



Over-the-Counter (OTC) Benefit

Stock up on eligible over-the-counter items with this debit card.

Think about all the OTC medications and supplies you purchase throughout the year—everything from non-prescription pain relievers and allergy medications to vitamins and first aid kits. These items can get expensive, especially if you are managing a chronic condition and need diabetes care accessories, supplies for wound care, or other OTC items on a regular basis.

To help you with the cost of these supplies, your plan includes a HealthTeam Advantage debit card—loaded with **\$125** per quarter to purchase OTC items from participating retailers. (You can carry any unused portion to the next quarter, but you must use all **\$500** by December 31.)

Your card will be mailed separately with instructions for activation.



Representative OTC Items*

Abdominal Supports	First Aid Dressings
Acid Controllers	First Aid Kits & Supplies
Acne Medication	First Aid Treatments
Adult Cough, Cold & Flu	Foot Treatments
Adult Pain Relief	Hemorrhoidal Preparations
Allergy & Sinus medications	Incontinence supplies
Antacids	Interdental, Gum Care, Etc.
Antibiotic creams	Laxatives
Anti-diarrhea medications	Lip Care Medicated
Anti-fungal medications	Liquids (Alcohol & Peroxide in First Aid)
Anti-gas medications	Medical Support–High Compression
Anti-itch medications	Mineral Supplements
Anti-parasitic Treatments	Nasal/Sinus
Bandages (band-aids)	Oral Remedies Orthopedic & Surgical Support
Contact Lens Care	Respiratory Treatments
Cough Drops, Sore Throat	Sleep Aids, Stimulants & Motion Sickness
Denture Products	Sun Protection (SPF 15+)
Diabetes Care Accessories	Stomach Remedies
Diagnostic Products	Support Hose–Low Compression
Digestive Aids	Toothbrushes and Toothpaste
Diuretics & Weight Loss	Urine Testing
Cleansing & Detox	Vitamins, Multi-Vitamins & Minerals
Drys (Epsom Salt & Boric Acid in First Aid)	Wart Removal Treatments
Ear Care	Weight Control (Tablets, Caps, Etc.)
Elastic Bandages	Wound Care–Specialized
External Pain Relief	
Eye Preparations	

** Representative list of OTC items only. A full catalog of approved items will be available January 1, 2024.*

HealthTeam Advantage, a product of Care N' Care Insurance Company of North Carolina, Inc., is a PPO and HMO Medicare Advantage plan with a Medicare contract. Enrollment in HealthTeam Advantage depends on contract renewal.

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