

# Your IBX Care Card helps you take care of your health



**Keystone 65 Basic HMO and Keystone 65 Essential HMO-POS plan members receive an IBX Care Card that helps you save money with a quarterly over-the-counter (OTC) allowance and an annual medical, dental, vision, and hearing (Medical + DVH) flex benefit allowance, all on one card. Your IBX Care Card is separate from your member ID card and comes preloaded with both your allowances on the same card.**

## OTC benefit

You get a quarterly allowance to pay for eligible OTC health and wellness items at participating stores like CVS, Rite Aid, ShopRite, Walmart, Walgreens, and more. 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.

Quarterly OTC allowances vary by plan:

- Keystone 65 Basic HMO: **\$70** allowance
- Keystone 65 Essential HMO-POS: **\$100** allowance

**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.**

You should retain your IBX Care Card through the expiration date.

## Shop at a participating store or from home

- **In-store:** Visit [mybenefitscenter.com](https://mybenefitscenter.com), use the OTC Network® App, or call our Member Help Team 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.



## NEW for 2025! Medical, Dental, Vision, and Hearing (Medical + DVH) flex benefit

Keystone 65 Basic HMO and Keystone 65 Essential HMO-POS plan members also have an **annual allowance of \$300** that can be used to pay for out-of-pocket medical services, dental, vision, and hearing expenses.

Services and products must be provided by a licensed medical, dental, vision, or hearing provider that accepts your IBX Care Card.

The Medical + DVH allowance can be used to pay the cost-sharing for covered Medical + DVH benefits, or to purchase services or supplies received from any licensed medical, dental, vision, or hearing professional that accepts the IBX Care Card. This includes specialist visits, radiology, emergency care, physical/speech/occupational therapy, outpatient surgery, inpatient hospital, urgently needed services, and more.

See your *Evidence of Coverage* (EOC) for a list of select medical benefits covered by your Medical + DVH flex benefit allowance.

Your Medical + DVH flex benefit allowance does not roll over to the next benefit year.

For Keystone 65 Basic HMO and Keystone 65 Essential HMO-POS plan members, the Medical+ DVH flex allowance preloaded on the IBX Care Card is a separate wallet from the OTC benefit provided on the same card. Members should retain the card through the expiration date. When using your IBX Care Card, if the member exceeds the benefit amount, alternative payment will be required for the remaining balance due. Member 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.

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 HMO and HMO-POS Medicare Advantage plans with a Medicare contract. Enrollment in Independence Blue Cross HMO and HMO-POS Medicare Advantage plans depends on contract renewal. OTC Network<sup>®</sup>, OTC Network<sup>®</sup> mobile app, and Convey are provided by InComm Payments<sup>™</sup>, an independent company.

**Independence** 

## Frequently asked questions about the IBX Care Card

### 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](https://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 Medical + DVH flex benefit funds on my IBX Care Card reloaded?

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

### 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. Representatives are available seven days a week from 8 a.m. to 8 p.m. 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.

**IBX**

3187659 (10/24)  
IBX14319 (08/24)  
Y0041 \_ H3952 \_ KS \_ 25 \_ 113537 \_ M