

# Over-the-Counter | Covered Items

Eligible over-the-counter (OTC) expenses include medications or products that help treat injuries or illness. Members enrolled in the Fidelis Dual Advantage, Fidelis Dual Advantage Flex and Medicaid Advantage Plus 001 plans receive the OTC benefit through a debit card that can be used at most chain pharmacies (for example, CVS, RiteAid, Duane Reade, Walgreens, etc.)

The OTC benefit for each plan is:

Fidelis Dual Advantage	\$25 per month
Fidelis Dual Advantage Flex	\$100 per month
Fidelis Medicaid Advantage Plus	\$125 per month

You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement.

## Covered and Non-covered Items

A list of covered and non-covered items is included with this information. If you are not sure if an OTC item is covered, call Member Services at 1-800-247-1447 before you buy the item. TTY users should call 711. Hours are 8:00 a.m. to 8:00 p.m. Member Services is available seven days per week between October 1 and March 31. For the period of April 1 to September 30, Member Services is available Monday through Friday.

## Your OTC Benefit is for You Alone

Please remember that by law, you cannot buy OTC items for family members or friends. If it is discovered that you bought OTC items for family or friends, you could be required to reimburse Fidelis Legacy Plan for the items you purchased, and you could face additional penalties, such as loss of your health insurance coverage and/or criminal prosecution.





## Examples of Covered Items

- Acetaminophen (Tylenol)
- Acne medication
- Align
- Allergy-relief medication (antihistamines, Sudafed, Benadryl, Claritin)
- Analgesic ointment (Deep Heating rub, pain patches)
- Antacids (Gas-X, Mylanta, Prilosec OTC)
- Antibiotics - topical (Neosporin, Bacitracin)
- Aspirin
- Bandages
- Blood-pressure monitor/cuff
- Bowel prep kit
- ChapStick - medicated
- Cold-sore/blister medications (Abreva)
- Colon cleanse
- Compression stockings
- Cough/cold/flu medication/cough drops (Tylenol Cold & Flu, Advil Cold & Sinus)
- Dental care (toothbrushes, toothpaste, mouthwash, Poligrip, Orajel)
- Diabetic supplies (test strips)
- Epsom salt (anti-itch, muscle-soothing salt)
- Eye drops (allergy, lubricants)
- Eyelid wipes
- Foot care (callus removers, bunion, blister, and corn treatments)
- Hemorrhoid medications (Preparation H)
- Ibuprofen (Motrin, Advil)
- Incontinence supplies - adult diapers (Depend, Poise)
- Lactose-intolerance medications (Lactaid, Lactrase)
- Laxatives (Diocto, Dulcolax, Colace)
- Oyster Calcium
- Rash ointments (A+D ointment, Desitin, Balmex)
- Rubbing alcohol (peroxide, witch hazel)
- Smoking-cessation aids (Nicorette gum)
- Sunscreen
- Vitamins (A, B, B5, C, D, E, Biotin, Niacin)

# Over-the-Counter | Covered Items *continued...*

## Additional Covered Items and Exceptions

Eligibility Type	Category	Subcategories	Exceptions
Eligible	Minerals	Includes multivitamins, individual vitamins, and minerals	
Eligible	Vitamins	Includes multivitamins, individual vitamins, and minerals	
Eligible	Diagnostic equipment	Equipment diagnosing: blood pressure, cholesterol, diabetes, colorectal screenings, HIV, etc.	Thermometers are eligible items; scales are non-eligible. Pregnancy-diagnosis items are non-eligible
Eligible	Hormone replacement	Phytohormone, natural progesterone	
Eligible	Weight-loss items	fūcoTHIN, alli, hoodia	Any OTC foods, such as protein shakes, are non-eligible
Eligible	Fiber supplements		Fiber supplements that are primarily food with fiber added are non-eligible
Eligible	First-aid supplies	Bandages, dressings, non-sport tapes	Flashlights are non-eligible
Eligible	Incontinence supplies		
Eligible	Medications, ointments and sprays with active medical ingredients that cure, diminish, or remove symptoms	See footnote*	Homeopathic and alternative medications, including botanicals, herbals, probiotics, dry-skin lotions, and neutraceuticals are non-eligible.
Eligible	Sunscreen lotion		
Eligible	Support items	Compression hosiery, rib belts, braces, orthopedic supports	Arch and insoles are non-eligible
Eligible	Teeth-related items, dentures, mouth care	Toothbrushes, toothpaste, floss, denture adhesives, and OTC items that treat gum problems, thrush, or mouth sores	Mouthwashes, bad-breath items, and teeth whiteners are non-eligible

## Over-the-Counter | Covered Items *continued...*

\*Items and services can be covered if they are one of these medications, ointments, or sprays with an active medical ingredient: analgesics (which reduce pain, inflammation), anti-acid, anti-arthritics, antibiotics, anti-radicals, anti-diarrheas, anti-fungals, anti-gas, antihistamines, anti-inflammatory, anti-insect, anti-itch, anti-parasitic, antiseptics, anti-pyretics (fever-reducing), decongestants, digestive aids, ear drops, expectorants (mucus), eye drops, laxatives, lactose-intolerance products (medicated), lip products (medicated), pediculicide, steroids, or sunscreen;

Or, they treat one of the following conditions with a medication, ointment, or spray with an active medical ingredient: acne, allergy, arthritis, asthma, blood clotting, bruises, burns, calluses, corns, colds, cold sores, cough, diabetes, flu, dermatitis, eczema, gastrointestinal, hay fever, headaches, hemorrhoidal, incontinence, influenza, lice, menopausal, menstrual, sinus, motion sickness, nasal, osteoporosis, pain, psoriasis, rash, respiratory, scars, sleep, smoking, snoring, sore throat, stomach problems, travel sickness, thrush, wart, worms, wounds.



