

# HealthyBlue + Medicare<sup>SM</sup>

Effective January 1, 2023, Nations OTC is the network provider for the over-the-counter (OTC) and Healthy Groceries benefits for the Blue Cross and Blue Shield of North Carolina (Blue Cross NC) Healthy Blue + Medicare plan.

## Over the Counter and Healthy Groceries – General Questions

### How will members receive their Mastercard benefit card?

All new and renewing members will receive a new prepaid Mastercard benefit card within their 2023 One Benefit Package that will be sent via US Mail. The One Benefit Package will contain the members prepaid Mastercard benefit card, a welcome letter that introduces the program and how to use the benefit, and any applicable program catalogs. The initial card mailing for members with a January 1, 2023 benefit effective date will begin in December of 2022. Ongoing mailings will occur weekly throughout 2023 for new members and new benefit elections.

### Will members receive multiple cards if they are eligible for multiple programs?

No. Members will receive one prepaid Mastercard benefit card. All program benefits will be loaded to this single card. PLEASE NOTE: This prepaid Mastercard benefit card is automatically loaded with the benefit dollars each month/quarter/year as the program dictates. Members are required to keep this benefit card for use in upcoming months. New cards are not mailed every month.

### Will the member need to activate their card?

Yes. The Benefit Card comes to the member inactivated. To access the funds loaded to the card, the member will need to follow the instructions in the One Benefit Package Letter.

- Scan the QR code provided in the letter with their mobile device
- Visit [mybenefits.nationsbenefit.com/activate](https://mybenefits.nationsbenefit.com/activate)
- Call 866-413-2582

### How can members check their benefit allowance?

Members can:

- Download the MyBenefits app from the Apple or Google Play app store
- Visit [mybenefits.nationsbenefit.com](https://mybenefits.nationsbenefit.com)
- Call 866-413-2582

### Is sales tax charged on purchases?

Yes. Sales tax is required to be collected on all purchases. For in-store purchases, the sales tax will be the state rate based on the store's physical location. For mail order purchases, the sales tax will be based on the member's address. The sales tax will be deducted from the member's benefit amount. Effective October 1, 2018, a Supreme Court ruling now requires both mail order and in-store purchases to incur sales taxes.

### What should members do if they have a problem with any aspect of the program?

Members should call 866-413-2582 with any issues related to retailers or any aspect of the benefit.

### Can members use their 2022 OTC card to access 2023 benefits?

No. The existing 2022 benefit card was only valid through December 31, 2022.

**Can a family member use a member's Benefit Card on behalf of the member?**

Yes, family members listed in Elevance Health systems as a POA, or responsible party can place orders on the member's behalf.

**What if a member's card is lost or stolen?**

The member should immediately call 866-413-2582 to deactivate the existing card and have a new replacement card mailed. The member will receive a new card within 7-14 calendar days. Please remember that once a replacement card has been requested, it will inactivate the previous card. The previous card cannot be reactivated if found.

**What are the different ways to make purchases?**

The 2023 most programs can be used:

- In store at participating retailers
- Via the website: [mybenefits.nationsbenefits.com](https://mybenefits.nationsbenefits.com)
- Via the Nations "MyBenefits" mobile app (available for download thru the Apple or Google Play app stores)
- And via the Nations dedicated call center which is available 24x7 at 866-413-2582.

**What information does the member need to place an order on the mobile app or by telephone?**

The member will need their Healthy Blue + Medicare member ID number, demographic information, and the 2023 prepaid Mastercard benefit card number and security code to purchase approved items.

**How does the member access the website to place an order?**

The member should visit [mybenefits.nationsbenefits.com](https://mybenefits.nationsbenefits.com) – preferably in Chrome. The member will need to register for the site using their Healthy Blue + Medicare member ID number, Mastercard benefit card number, and their demographic information. The member can then log in, choose their items, and place an order for delivery.

**How long does it take items to be sent to members after they place an order?**

Orders will be processed and received at the members home within two business days. Items will be sent by delivery carriers and each order will be tracked for delivery.

**How often can a member place an order?**

The recommended frequency is monthly orders totaling \$35 or more.

**How can members check on the status of an order?**

Members can check the status of their order online at [mybenefits.nationsbenefits.com](https://mybenefits.nationsbenefits.com) or by calling 866-413-2582.

**How are lost or stolen orders managed?**

Members should call 866-413-2582 with 30 days of the purchase for assistance.

**How will the shipping charge be paid?**

There are no shipping fees.

**How do members return products?**

Items purchased in-store are subject to that retailer return policy. If a return is accepted, the retailer will process a credit back to the members benefit card. Retailers have the right to warn, limit or decline returns or exchanges regardless of whether the customer has a receipt. Members wishing to return items purchased online should contact 866-413-2582.

**What is the in-store checkout process?**

The member should present the card for processing as a credit card or use the card terminal to swipe the card to complete the purchase. A PIN is not required to make a transaction work as a pre-paid credit card. Members should bypass any PIN requests and continue the transactions as a credit card. If the member includes non-approved items or exceeds the allowance on their benefit card, they will be responsible for paying any difference.

