

For you.
With you.



HOW IT WORKS

Your OTC/Healthy Food Benefit

BlueCare Plus (HMO D-SNP)SM | BlueCare Plus Choice (HMO D-SNP)SM

About Your Allowance



We want to make it easy to use your over-the-counter (OTC)/healthy food benefit. So we've answered some of your most common questions about how it works.

What is the OTC/healthy food benefit?

We give you a **\$150 monthly allowance** to spend on covered OTC products like vitamins, sunscreen and cold medicine.

If you're eligible, you can also use your allowance to buy healthy food like fruit, vegetables and select canned goods. Turn to **page 4** to see what types of items and healthy food we cover.

How do I know if I can use my allowance for healthy food?

The allowance for healthy food is part of a special supplemental program for people living with chronic health conditions. Not all members qualify.

If you qualify, we'll send you a letter saying you can use your allowance for healthy food. If we don't have the info we need to see if you're eligible, we'll reach out and let you know what to do next.

Do you have questions about your eligibility? Give us a call at **1-800-332-5762**, TTY **711**.

If I don't use my whole allowance by the end of the month, can I carry over my leftover funds?

No. On the first day of each month, your allowance/card balance automatically resets. This means you'll have a **\$150** balance again. But you'll no longer have access to your remaining balance from the month before.

Where can I spend my allowance?

You can shop at participating stores or place an order through our catalog.

Shop in person:

We'll mail you an allowance card. Once it's activated, you can use it to buy approved OTC/healthy food items at participating stores like:

- **CVS**
- **Dollar General**
- **Family Dollar**
- **Kroger**
- **Walgreens**
- **Walmart**

When you're ready to check out at the store, just swipe it at the register and select **credit** as your payment method. If you're not given that option, ask the cashier to run your card as a credit card. You don't need to enter a PIN.

Your total (the cost of your items plus tax) will be taken out of your allowance. And your remaining balance for that month will be listed on your receipt. If you don't have enough funds to cover your total, the cashier will ask for another form of payment to cover the difference.

Note: Visit **OTCNetwork.com** for a full list of participating stores. To log in, enter the 19-digit number on the front of your card. You'll then be asked to enter your date of birth. You'll need to enter it in the format **MMDDYYYY** with no spaces. For example, if your date of birth is Nov. 7, 1950, you would enter **11071950**.

Order from the catalog:

Just select the products you want from our OTC Mail-Order Catalog. Then place your order in one of these easy ways:

- **Online:** Visit **BlueCarePlusOTC.com**.
- **Phone:** Call the OTC Service Center at **1-855-243-1186**, TTY **711**. They're open from 8 a.m. to 11 p.m. ET, Monday through Friday.
- **Mobile app:** Order through the **OTC-Anywhere** mobile app. You can download the app on your smart device (Apple or Android). There's no charge to download or use the app. But internet access is required, and data rates may apply.
- **Mail:** Fill out the OTC product order form we sent with your catalog. Then mail it to us using the postage-paid envelope provided. If you don't have this envelope, you can mail it to our OTC Service Center at:



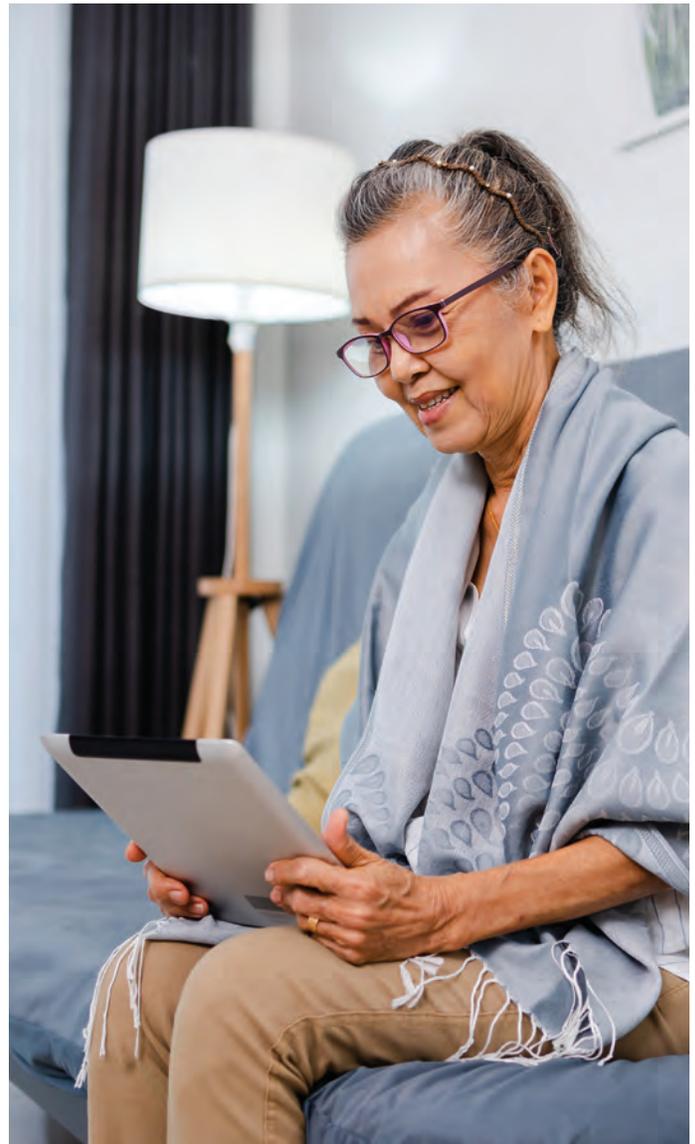
OTC Service Center
PO Box 526266
Miami, FL 33152-9819

