

Convenient over-the-counter (OTC) benefit helps members save money, make healthy choices

Research shows that self-care for simple ailments with OTC medicines can save HMO, HMO-POS and PPO members time and money by preventing unnecessary doctor visits, avoidable hospital stays, and the use of prescription medication.*

What is the over-the-counter benefit?

It is a monthly purchase allowance to buy OTC medicines and other health-related items. The member receives a pre-paid debit card to use at participating retailers.

How does it work?

Each month, an allowance will be available on the OTC card. At the checkout lane, the card is swiped for payment. Eligible items up to the amount allowed by the plan are covered. There are no claims to submit. Any balance left on the card can be used toward more purchases that month. The entire balance should be used by the end of each month because it cannot be carried over from one month to the next.

What are some eligible items?

- Adult cough, cold & flu
- Adult pain relief
- Allergy & sinus medications
- Antacids & acid controllers
- Antibiotic creams
- Anti-diarrhea medications
- Anti-fungal medications
- Anti-gas medications
- Bandages
- Contact lens care
- Denture products
- Ear care
- First aid kits & supplies
- Foot treatments
- Hemorrhoidal preparations
- Incontinence supplies
- Laxatives
- Liquids (alcohol & peroxide for first aid)
- Orthopedic & surgical support
- Support hose – low compression
- Toothbrushes & toothpaste
- Vitamins, multi-vitamins & mineral supplement



Where is the OTC card accepted?

- Walgreens
- Rite Aid
- Meijer
- Dollar General
- Family Dollar
- HEB
- and more

* <http://www.incommhealthcareandaffinity.com/wp-content/uploads/2015/07/OTC-White-Paper-2015.pdf>

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or co-payments/co-insurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

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