

Over-the-counter benefit

Blue Medicare Advantage (PPO)

Blue Medicare Advantage Comprehensive (PPO)

Over-the-counter (OTC) benefit powered by the OTC[®] Network

The Over-the-Counter (OTC) benefit program allows members to purchase covered non-prescription medications, first aid supplies, and healthy products at over 75,000 participating retail locations with a quarterly benefit of \$35 (\$140 per year) for Blue Medicare Advantage enrollees, and \$85 (\$340 per year) for Blue Medicare Advantage Comprehensive enrollees. Covered OTC items include things like vitamins, sunscreen, pain relievers, first aid supplies, and cough and cold medicine. The OTC benefit makes it easier for patients to obtain OTC medications and treat symptoms of common ailments quickly.

Original Medicare

Original Medicare does not cover over-the-counter products and medication services.

Blue Cross and Blue Shield of Kansas Medicare Advantage (PPO) benefits

Blue Cross and Blue Shield of Kansas (BCBSKS) Blue Medicare Advantage (PPO) are Medicare Advantage plans that provides at least the same level of benefits coverage as Original Medicare (Part A and Part B) and may provide enhanced benefits beyond the scope of Original Medicare within a single health care plan. This flexibility allows Blue Cross and Blue Shield of Kansas to offer enriched plans by using Original Medicare as the base program and adding desired benefits options such as Over-the-Counter benefits. Blue Cross and Blue Shield of Kansas OTC benefit is powered by the InComm Healthcare OTC Network.

Coverage for the Over-the-Counter benefits are provided to members in the Topeka and Wichita Region Blue Medicare Advantage (PPO) and Blue Medicare Advantage Comprehensive (PPO)

Plans. Because Original Medicare does not cover over-the-counter drug benefits, the scope of the benefit, reimbursement methodology, maximum allowed payment amounts, and or member cost sharing are determined by Blue Cross and Blue Shield of Kansas for individual coverage.

Benefits include:

- \$35 or \$85 quarterly allowance
- A BCBS of Kansas branded benefit card
- Services at a variety of retail partners

Conditions for benefit

The OTC benefit is a convenient way to obtain medications and supplies while saving money and time. A \$35 quarterly allowance is provided to Blue Medicare Advantage (PPO) plan enrollees, and \$85 quarterly allowance to Blue Medicare Advantage Comprehensive (PPO) enrollees. Members who chose to participate in this program must use the plan authorized retailer. Members enrolled in Blue Medicare Advantage Choice (PPO) are not eligible.

The OTC benefit does not include Medicare Part D prescription drug benefits.

Member cost-sharing

There is zero cost share for the OTC benefit. Eligible OTC medications are covered up to \$35 or \$85 on a quarterly basis. The member is responsible for paying the cost of medications not covered under this benefit. He or she is responsible to pay the full amount associated with the ineligible item.

To verify available balance and participating retailers, call 1-888-682-2400 or visit www.OTCNetwork.com.

Revisions

Policy number: PR MAOC A001

01/01/2020	Policy effective
03/01/2023	Updated to reflect 2023 benefits and plan offerings