**How can a member locate a list of retailers and view card and transaction information?**

Members can check their allowance, see transaction history, look-up products and participating retailers via the following methods:

- At [mybenefits.nationsbenefits.com](http://mybenefits.nationsbenefits.com)
- Via the Nations "MyBenefits" mobile app (available for download thru the Apple or Google Play app stores)
- By calling 866-413-2582

**Can members use this benefit card at any online or in-store retailer for any product?**

No. OTC and grocery benefits can only be used online via [mybenefits.nationsbenefits.com](http://mybenefits.nationsbenefits.com) for eligible items/products. Members cannot use the OTC or grocery benefit at any other retailer website. Flex Account benefits can only be used at eligible retailers/websites for eligible products/items as documented in the program materials. The benefit card is a closed loop prepaid Mastercard debit card. It will only accept/approve charges from specific eligible retailers that are registered with Mastercard for eligible products/items under the benefit. This benefit card will not allow charges from any other store or retailer, will not allow charges for ineligible products/items, will not allow cash back at retailers, and will not allow cash withdrawals from a bank or ATM.

**What if a member needs to cancel an item that was ordered online or through the call center?**

The member can call 866-413-2582 with any requests to cancel the purchase/shipment. If the order has already been shipped, there is no ability to cancel it. PLEASE NOTE: Cancelling an item will result in the entire order being cancelled. The vendor does not have the ability to remove a specific item from a submitted order. The entire order will be cancelled and refunded to the member's account. A new order can be placed with only the items needing to be purchased.

**Program Details – Over the Counter****How will members know what items are available to them under the OTC benefit?**

The member's One Benefit Package will include a printed OTC catalog. This printed catalog is only a representation of the total eligible items available to the member under this benefit. The member can view the full list of qualifying eligible products via the MyBenefits mobile app or by visiting [MyBenefits.NationsBenefits.com](http://MyBenefits.NationsBenefits.com).

**What kind of OTC products are covered?**

The OTC program contains eligible products in the following categories (but not limited to): acne treatment, anti-fungal, anti-infectives, anti-itch, cough and cold, dental, diabetes care, dual purpose, fiber supplements, first aid supplies, foot care, gastrointestinal, incontinence, optics, pain relievers, smoking cessation, support products and topical products.

**Are the OTC products eligible for purchase in-store the same as the ones listed on the OTC catalog?**

Some of the products listed in the OTC catalog are also available in stores. However, there are many more options of OTC products available in-store that fall within the CMS approved OTC product categories.

### Important Information

- Product prices are subject to change based on the retailer's policies.
- Some in-store items are only offered in limited amounts and may be sold out.
- Item(s) delivered to the member's home will come in a box from a delivery carrier (FedEx, UPS, etc.) and left at the members home according to delivery companies' policy. Issues with timing, contact, and placement of the boxes should be directed to the delivery company directly.
- Not all OTC items are eligible under this benefit program. Centers for Medicare & Medicaid Services (CMS) guidelines determine eligible products.

### Program Details – Healthy Groceries

This is a monthly allowance to be used to purchase healthy groceries from participating retailers. This benefit allows the initial first month allowance to be available for two months. For example, a member became active under the Healthy Grocery program on January 1. The January allowance will be available for use through February 28. After February 28, the January allowance will expire. This accounts for the time it takes the enrollment information to be sent to the vendor, account set up, and One Benefit Package mailing and receipt. Every month thereafter, all unused funds will expire at the end of the month. Members can shop online, in store, or via phone.

#### How will members know what items are available to them under the Healthy Groceries benefit?

Members will receive a One Benefit Package Letter in the 2023 One Benefit Package that will contain information as to what grocery categories are eligible under this program.

Fresh fruit and vegetables	Canned fruits and vegetables	Frozen produce and meals
Fresh salad kits	Dairy products	Meat and seafood
Beans and legumes	Soups	Nutritional shakes and bars
Water/vitamin water	Healthy grains: bread, cereals, pastas, etc.	
Pantry staples: flour, sugar, spices, etc.		

This benefit may not be used to purchase any non-food product such as (but not limited to): pet items and food, alcohol, lottery tickets, cards, stationary, magazines, books, floral, and tobacco.

#### If a member also has a transportation benefit, can the member request a ride to a participating retailer to use the Healthy Groceries benefit?

Yes. The transportation benefit now allows grocery stores as a plan-approved location.

### OTC and Healthy Groceries

This is an embedded benefit for select members in select markets. This program provides a monthly allowance that can be used for both OTC and/or Healthy Grocery items. All unused funds will expire at the end of each month and removed from the member's account. Members can shop online, in store, or via phone.

This benefit works the same as the stand-a-lone OTC and grocery programs and follow the same rules. The only difference here is that the member has an option as to where they would like to spend these funds. The member can use these funds as needed (between OTC and Healthy Groceries) each month.

The member is not required to spend any percent of the funds on each benefit. The member is completely free to use these funds as they would like between these two benefits.

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