

# GENERALLY ELIGIBLE OVER-THE-COUNTER (OTC) ITEMS



**In accordance with The Coronavirus Aid, Relief, and Economic Security (CARES) Act, OTC items are reimbursable without a prescription or doctor's note.**

ArmadaCare's basic policy requirement (for Ultimate Health and Plena Health Emerald insurance plans) is that over-the-counter items must be medically necessary and incurred for a medical service or for the covered person's care, which includes limiting quantities to the supply that is needed (**typically** 90-days or less). When filing claims, keep in mind that OTC items **generally** fall under the "Wellness" category. Please note that the below list is not a pre-certification of coverage, and all claims will be individually reviewed.

## Eligible OTC Items (Not a Complete List):

- » Acid Controllers
- » Allergy and Sinus
- » Analgesics
- » Antacids
- » Antibiotic Products
- » Anti-Diarrhea Medication
- » Antihistamines
- » Anti-Gas
- » Anti-Itch and Insect Bite
- » Anti-Parasitic Treatments
- » Aspirin
- » At-home COVID tests
- » Braces and Supports\*
- » Cold Sore Remedies
- » Contact Lens Solution\*
- » Cough, Cold and Flu
- » Digestive Aids
- » Ear Drops
- » Elastic Bandages and Wraps
- » Eye Drops
- » Feminine Anti-Fungal/Anti-Itch
- » First Aid Cream (Bactine, Neosporin)
- » First Aid Supplies
- » Hand Sanitizer
- » Hemorrhoidal Treatments
- » Laxatives
- » Menstrual Products
- » Pain Relief
- » Protective Masks (such as N95, KN95, surgical masks)
- » Rash Ointments/ Creams (including baby)
- » Respiratory Treatments
- » Sinus Medications
- » Specific Vitamins (multivitamins typically ineligible)
- » Stomach Remedies
- » Wound Care Products

\*These items do not typically fall under the Wellness category.

## Ineligible OTC Items (Not a Complete List)<sup>1</sup>:

- » Carrying Cases and Travel Kits
- » Cosmetics
- » Chapstick
- » Face Cream
- » First Aid Kits
- » Household Cleaning Products
- » LifeVac
- » Moisturizers
- » Shampoos/Soaps
- » Sunscreen/Suntan Lotion
- » Toiletries
- » Toothbrushes
- » Toothpaste
- » Topical Creams

<sup>1</sup>Items deemed cosmetic are not eligible. Items that can be used by the whole family or that are purchased for a future potential medical situation are also ineligible.



**If you have any questions, please contact Member Services at [support@armadacare.com](mailto:support@armadacare.com).**

ArmadaCare's insurance policies are underwritten by SiriusPoint America Insurance Company and Transamerica Life Insurance Company. Insurance plans and coverages vary by state. For detailed coverage information and plan exclusions and limitations, refer to your specific Certificate of Insurance.

