

2019 Anthem Blue Cross and Blue Shield Over-the-Counter Health Items Plan Benefit Quick Reference Guide (QRG)

FOR BROKER USE ONLY- NOT FOR USE WITH MEMBERS

This Question and Answer (Q & A) document is intended to provide responsive talking points in connection with the 2019 Anthem Blue Cross and Blue Shield (Anthem) Over-the-Counter (OTC) Health Items Plan Benefit and should only be delivered verbally. Do not share this document with members, clients or retailers.

This OTC benefit begins with sales for January 1, 2019, effective dates and after.

Participating Retailers:

- **Walmart.com** – ALL covered members may order online through Walmart.com. Walmart.com is the ONLY option available for ordering online.
- Members may shop in-store where Walmart stores are available.
- **CVS Health** – Members in Colorado have the option of shopping in-store ONLY at CVS locations. This does NOT include CVS Pharmacies inside Target stores.
- **ACME** – Members in Connecticut have the option of shopping in-store ONLY at ACME locations.

Using the OTC Benefit

Members have three easy ways to use their OTC benefit:

1. **Order Online** – Members can shop online at Walmart.com or use the Healthy Benefits Plus mobile app to order for in-store pick up or delivery to their home through Walmart.
2. **Buy In-store** – Convenient and fun in-store shopping is available at Walmart and other participating retailer locations near members' homes.
3. **Call for Delivery** – Members can look up the OTC product in the 2019 Over-the-Counter Health Products catalog and call the Healthy Benefits Plus number at 1-866-413-2582 (TTY 711) to have the item(s) delivered to their homes.

General Information

Q: Who is the OTC benefit vendor in 2019?

A: The OTC benefit for 2019 is administered by Solutran. Solutran partnered with Walmart and other retailers to bring our members an easier shopping experience online, in store and over the phone.

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Q: What is the OTC benefit dollar amount that is available for members?

A: The benefit continues to be a specific quarterly or monthly amount for members and will vary by plan. **The credit is applied to the** member's OTC card either quarterly or monthly beginning on their effective date in 2019 and again at the beginning of each **calendar** quarter (April, July and October) or the first of each month depending on the member's plan benefit structure.

Any unused OTC **quarterly** benefit rolls over to the next quarter at the end of a quarter.

Any unused **monthly** benefits **DO NOT** roll over.

Any remaining benefit balance will expire on December 31, 2019, for both quarterly and monthly benefit structures. Regardless of when the member enrolls during the quarter or month, s/he is entitled to the full quarterly/monthly benefit for the member's benefit plan; the benefit is not pro-rated.

OTC Catalog

Q: How will the OTC catalog be made available to the member?

A: There is a print version, a web version and a version within the Healthy Benefits Plus mobile app where members can view and select products for ordering.

Q: Are the OTC products eligible for purchase in-store at Walmart and other retailers the same as the ones listed in the printed OTC catalog?

A: Yes. The printed catalog is a snapshot of eligible items for a specific point in time and differs by region. The majority of the products listed in the OTC catalog are also available at Walmart stores; however, there are many more options of OTC products available in-store that fall within the CMS-approved OTC product categories.

In addition to the products listed in the paper catalog, there is an online catalog that lists thousands of additional products. Products in the online catalog are organized by category rather than brand.

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Making a Purchase

Online

Members can shop online at Walmart.com or use the Healthy Benefits Plus mobile app to order for in-store pick up or delivery to their homes through Walmart. For assistance with online orders, members may call the Healthy Benefits Plus Customer Service phone number or shop by visiting the following Healthy Benefit Plus website:

www.HealthyBenefitsPlus.com/AnthemBCBSOTC

Online Purchases at Walmart.com

1. The member will be prompted to sign in to their Walmart.com account or select to check out as a guest. An email is required for both. If the member does not have an email to use, the member should call the Healthy Benefits Plus Customer Service line at 1-866-413-2582 to have a Customer Service Representative assist them with placing an order.
2. The member selects the approved OTC items they want to order.
3. At check out, the member chooses the “gift card” option.
4. The member enters their OTC card barcode number and 4-digit Security Code found on the back of their OTC ID card.
5. If needed, an alternate credit or debit card is requested for items not covered by the OTC card or if the member spends more than their available benefit amount.

In-Store Purchases - Walmart

Cashier

1. The cashier rings up items and hits “total” key.
2. Then, the cashier selects “**card or debit**” as the payment type.
3. The member shows their OTC card to be scanned. (The cashier can manually enter a barcode number if the OTC card is not scanning, but entering the OTC barcode number without the presence of physical card is not permitted.)
4. Available benefits are applied to eligible items in the basket. An error message will be received by the cashier if there are no eligible items in the basket, no available funds, or if there is a system issue. If needed, an alternate tender, such as a credit or debit card, is requested for items not covered by the OTC benefit or if the member spends more than their benefit amount.

