OTC Network®

Member Support

Frequently Asked Questions

Does my benefit card need to be activated?

This depends on your health insurance. If your card needs to be activated, it will come with instructions in your Member Welcome Packet from your health plan.

Can my card be replaced if lost/stolen/damaged?

Yes, replacements can be issued by your health plan.

Do funds on my card expire?

Funds expiration will depend on the benefit or program. Contact your health plan for more information.

How do I view my balance?

You can visit mybenefitscenter.com, download the OTC Network App, or call the number on the back of your card.

Where can my benefit card be used?

A list of participating retailers is available on mybenefitscenter.com or the OTC Network App.

Why doesn't my card work everywhere?

Your card Is restricted to only merchants your health care provider has selected. Refer to your health plan's benefit guidelines or contact the telephone number on the back of your card for more information.

What if the payment amount is greater than the funds on my wallet during a transaction?

Use your benefit card, then pay for the remaining balance with another form of payment.

When asked for my zip code, what should I enter?

Enter your 5-digit zip code.

When I swipe my card at the register, should I select debit or credit?

When in a store, select the credit option. Skip the PIN entry because you will not have a pin associated with your card.

Can I add my card to my mobile wallet for Apple Pay or Google Pay?

This feature is not available at this time. However, you can use the scan-to-pay feature on the OTC Network App.

What if I notice a fraudulent or inaccurate charge on my card?

Contact your health plan immediately.

How do I complete a return?

Contact your health plan's member support.

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