

2024

OTC Credit

Ready, set, shop!



What is Over-The-Counter (OTC) credit?

The OTC benefit offers members **greater choice** and **increased buying power**. The OTC benefit is a quarterly or monthly credit that can be used to buy covered everyday health care products at no additional cost, and is available on most non-SNP plans and select D-SNP, C-SNP and I-SNP plans:

- New this year: Members with the UnitedHealthcare UCard® can purchase covered products in store at 55K+ stores, including CVS, Kroger, Walgreens, Walmart, and — new in 2024 — Meijer, Sam's Club, and Save A Lot.
- Shopping in-store increases product variety and availability, giving our members even more flexibility and choice in generic and brand product options like Tylenol, Depends, BioFreeze, Vicks/Vaporub, Tums, Cottenelle, and Sensodyne.
- Members can also order online through the member portal, by phone, or mail order.
- Examples of covered OTC products include but are not limited to:



Vitamins and
supplements



Pain relief
medicine



First aid
items



Oral care
items



Foot care
items



Diabetes care
items



Quit smoking
products



Sun/skin
care products

Items not approved for purchase include but are not limited to Disney or character-themed band-aids, essential oils, pet products, baby formula, alcohol, tobacco, and firearms.

Key Differentiators

- Access to thousands of brand name and generic products when shopping in-store
- **Members have the flexibility to choose** how they want to order products when using their UCard or prepaid card
- In-store at over 55K+ local store locations across a national retail network
- Online in the comfort of their own home
- By phone for easy home delivery
- Products ordered online, by mail, or over the phone are delivered to members generally within 2-3 days, and there's free shipping for orders over \$35

New in 2024

- UnitedHealthcare continues to expand this important benefit, with *86 percent of all UnitedHealthcare non-SNP members having OTC credit in 2024*
- The UCard gives members the **flexibility to shop in-store**, expanding access to thousands of brand and generic options
- The credit can be used at any of the 55k+ national, regional, and local (independent stores) in the S3 network

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What can members expect?

- Members may request a mailed welcome packet that includes information outlining the various ways they can access their OTC benefit.
- Members have a designated credit every month or quarter loaded on their UCard to purchase OTC products. On OTC-only plans, credits are dispersed quarterly but may expire quarterly or annually. See the Evidence of Coverage for specific details by plan. *Note: Plans with a combined purse benefit (i.e., OTC/Healthy Foods/Utilities) receive monthly credits that expire monthly.*
- Members may be able to shop in-store, order through the catalog they receive in the mail or order online through their member website. A replacement catalog can be requested online or by contacting Member Services.
- Most 2024 OTC benefit experiences will be UnitedHealthcare branded. However, the benefit may be supported by different vendors based on how the member orders. Orders placed for home delivery through the catalog, online, or by phone will be fulfilled by Solutran and may have Solutran packaging. D-SNP, most C-SNP, and plans that had the UCard in 2023 (MN, ND, SD, IA, NE, WI) feature Walmart home delivery. All in-store shopping is facilitated through Solutran. Solutran will also provide all customer services regardless of the ordering channel.

How does the UCard work?

For information on the UCard, check out the UCard Quick Reference Guide on the AEP Resources page on Jarvis.