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Self-Checkout at Walmart

1. The member rings up their items and hits the green “pay” button on the screen.
2. The member selects “**credit/debit card**” as the tender and scans the OTC card.
3. Available benefits are applied to eligible items in their basket. An error message will be received if there are no eligible items in the basket, no available funds, or if the application is not working.
4. If needed, an alternate tender, such as a debit or credit card, is requested for items not covered by the OTC benefit or if the member spends more than their benefit amount.

Note: If the member is having problems scanning their card, the self-check-out assistant can send the transaction over to a cashier to troubleshoot and/or complete the transaction.

In-Store Purchases – CVS

Cashier

1. The cashier rings up items and hits the “total” key.
2. The cashier selects “**Gift/Money Card**” as the payment type.
3. Then, the cashier scans the Solutran barcode from the OTC card or the Solutran App on the customer’s mobile device. If scanning is unsuccessful, the card account number can be manually entered. (The “Solutran” logo will always be shown next to the barcode on the card or mobile app.)
4. Available benefits are applied to eligible items in the basket. The tender type will display as ‘Healthy Benefits’ on the receipt.
5. An error message will be received by the cashier if there are no eligible items in the basket, no available funds, or if there is a system issue. If needed, an alternate tender, such as a credit or debit card, is requested for items not covered by the OTC benefit or if the member spends more than their benefit amount.
 - a. Note: Gift and Prepaid cards must be purchased in a separate transaction and cannot be combined with the OTC/Solutran tender type.

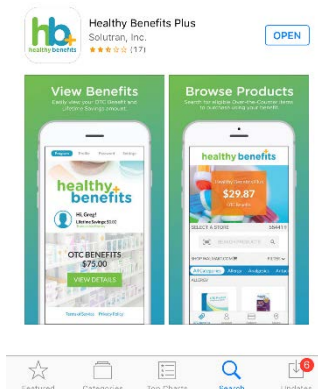
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Healthy Benefits Plus App Orders

1. The member downloads the Healthy Benefits Plus App.
2. The member registers and logs into the App; **an email address is required.**
3. The member selects approved OTC items they want to order.
4. At check out, the member chooses the “gift card” option.
5. The member enters their OTC card barcode number and 4-digit Security Code found on the back of their OTC ID card.
6. If needed, an alternate credit or debit card is requested for items not covered by the OTC card or if the member spends more than their available benefit amount.

Below you will find a screen shot of what the Healthy Benefits Plus App looks like:



Phone Orders

1. The member will call the Healthy Benefits Plus Customer Service line at 1-866-413-2582.
2. If the member has a Walmart.com account or would like to set one up, they will be transferred to Walmart.com to place an order. **An email address is required.**
3. If the member does not have a Walmart.com account, does not want to set one up, or does not have an email address, a Healthy Benefit Plus CSR will assist them in placing an order using an “in-house” email address provided by Solutran.
4. The member chooses approved OTC items.
5. The member needs to provide their OTC card barcode number and 4-digit Security Code to the CSR.
6. If needed, an alternate tender, such as a credit or debit card, is required for items not covered by the OTC benefit or if the member spends more than their benefit amount.

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Q: What if the member has included non-approved OTC products in their basket?

A: If a member has included non-approved OTC products in their basket, those items will not be paid for by the OTC benefit, and the member will have to enter another form of payment for the difference.

Q: What if the member has exceeded their current balance on the OTC card?

A: If the member has exceeded their OTC balance, they will have to enter another form of payment for those items or remove them from their cart.

Q: How long does it take for items to be delivered after they place an order?

A: Orders will be processed within 2 to 5 business days, and it can take up to 10 business days for members to receive their items. Items will be sent by the U.S. Postal Service, and each order will be tracked for delivery.

Q: How often can a member place an OTC order?

A: The recommended order frequency is once a month.

Q: How can members check on the status of an order?

A: Members can contact the Healthy Benefits Plus Customer Service line at **1-866-413-2582 (TTY 711)** 24 hours a day, 7 days a week. Members can also check the status of their order on-line at the member website listed in the “Contact Information below:

www.HealthyBenefitsPlus.com/AnthemBCBSOTC

Q: How will shipping charges be paid?

A: Walmart offers free shipping for orders that are \$35 or more, not including tax. Orders below \$35 are subject to a flat \$5.99 shipping charge.

