



# 2022

## Healthfirst Life Improvement Plan (HMO D-SNP)

### OTC Plus Guide



# Healthfirst Life Improvement Plan OTC Plus Guide

Keep this booklet handy!  
It can help you save next  
time you shop.





As a plan member, you will receive a Healthfirst **OTC Plus card** that can be used to purchase approved items such as:



Over-the-counter non-prescription drugs and health-related items



Healthy and fresh foods



Home Internet service



Exercise equipment and activity trackers



Personal Emergency Response Systems (PERS)



Hearing aids

For a full list of approved items and participating retailers, visit **[otcnetwork.com](http://otcnetwork.com)**.

# Three ways to buy OTC items with your OTC Plus card

- 1** Visit participating local retailers in your neighborhood. To find a location near you, go to **otcnetwork.com** or call Member Services at **1-888-260-1010** (TTY 1-888-542-3821), 7 days a week, 8am–8pm (October through March), and Monday to Friday, 8am–8pm (April through September).
- 2** Shop at nationwide retailers such as CVS, Rite Aid, Stop & Shop®, Walgreens, and Walmart.
- 3** Buy online at **nationsotc.com/healthfirst** or call **1-877-236-7027** (TTY 711), Monday to Friday, 8am–8pm.

## Currently a Life Improvement Plan member and using an old OTC card?

If you're a Life Improvement Plan member, your current OTC card will automatically have OTC Plus benefits starting January 1, 2022!

# Items you **CAN** buy with your Healthfirst OTC Plus card



## Over-the-counter non-prescription drugs and health- related items

### COLD AND ALLERGY

Allergy, Sinus, and Combination  
Liquids and Tablets\*

Asthma Preparations\*

Cold and Flu Preventives and  
Symptom Reducers\*

Cough Drops, Liquids, and  
Sore Throat Relief\*

Nasal Sprays, Drops, Inhalers,  
Moisturizers, and Washes\*

Nasal Strips and Snore Relief

Vapor Products  
(includes Waterless Vaporizers)

## COMPRESSION SUPPORT

Medical Compression Sleeves  
and Garments

Men's Support Hose and  
Accessories<sup>+</sup>

Women's Support Hose and Accessories  
(Full and Maternity, Knee-High,  
Thigh-High, and Waist-High)<sup>+</sup>

## DIABETES CARE

Urine Testing Strips and Tablets<sup>\*+</sup>

## DIGESTIVE HEALTH

Acid Controllers and Antacids<sup>\*</sup>

Anti-Diarrheal Liquids and Tablets<sup>\*</sup>

Anti-Gas Products<sup>\*</sup>

Digestive Aids<sup>\*</sup>

Enemas, Laxatives (Suppositories,  
Liquids, Tablets, and Powders),  
Stool Softeners, and Kits, etc.<sup>\*</sup>

Fiber Products<sup>\*</sup>

Hemorrhoid Treatments, Wipes,  
and Washes

Lactose Intolerance Products<sup>\*</sup>

Multi-Symptom and  
Nausea Products<sup>\*</sup>

## EYE AND EAR CARE

Contact Lens Care and Saline Solutions

Dry Eye Relief

Ear Drops and Syringes

Eye Preparations, including Sleep Masks

Eye Wash

## FIRST AID

Adhesive and Liquid Bandages

Antibiotic Products

Anti-Itch Treatments (including Hydrocortisone Products), Jock Itch, and Insect Bite Remedies

Antiparasitic Treatments and Accessories (Lice, Roundworms, Tapeworms, etc.)

Antiseptics and Medicated Products (includes Alcohol, Peroxide, Epsom Salt, etc.)

Dressings:<sup>+</sup>

- Alginate
- Collagen
- Foam
- Gauze (includes Pads, Sponges, and Packing)
- Hydrocolloid
- Hydrogel
- Transparent

Finger Cots and Splints

Skin Protectants  
(including Petroleum Jelly)

Skin Remedies (including Burn  
and Scar Treatments)

Surgical Bandages and Dressings<sup>+</sup>

Tapes, Wraps, and Compression<sup>+</sup>

Wound Cleansers (including Saline),<sup>+</sup>  
Treatments, and Accessories<sup>+</sup>

