



Answers to Frequently Asked Questions



Q: How much is my OTC benefit allowance?

A: Your OTC benefit allowance depends on your plan. Benefit-specific plan information is outlined below:

Plan Name	Benefit Allowance
Blue Best Life Plus	\$50
Blue Best Life Classic (Maricopa)	\$86
Blue Best Life Classic (Pima)	\$80

Your OTC allowance is added to your benefits card on a quarterly basis. Unused amounts will not carry over to the next benefit period.

OTC dollars cannot be used to purchase alcohol, tobacco, firearms, gift cards, or prescription drugs.

Q: How many reward dollars can I earn for completing an eligible health activity?

A: The amount of reward dollars you earn varies by health-related activity.

The following are the 2026 eligible health activities, and the associated dollar amounts for all plans:

Rewards Activity	Rewards Amount
Annual Physical Exam (APE) OR Annual Wellness Visit (AWV) ¹	\$40
In-Home Assessment (IHA) ²	\$40
Breast Cancer Screening (Mammogram) ³	\$25
Colorectal Cancer Screening ³	\$25
Diabetic Retinal Eye Exam ³	\$25

¹ Complete with in-network provider.

² Complete with one of our care partners.

³ Complete health screening verification for all eligible health activities at azbluebenefits.com or call Member Advocate Team. Reward dollars will be added to benefits card within 7 days.

Q: When do my reward dollars expire?

A: Reward dollars earned for completing 2026 eligible exams and screenings expire 3/31/27.*

Q: What is health screening verification?

A: Health screening verification means we will accept your personal verification. All eligible health activities allow for members to confirm that they have completed the activity. Members may complete health screening verification online at azbluebenefits.com or by calling Member Advocate Team. Reward dollars will be added to your benefits card within 7 days of your health screening verification being processed.

Q: Where can I find a list of eligible OTC items for purchase?

A: Visit azbluebenefits.com to view eligible items for purchase, download a catalog, or request a mailed catalog by calling Member Advocate Team.

Q: How can I check how much I have available to spend?

A: You have three ways to check your OTC and rewards balances:

- Call **1-800-875-0183** to hear your current benefit balance.
 - Visit azbluebenefits.com.
 - Call Member Advocate Team, **602-313-7135, TTY: 711**, Monday through Friday, 8 a.m. to 4:30 p.m.
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Q: What happens if I go over the amount I have left to spend on my card?

A: If your purchase amount is more than the amount you have left to spend on your benefits card, you will need to pay the difference using another form of payment. Swipe your benefits card first and then use another form of payment for the remaining balance.

Q: Should the card be run as credit or debit?

A: Run your card as credit. PIN is created at activation, but not required for purchases, **except at Costco**. When shopping at Costco, you will need to run the card as debit and use your 4 digit PIN.

Q: What happens if my card gets lost or stolen?

A: If your card gets lost or stolen, promptly call Member Advocate Team at **602-313-7135, TTY: 711**. You will receive a new benefits card within 10 business days from the time your request is received.



*If you earned reward dollars in the 2025 program year, those funds expire 3/31/26. PayForward is an independent and separate company contracted with AZ Blue to provide OTC services to AZ Blue members. The Blue Cross Blue Shield OTC/Rewards Benefits Card Mastercard® Prepaid Card is issued by Stride Bank, N.A., Member FDIC, pursuant to license by Mastercard International. Stride Bank is an independent company offering debit card services and is solely responsible for its products. Blue Cross, Blue Shield, and the Cross and Shield Symbols are registered service marks, and Blue Medicare Health Rewards is a service mark, of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.