

Over-the-Counter Benefits

Applies to Iowa and South Dakota:

Blue Medicare Advantage PPO, Blue Medicare Advantage Enhanced PPO,
Blue Medicare Advantage PPO | Avera, and Blue Medicare Advantage Valor PPO



Wellmark Advantage Health Plan, Inc. is an independent licensee of the Blue Cross and Blue Shield Association.

Over-the-Counter (OTC) Benefit managed by NationsOTC®

The Over-the-Counter (OTC) benefit program allows members to purchase covered non-prescription medications and first aid supplies with a quarterly benefit. Covered OTC items include items like vitamins, sunscreen, pain relievers, first aid supplies, and cough and cold medicine. The OTC benefit makes it easier for members 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.

Wellmark Advantage Health Plan PPO Enhanced Benefit

Wellmark Advantage Health Plans (WAHP) are Medicare Advantage plans that provides at least the same level of benefit 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 WAHP to offer enriched plans by using Original Medicare as the base program and adding desired benefit options such as Over-the-Counter benefits. WAHP has contracted with Nations Benefits, a leading supplemental benefit company to administer and support Over the Counter benefits.

Coverage for the Over the-Counter benefits is provided to members under WAHP. Because Original Medicare does not cover OTC drug benefits, the scope of the benefit, reimbursement methodology, maximum allowed payment amounts, and or member cost sharing are determined by WAHP.

Benefit includes:

South Dakota: \$50 quarterly allowance for PPO, Valor, and Avera; \$75 quarterly allowance on Enhanced

Iowa: \$50 quarterly allowance for Valor; \$55 quarterly allowance for PPO; \$75 quarterly allowance on Enhanced

Conditions for Benefit

The OTC benefit is a convenient way to obtain medications and supplies while saving money and time. A quarterly allowance is provided to WAHP. Beginning on January 1st; members who chose to participate in this program must use the main authorized retailer; online, by phone, or by mail. Benefit must be used in the quarter earned and does not roll over to subsequent quarters.

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

Member Cost-Sharing

The WAHP has zero cost share for the OTC benefit. With more than 300 OTC items available, eligible OTC items are covered with quarterly allowances in January, April, July, and October.

The member is responsible for paying the cost of medications not covered under this benefit. The member is responsible to pay the full amount associated with the ineligible item.

To verify available balance and participating retailers, call **1-800-217-1467: TTY:711**, or visit www.NationsBenefits.com/WellmarkMA.

Wellmark Advantage Health Plan

<https://www.WellmarkAdvantageHealthPlan.com>

Revision History

Policy Number: H-5900-001-007

Created: 09/14/2021

Effective: 01/01/2022

Updated: 12/22/2022

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