# What is the **Medicare** Advantage OTC Allowance Benefit?

Most Medicare Advantage (also known as Part C) plans offer an OTC (over-the-counter) allowance benefit. The OTC allowance benefit provides eligible members with an allowance to pay for certain non-prescription items, plus health and wellness items.<sup>1</sup>



### You could use your Medicare Advantage benefits to save on your favorite OTC brands.



# **Utilizing OTC** Allowances

There are three ways Medicare Advantage providers may allow members to utilize OTC allowances.

**Check your plan regarding OTC** Allowances & product eligibility\*

BAND AID

Aveeno.

#### Catalog/Online, Phone, or Mail Order

Beneficiaries can peruse catalogs or websites with eligible products & place an order using a website, app, phone or mail.<sup>2</sup>

#### **Receipt Reimbursement**

After purchasing an eligible product, beneficiaries can submit their receipts for reimbursement.<sup>3</sup>

#### **Debit Card at Retail**

Beneficiaries use their OTC debit card & purchase eligible items in a separate transaction.

Use products only as directed. ©J&JCI 2024. BAND-AID® is a registered trademark. Tena® is a registered trademark of Essity Hygiene and Health, AB. ©2022 Essity. \*Product eligibility may vary by plan. Check with your benefits administrator to determine which expenses are eligible before you shop. U.S. Centers for Medicare & Medicaid Services. (Wedicare.gov) Understanding Medicare Advantage Plans. <sup>2</sup> Consumer Healthcare Products Association 2021. Using the Medicare Advantage Over. - Healthcare Products Association 2021. Using the Medicare Advantage Over. - Benefits and Beneficiary Protections.

(Benadry) BENGAY Imodium LISTERINE Lubridem Motrin NEOSPORIN Neurosan Pepcid SUDAFED TENA TYLENOL VISINE ZARBEES

Did you know you could use your Medicare Advantage benefits to save on your favorite OTC brands?

**Check your plan regarding OTC** Allowances & product eligibility\*

## Medicare Advantage OTC Eligible

#### **PAIN & FEVER**

- O Tvlenol®
- O Motrin®
- O BENGAY® (for pain)

#### **SLEEP AIDS**

- O Tylenol® PM (also contains pain reliever)
- o Motrin® PM (also contains pain reliever)
- O Simply Sleep®

#### **COLD, COUGH & FLU**

- o Tylenol<sup>®</sup> Cold
- o Tylenol<sup>®</sup> Sinus
- o Sudafed®

#### **ORAL CARE**

O Listerine®

#### SUPPLEMENTS

O Zarbee's<sup>®</sup> Daily Immune Support

#### **DIGESTIVE HEALTH**

- O Imodium®
- O Pepcid®

#### **ECZEMA TREATMENTS**

O Aveeno®

#### **ACNE TREATMENTS**

- O Neutrogena®
- O Clean & Clear®
- O Aveeno®

#### SUN PROTECTION

- Aveeno<sup>®</sup> Sunscreen (SPF 15+)
- Neutrogena<sup>®</sup> Sunscreen (SPF 15+)

#### **DIAPER RASH**

#### O Desitin<sup>®</sup> Creams/Ointments

Eligible products vary by Medicare Advantage plan and provider.

- Shop via catalog, in-store, or online. Pay with your OTC card at checkout.<sup>23</sup>
- OTC allowances don't roll over, so be sure to make the most of your funds while they last.<sup>1</sup>

# **Shopping List**

#### **EYE CARE**

O Visine<sup>®</sup> Eye Drops

#### INCONTINENCE

- o TENA® Pads/Underwear
- o TENA® Wipes/Creams

#### BANDAGES

- O BAND-AID® Brand Adhesive Bandages
- O BAND-AID® Brand of First-Aid Products
- **o** NEOSPORIN®

#### ALLERGY

O Zyrtec<sup>®</sup> O Benadryl®



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