For delivery, please allow at least five to seven business days from the time your order is received. You won't pay extra for shipping.

Need another catalog? You can call the OTC Service Center at **1-855-243-1186**, TTY **711**, to ask for one.

Note: If you place an order through the catalog, it'll be applied to your balance based on when your order was received — not when you sent it.

So if it's getting close to the end of the month and you want to use your balance for the month you're in, we recommend shopping in person. Or, if you still want to order from the catalog, place your order online, by phone or through the OTC-Anywhere mobile app — not by mail.



Mark your calendar!

Your \$150 monthly allowance doesn't roll over, so be sure to spend it by the end of each month. Keep forgetting? Set a reminder on your calendar or phone near the end of the month. This can help you get the most out of your benefit.

Know Before You Go

I need to know if a specific item or brand of item is covered.

Where can I get this info?

You can find a full, searchable list of covered items online. Just follow these steps:

1. Go to **OTCNetwork.com**.
2. Enter the 19-digit number on the front of your card.
3. Once you're logged in, select **Product** in the blue bar near the top of the page.
4. Click on the **Retailers** drop-down menu on the right. Then choose the store where you want to search (like Walgreens or Walmart).

The **OTC Network** mobile app can help too. It lets you check your card balance and scan barcodes at the store.



It's available on both Android and iPhone smart devices. There's no charge to download or use the app. But internet access is required, and data rates may apply.

If you don't have a computer or mobile app (or are having problems logging in to your account), please call the OTC Service Center at **1-855-243-1186**, TTY **711**.

Can I return an item I paid for with my allowance or allowance card?

If you're shopping at a participating store, please check the store's return policy before making a purchase. Refunds and exchanges are at the sole discretion of the retailer.

Items purchased from the OTC Mail-Order Catalog can't be returned or exchanged. But you should call the OTC Service Center at **1-855-243-1186**, TTY **711**, within 60 days of getting your order if:

- You have issues with your order
- You received a defective or damaged item

Can I use my card if I'm out of state?

Yes. You can use your allowance card at any participating store — anywhere you are.

How do I check my balance?

You can track your balance:

- Online at **OTCNetwork.com**
- With the **OTC Network** mobile app
- By calling the OTC Service Center at **1-855-243-1186**, TTY **711**



USE YOUR ALLOWANCE TO

Buy healthy food in these categories:

- ✓ Appetizers, French fries and onion rings
- ✓ Bread, rolls, tortillas and crackers
- ✓ Breakfast food (toaster pastries, hot and cold cereal, cereal bars, granola, granola bars, pancakes and waffles)
- ✓ Condiments, sauces (including tomato, spaghetti, Alfredo and nutritionally significant sauce), dips, mayonnaise, salad dressing and salsa
- ✓ Dairy (milk, cheese, butter, sour cream and whipping cream)
- ✓ Deli food and other ready-to-eat meals (soups, meals, sandwiches, etc.)
- ✓ Dried food (dried fruit, fruit snacks, pasta, beans, dried side dish mixes and dried dinner mixes)
- ✓ Drinks, including cocoa, coffee, tea and concentrated drink mixes (dry and liquid); juice, drinks and punches (flat and sparkling); and water (bottled, enhanced and sparkling)
- ✓ Flour, cornmeal, nut and seed flour, bread mixes, biscuit mixes, baking powder, yeast, and other baking and cooking supplies
- ✓ Fruit, vegetables and beans (fresh, canned and jarred)
- ✓ Herbs, spices and seasoning
- ✓ Ice
- ✓ Jams, jellies, sweet spreads and syrup
- ✓ Margarine
- ✓ Meat and seafood (poultry, ground beef, beef, seafood, canned meat and seafood, sausage, jerky and lunch meat)
- ✓ Medical meals
- ✓ Nuts, trail mix and seeds
- ✓ Oils and shortening
- ✓ Peanut butter (and other nut butters)
- ✓ Plant-based meat and cheese
- ✓ Prepared food (soups, stews, pizza and heat-and-eat meals)
- ✓ Puddings and gelatin
- ✓ Rice and whole grains
- ✓ Soy and other nut milks
- ✓ Sugar (white, brown and powdered)
- ✓ Whole eggs and egg substitutes
- ✓ Yogurt

To do

Helpful tip: You can tear out this page and take it with you to the store. Or you can hang it on your fridge to help you plan your shopping.