The Plan will add a one-time \$5.99 credit to the member’s total benefit on the first of each month to be used for shipping by Walmart for those members who have a \$35 benefit amount or LESS (either monthly or quarterly). This is a temporary solution until shipping charges can be billed directly to Anthem.

Members who have an OTC benefit of more than \$35 (either monthly or quarterly) will have the \$5.99 shipping charge deducted from the member’s OTC benefit amount at the time of purchase and then refunded back to the OTC card within 24-48 hrs. The \$5.99 shipping charge will be refunded only once per month. This is a temporary solution until shipping charges can be billed directly to the Plan.

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Q: Are there shipping restrictions for on-line orders?

A: Yes, based on business decisions, certain items are not eligible for shipping. Items not eligible for shipping will be available for in-store purchases. You can view a list of many of these items by clicking on this link to the [Single-Item Suppression List](#). **It is important to note that this list not all-inclusive and may be subject to change.**

Returns

Walmart Online returns

- Purchases made online that were mailed to the member are eligible for refunds. Refunds can be made in-store at the retailer’s location, or by mail by following the return instructions on the receipt or packaging receipt.
- Purchases made in-store or online and picked up at the store are eligible for refunds. Refunds can be made in-store at the retailer’s location by presenting the receipt for purchase or packaging receipt.
- The refunded amount should be available within 5 business days.
- If an order is canceled and does not ship, the hold applied by the financial institution on the member’s account will expire in accordance to the timeframe set by their financial institution -- usually within 5 business days.
- **Credit card, ATM, debit or check card refunds:** The member’s financial institution authorized the payment and placed a hold on the account at the time the order was placed; however, the account is not actually billed until the order ships.
- **Gift Card, eGift Card or PayPal refunds:** A refund will be issued to the member’s original method of payment and the funds should be available within 5 business days.
- A Walmart.com order paid for in a Walmart store with cash can be refunded in-store only. The member can choose to pick up their refund at a Walmart customer service counter or have Walmart mail a refund check. The member will receive an email requesting the refund preference if an item is canceled.

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Walmart In-Store returns

The member should take the item to be returned to the Customer Service desk, including all original packing materials and accessories. If available, they should also bring the receipt that came with the item. Walmart's policy is to refund to the original form of payment for receipted returns.

Walmart Returns with a receipt:

- **OTC Card:** If the item was purchased using the OTC card, any refund will be issued to that same OTC card. If the OTC card is not presented or available, the refund will be processed onto a shopping card/gift card or cash will be provided. Once a member receives cash, this money will not be applied back to the OTC card.
- **Credit Card:** If the item was purchased using a credit card, any refund will be issued to that same credit card. If the original credit card is not present and is not available through scanning the receipt, the refund will be processed onto a shopping card/gift card.
- **Debit Card:** If the item was purchased using a debit card and **the receipt indicates that**, the refund should be placed back on the debit card if available, or cash can be provided. If the receipt **does not show** the item was purchased using a debit card, the refund is required to be issued to the same debit card. If the same debit card is not present and is not available through scanning the number on the receipt, the refund will be processed onto a shopping card/gift card.

Walmart Returns without a receipt:

Walmart will accept a return or exchange without the receipt, provided it meets the following conditions:

- Present a valid government-issued photo ID (that has not been altered in any way). Information from the customer ID will be stored in a secured database of returns activity that Walmart uses to authorize returns.
- Once the refund is processed and accepted, the following options are available:
 - If available, the member may send the merchandise to the manufacturer for repair.
 - The merchandise may be exchanged for another item.
 - The merchandise may be returned and a cash refund provided if the refund value of the returned item is less than \$25.

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- The merchandise will be returned and a shopping/gift card provided to the customer if the refund value of the returned merchandise is equal to or greater than \$25 in value.

CVS Returns

- Returns are accepted in store.
- Refunds cannot be applied back to the Solutran account. In the event a customer returns item(s) purchased with a Solutran account, the amount must be returned to a MoneyCard in-store credit.

Returns at Other Retailers

- Refer to those retailers' return policies.

Contact for Help

Q: How can the member contact HealthyBenefits if they need help or have questions such as checking their benefit balance?

A: Members can contact the Healthy Benefits Plus Customer Service by phone at 1-866-413-2582 (TTY 711) 24 hours a day, 7 days a week, or via the member website www.HealthyBenefitsPlus.com/AnthemBCBSOTC or members can access information through the “Healthy Benefits Plus” mobile app.

Q: Who can the broker/agent contact for questions?

A: You may contact Medicare Agent Services by phone at 1-800-633-4368 or by email at medicareagentsupport@brand.com.

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