

# Save time and money with your IBX Care Card



**Your IBX Care Card helps you save money with a quarterly over-the-counter (OTC) allowance and — for select plans — an annual dental, vision, and hearing (DVH) flex benefit allowance. Your IBX Care Card is separate from your member ID card and comes preloaded with one, or both, 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 Pharmacy, Rite Aid, ShopRite, Walgreens, Walmart, 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.

**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.**

## 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 Plus PPO, and Personal Choice 65 Saver PPO: **\$30**
- Keystone 65 Basic HMO, Keystone 65 Focus HMO-POS (without Vital Care Plus), and Personal Choice 65 Prime Rx: **\$70**
- Keystone 65 Focus Rx HMO-POS (with Vital Care Plus): **\$80**
- Keystone 65 Essential HMO-POS: **\$100**
- Personal Choice 65 Elite PPO: **\$125**

## Shop at a participating store or from home

- **In-store:** Visit [mybenefitscenter.com](https://mybenefitscenter.com), use the OTC Network<sup>®</sup> 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.

## Dental/Vision/Hearing (DVH) flex benefit

Personal Choice 65 Elite PPO or Personal Choice 65 Prime PPO plan members also get an annual allowance of **\$300** to pay the cost-sharing for covered DVH benefits, or purchase services or supplies received from any licensed dental, vision, or hearing professional that accepts the IBX Care Card. This includes Medicare-covered exams, routine exams, contacts and eyeglasses, hearing aids, dental X-rays, comprehensive dental services, and much more! Your DVH allowance does not roll over to the next benefit year.



## 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 DVH flex benefit funds on my IBX Care Card replaced?

For Personal Choice Elite PPO and Personal Choice Prime PPO plan members, the 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. 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.

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. For Personal Choice Elite PPO and Personal Choice Prime PPO plan members, the 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.

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<sup>®</sup>, OTC Network<sup>®</sup> mobile app, and Convey are provided by InComm Payments<sup>™</sup>, an independent company.



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