expiration date.

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association. Independence Blue Cross offers PPO, HMO-POS, and HMO Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross PPO, HMO-POS, and HMO Medicare Advantage plans depends on contract renewal. OTC Network®, OTC Network® mobile app, and Convey are provided by InComm Payments™, an independent company.

### How do I register through the Convey website for online purchasing?

Visit [conveybenefits.com/ibx](https://conveybenefits.com/ibx) to create an account. Make sure to have your IBX Care Card number available.

You can also access the Convey website at [mybenefitscenter.com](https://mybenefitscenter.com) without the need to create an account.

Then enter your member and personal information (it must match the information listed on your IBX Care Card), set up your account with a username and password, and establish a security question.

For help creating an account, call **1-855-885-5740 (TTY/TDD: 711)**.

### Who do I contact for questions about my IBX Care Card?

To replace a missing card, or ask questions about this benefit, contact our Member Help Team at the number on the back of your member ID card.

Please note that on weekends and holidays from April 1 through September 30, your call may be sent to voicemail.

### How do I check my card balance?

Call the number on the back of your IBX Care Card **24/7**, visit [mybenefitscenter.com](https://mybenefitscenter.com), or use the OTC network mobile app.