USE YOUR ALLOWANCE TO

Buy OTC items in these categories:

- ✓ Acid controllers (liquids and tablets)
- ✓ Adult aspirin and pain relief
- ✓ Allergy and sinus (liquids and tablets)
- ✓ Cough, cold and flu (liquids and tablets)
- ✓ Digestive aids (probiotics and prebiotics)
- ✓ Ear drops and eye wash
- ✓ First aid products
- ✓ Heart health and essential fatty acids (fish oil, flax, GLA, etc.)
- ✓ Incontinence supplies
- ✓ Laxatives (stool softeners and fiber acid)
- ✓ Nutritional supplement drinks and weight-management drinks
- ✓ Oral care (anti-cavity and fluoride treatment)
- ✓ Sleep aids and stimulants
- ✓ Smoking deterrents
- ✓ Sun protection
- ✓ Vitamins and minerals

Types of Items We Don't Cover

- ✗ Alcohol, firearms, knives, lottery and tobacco
- ✗ Prescription drugs
- ✗ Alternative medicine, botanicals, herbal or dietary supplements, and nutraceuticals
- ✗ Children's medicine
- ✗ Chapstick and lip balm
- ✗ Cosmetic products of any kind (eye and facial makeup, makeup tools, lipstick, perfumes, fingernail polish etc.)
- ✗ Cleansers or soaps
- ✗ Convenience items, scales, fans, foot insoles and gloves
- ✗ Dehydration drinks
- ✗ Deodorants
- ✗ Family planning products and contraceptives
- ✗ Feminine products
- ✗ Grooming products and toiletries of any kind
- ✗ Hair color and other hair products (shampoo, conditioner, etc.)
- ✗ Household products (cleaners and housewares)
- ✗ Oral treatments (non-fluoride mouthwash and teeth whitening products)
- ✗ Paper products (napkins, paper towels and toilet paper)
- ✗ Replacement items and contact lens cases
- ✗ Skincare (dry skin moisturizers and lotions, face cream, and non-medicated face and body washes)

Nondiscrimination Notice

BlueCross BlueShield of Tennessee (BlueCross), including its subsidiaries SecurityCare of Tennessee, Inc. and Volunteer State Health Plan, Inc. also doing business as BlueCare Tennessee, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact Member Service at the number on the back of your Member ID card or call **1-800-332-5762, TTY 711. From Oct. 1 to March 31**, you can call us 7 days a week from 8 a.m. to 9 p.m. ET. From **April 1 to Sept. 30**, you can call us Monday through Friday from 8 a.m. to 9 p.m. ET. Our automated phone system may answer your call outside of these hours and during holidays.

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance (“Nondiscrimination Grievance”). For help with preparing and submitting your Nondiscrimination Grievance, contact Member Service at the number on the back of your Member ID card or call **1-800-332-5762, TTY 711**. They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; 423-591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD), 8:30 a.m. to 8 p.m. ET. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Multi Language Services

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-332-5762, TTY 711.

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوفر لك بالمجان. اتصل برقم 1-800-332-5762, TTY 711.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-5762, TTY 711。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-332-5762, TTY 711.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-332-5762, TTY 711 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-332-5762, ATS 711.

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ຖ້າທ່ານເປັນສະມາຊິກ, ໃຫ້ໂທຫາເບີຂອງຝ່າຍບໍລິການສະມາຊິກທີ່ມີຢູ່ດ້ານຫຼັງບັດ ID ສະມາຊິກຂອງທ່ານ ຫຼື 1-800-332-5762, TTY 711.

ማሳሰቢያ: የማናንዲት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚኒተሎ ቁጥር 1-800-332-5762, ማስማት ለተሳናቸው 711.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-332-5762, TTY 711.

සූචන: જો તમે ગુજરાતી બોલતા છે, તો નિ:શુલ્ક ભાષા સહાયતા સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-332-5762, TTY 711

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。800-332-5762, TTY 711 まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-332-5762, TTY 711.

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-332-5762, TTY 711 पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-332-5762, телетайп 711.

توجه: اگر به زبان فارسی صحبت می کنید خدمات زبان و ترجمه به صورت رایگان برایتان فراهم می گردد. با 1-800-332-5762, TTY 711 تماس بگیرید.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-332-5762, TTY 711.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-332-5762, TTY 711.

ATENÇÃO: se fala português, encontram-se disponíveis serviços linguísticos grátis. Ligue para 1-800-332-5762, TTY 711.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-332-5762, TTY 711.

Díí baa akó nínizin: Díí saad bee yánil'tígo Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiiik'eh, éí ná hóló, kojí' hódíílnih 1-800-332-5762, TTY 711.

**For you. With you.
We're right here.**



bluecareplus.bcbst.com



**Questions about your plan?
Please call us.
1-800-332-5762, TTY 711**



1 Cameron Hill Circle | Chattanooga, TN 37402 | bluecareplus.bcbst.com

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