

Save time and money with your IBX Care Card



Over-the-counter (OTC) benefit

As an Independence Blue Cross Medicare Advantage member, you will receive a **quarterly allowance** to spend on eligible OTC health and wellness items at participating retailers, including CVS, Rite Aid, Walmart, Walgreens, and more. Use it to pay for things like cold and allergy medications, first aid supplies, blood pressure cuffs, and vitamins* and minerals.

Your IBX Care Card is automatically reloaded each quarter (every three months) with your OTC allowance. **The balance remaining on the card at the end of a quarter does not carry over to the next quarter if unused.** OTC items purchased from non-participating retailers will not be covered.



Quarterly OTC allowances vary by plan

- Keystone 65 Liberty HMO, Keystone 65 Preferred HMO, Keystone 65 Select HMO, Personal Choice 65SM PPO, and Personal Choice 65 Saver Rx PPO: **\$30**
- Keystone 65 Basic Rx HMO, Keystone 65 Focus Rx HMO-POS, and Personal Choice 65 Prime Rx PPO: **\$70**
- Keystone 65 Focus HMO-POS members with Vital Care Plus: **\$80**
- Personal Choice 65 Elite Rx PPO: **\$125**

Shop at a participating store or from home

- **In-store:** Visit mybenefitscenter.com, use the OTC Network[®] App, or call our Member Help Team for a full list of participating stores.
- **Online:** Shop through the Convey catalog at 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.

see reverse side...

Independence 

IBX

NEW for 2024! Dental/Vision/Hearing (DVH) Flex benefit

This benefit is available to Keystone 65 Basic Rx HMO, Personal Choice 65 Elite Rx PPO, and Personal Choice 65 Prime Rx PPO members, with an **annual allowance of \$300**. You can use the DVH flex benefit allowance to:

- Cover your cost-sharing expenses for covered dental, vision, and hearing benefits.
- Pay for dental, vision, and hearing services or supplies received from any provider who is a licensed professional for dental, vision, and hearing services or supplies that accepts your IBX Care Card — including Medicare-covered exams, routine exams, contacts and eyeglasses, hearing aids, dental X-rays, and comprehensive dental services.

The DVH Flex allowance is preloaded on the IBX Care Card. It is a separate wallet from the OTC benefit provided on the same card. Card activation is not required. Any unused balance will not roll over to the next year. Members should retain the card through the expiration date. Current members will receive a new IBX Care Card. It will be mailed within the first two weeks of 2024.

Frequently asked questions about the IBX Care Card

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.

When will I receive my IBX Care Card?

Your IBX Care Card is separate from your member ID card. If you're a new member, it will be mailed to you within two weeks after your plan effective date.

How do I check my card balance?

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

When are the OTC benefit funds on my IBX Care Card preloaded?

Your OTC benefit allowance is preloaded quarterly (every three months). Your OTC benefit will be available for use on the first day of each quarter: **January 1, April 1, July 1, and October 1.**

Please note: Your quarterly allowance may appear on mybenefitscenter.com or on the mobile app prior to the first day of each new quarter. However, your allowance amounts will not be available for use until the first day of each quarter.

When are the DVH Flex benefit funds on my IBX Care Card replaced?

Your DVH Flex benefit allowance is reloaded annually on January 1. Your annual allowance will be available based on your plan effective month.

*These items may be considered dual-purpose. You must speak to your physician before ordering these items. Independence Blue Cross offers Medicare Advantage plans with a Medicare contract. Enrollment in Independence Medicare Advantage plans depends on contract renewal. Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association. OTC Network[®], OTC Network[®] mobile app, and Convey are provided by InComm Payments[™], an independent company.

