

Good News: Coverage for Over-the-Counter Medications






Your health plan includes coverage for certain generic over-the-counter (OTC) medications. This means the opportunity for cost savings on the essentials you reach for in your medicine cabinet!

Here's how it works:

1. Use the online lookup tool at www.harvardpilgrim.org/rx to see which OTC medications you take are covered.
2. Ask your provider to write a prescription for the covered medication, for up to a 90-day supply.
3. Bring the prescription to any in-network pharmacy* so that the pharmacist can give you the proper medication.
4. You pay Tier 1 cost sharing instead of the retail price. (If you have an HSA plan, you pay either our discounted rate or the retail cost, whichever is lower, until you meet your deductible, and then Tier 1 cost sharing applies.)

There's another advantage: Because your provider will be giving you a prescription for the OTC medications you take, your medical records will have a more complete medication history.






These are the types of OTC medications that are covered. See the reverse side for a complete listing by medication.

| Type of Therapy | Purpose |
|---|--|
|  Cough, Cold, Allergy | <ul style="list-style-type: none"> • Antitussive (cough suppressant) • Expectorant • Nasal decongestant • Antihistamine • Nasal spray |
|  Dermatology | <ul style="list-style-type: none"> • Anti-fungal • Poison ivy |
|  Eyes (Ophthalmic) | <ul style="list-style-type: none"> • Dry eye • Allergy |
|  Gastrointestinal | <ul style="list-style-type: none"> • Anti-parasite • H2 blocker (antacid) • Laxative |
|  Pain | <ul style="list-style-type: none"> • Anti-inflammatory |

*Visit www.harvardpilgrim.org/rx to find in-network pharmacy locations near you.

Over-the-Counter Generic Medications Covered as of January 1, 2021

- When using the lookup tool for your plan's formulary, search by the generic name shown here.
- Only the generic versions of the product names are covered.
- Keep in mind that multiple store brands are available as generic drugs.

| Type of Therapy | Medication Brand Name | Generic Name |
|--|--|--------------------------|
|  Cough, Cold, Allergy | Benadryl tabs, liquid, syrup | diphenhydramine |
| | Claritin tabs, syrup | loratadine |
| | Nasal crom nasal spray | cromolyn |
| | Ocean 0.65% nasal spray | saline |
| | Robitussin syrup, liquid | guaifenesin |
| | Robitussin DM syrup, liquid | guaifenesin DM |
| | Sudafed tabs, liquid | pseudoephedrine |
| | Zyrtec tabs, syrup | cetirizine |
|  Dermatology | Clotrimazole cream, inserts | clotrimazole |
| | Hydrocortisone cream, lotion, ointment, solution (various name brands) | hydrocortisone |
| | Miconazole cream, inserts | miconazole |
| | Tolnaftate cream, gel, solution, aerosol | tolnaftate |
|  Eye (Ophthalmic) | Artificial tears (various name brands) | artificial tears |
| | Zaditor OTC 0.025% | ketotifen |
|  Gastrointestinal | Citrate of Magnesium | magnesium citrate |
| | Dulcolax tabs, suppositories | bisacodyl |
| | Fleet Enema | sodium phosphate |
| | Metamucil powder | psyllium |
| | Miralax powder | polyethylene glycol 3350 |
| | Pepcid tabs | famotidine |
| | Reese's Pinworm Medicine tabs | pinworm medicine |
| | Senokot 8.6mg tabs | senna |
| Tagamet tabs | cimetidine | |
|  Pain | Ibuprofen 100mg/5mL suspension | ibuprofen |