# Over-the-Counter | Covered Items *continued...*

**The following items are NOT eligible:**



## Herbal Remedies

- 5-HTP
- Acidophilus
- Agracejo (liver tonic)
- Aloe vera
- Astragalus
- Bacopa monnieri
- Borage oil/starflower oil
- Brewer's yeast
- Butcher's broom
- CholestOff
- DHEA
- Echinacea
- Flax seed
- Goldenseal
- Grape leaves/seed
- Graviola
- Horny goat weed
- i-flex joint
- Isotonix OPC-3
- Kavinace
- L-Theanine
- Mega-T
- Milk thistle
- Move Free
- Osteo Bi-Flex
- Pimpinella herbal plant
- Policosanol
- Pycnogenol - pine-bark extract
- Resveratrol
- RNA/DNA supplements
- Sambucol syrup - black elderberry
- Spirulina
- TravaCor
- Uña de gato - Cat's claw
- Unda 1, 18, 243
- Valerian
- Vibrant Health Green Vibrance powder
- White chia seed



## Probiotics

- Acidophilus
- L. acidophilus
- Bifidobacteria (Bifidus)
- L. salivarius
- L. rhamnosus
- L. plantarum
- Lactobacillus
- Primadophilus

# Over-the-Counter | Covered Items *continued...*

**The following items are NOT eligible:**



## **Nutraceutical**

- Alpha-lipoic acid
- Altern No Calorie Sweetener
- Amino acids
- AmLactin cream
- Anti-aging cream
- Arginine
- The Cleaner Women's Formula
- Cod-liver oil
- Colostrum Plus
- Fish oil
- Glucosamine & MSM
- Glucosamine chondroitin
- Glucosamine sulfate
- Hyaluronic acid
- Ionic Tonic/Gatorade
- Krill oil
- Lysine
- L-Tyrosine
- Lutein
- Mag-G - magnesium gluconate
- Melatonin
- MSM - alternative medication
- Nioxin - scalp treatment
- Polyglycol
- Proline - non-essential synthetic compound
- Recreate fat burner
- Red yeast rice
- Rogaine
- SC4: Secretagogue HGH hormone
- Selenium
- Shark cartilage
- Super DHA fish oil
- Thyroid Complex
- Ultra Sytrinol
- Ultra Nattokinase



## **Miscellaneous**

- AmLactin Foot Cream Therapy
- ChapStick - non-medicated
- Contact lens case/solution
- Cotton balls
- Deodorants
- Ensure
- Exercising enhancements
- Glucerna
- Hearing-aid batteries
- Liquid Energy
- Lotion
- Pedialyte
- Protein bars/drinks
- Q-tips
- Reading glasses OTC
- Shampoo
- Soap
- Travel first-aid kits
- Baby Aspirin

# Over-the-Counter | Covered Items *continued...*

## Additional NON-COVERED Items and Exceptions

Eligibility Type	Category	Subcategories	Exceptions
Non-eligible	Alternative medications	Includes botanicals, herbals, probiotics, and nutraceuticals	Vitamins and minerals are Dual Eligible
Non-eligible	Baby items	Diapers, diaper bags, baby oil, shampoos, lotions, soaps, body wash, bottles, nipples, sterilizers, toys, monitors, strollers, crib, bedding, clothing, and other baby items are non-eligible	
Non-eligible	Contraceptives	Pregnancy kits and all forms of contraceptives are non-eligible	
Non-eligible	Convenience (non-medical) items	Scales, fans, magnifying glasses, ear plugs, foot insoles, gloves	
Non-eligible	Cosmetics	Dry-skin lotions (for example, Eucerin, Aquaphor)	Suntan lotions are eligible
Non-eligible	Food/ Food supplements	Sugar/salt supplements, energy bars, probiotics, liquid energizers, protein bars, power drinks, Ensure, Glucema, DairyCare, Lactaid milk	Vitamins and minerals are dual eligible. Fiber products are eligible unless they are primarily foods with fiber added
Non-eligible	Replacement items, attachments, peripherals	Includes hearing-aid batteries, contact-lens containers, etc., when not factory-packaged with original item	
Non-eligible	Grooming Supplies	Shampoos to fight dandruff, hair-loss products, lip balm, deodorants, facial cleansers, feminine products, grooming devices, hair conditioners, hair removal, hair bleaches, moisturizers, perfumes, anti-perspirants, shampoos, shaving supplies, and soaps.	