## FOOT CARE

Antifungal Creams, Liquids,  
Powders, and Sprays

Corn, Callus, and Bunion Pads

Corn, Callus, and Wart Removers

Foot Pain Relief

Nail Fungus Treatments

## HEALTH SUPPORTS and HOME HEALTHCARE

Arm Slings and Cervical Collars

Blood Pressure Kits and Accessories<sup>\*</sup>

Braces:

- Pelvic and Back
- Shoulder and Clavicle

Diagnostic Products  
(Home Test Kits)<sup>\*</sup>



Disposable Face Masks

Elastic Bandages

Electric Heating Pads

Food Scales

Hearing Aid Batteries

Hot/Cold Therapy

Joint Warmers and Arthritis Relief

Magnifying Glasses

Protective Guards

Scales

Stethoscopes, Professional  
Diagnostics, and Accessories\*

Supports:

- Abdominal
- Ankle
- Elbow
- Elbow and Arm
- Foot
- Hand and Wrist
- Hernia
- Knee
- Orthopedic
- Rib (Belts)
- Surgical
- Thigh, Calf,  
and Shin

Thermometer, Fever Strips,  
and Accessories\*

## INCONTINENCE

Antifungals

Deodorizers

Disposable Briefs, Underpads,  
and Undergarments

Disposable Pads, Shields, Guards,  
and Drip Collectors

Incontinence Cleansers and Washes

Incontinence Wipes and Towelettes

Reusable Garments and Underpads

## ORAL CARE

Dental Gum

Denture Adhesives, Cleaners,  
and Accessories

Denture Repair and Pain Relief  
(including Temporary)\*

Dry Mouth Products\*

Floss and Flossers

Gum Care and Interdental

Oral Pain Relief and Mouth Sores  
(including Fluoride Treatments)\*

Toothbrushes, Refills, and Accessories

Toothpaste, Tooth Powder, and  
Treatments (Regular and Sensitive)

## PAIN RELIEF

Acetaminophen\*

Aspirin and Combinations\*

External Muscle and Joint Pain Relief  
Creams, Ointments, Gels, Lotions,  
Liquids, Roll-ons, Sprays, Patches,  
Pads, and Rubs

Feminine Pain Relief\*

Ibuprofen and Other  
Anti-Inflammatories\*

Nighttime Pain Relief\*

Restless Legs Treatments\*

Sleep Aids, Sedatives, Stimulants,  
and Motion Sickness Products\*

Specialty (including Topical  
Headache and Fever Relief) (Adult)

## SKIN CARE (EXCLUDES PERINEAL)

Acne Medications (including Creams,  
Gels, Lotions, Patches, Pads, and Masks)

Acne Soaps, Cleansers, Astringents,  
Toners, and Pads

Antifungals

## SMOKING DETERRENTS

Nicotine Patches, Gum, etc.\*+

## SUN CARE

Sun Protection

## VITAMINS AND DIETARY SUPPLEMENTS

Covered Alternative Medicines  
(Botanicals, Herbals, Probiotics,  
and Nutraceuticals)

Heart Health and Essential Fatty  
Acids (Fish Oil, Flax, GLA, etc.)

Vitamins and Mineral Supplements  
(Calcium, Iron, Vitamin B,  
Multivitamins)\*

\***Dual-Purpose** These are products or medicines you should purchase only on the advice of your physician. They may be available to you or covered under another part of your Medicare or Medicaid coverage. Medicare Advantage plans may offer, as a supplemental benefit, health-related items and medications that are available without a prescription and that are not covered by Medicare Part A, B, or D.

Dual-purpose items may include: vitamins, minerals, supplements, hormone replacements, Chinese medicine, weight loss items, and diagnostic tools like blood pressure monitors.

+In certain situations, items in these categories may be covered under Medicare Part B or D. When an item is covered by Part B or D, you should not use your OTC benefit card to buy it, because it is covered by Medicare and is not part of your supplemental OTC benefit. For example, gauze may be covered under Part B when it is being used, by prescription, to perform surgical wound dressing changes. In these situations, you should present your prescription and your Healthfirst Medicare Plan Member ID card at the pharmacy counter.

Talk to your primary care provider (PCP) about which grocery items you should buy to better manage your health and/or chronic illness.



## Healthy and fresh foods

Four ways to buy healthy foods with your OTC Plus card:

- 1** Shop at GrowNYC locations at farmers' markets. Visit [grownyc.org/greenmarket/ourmarkets](http://grownyc.org/greenmarket/ourmarkets) to learn more.
- 2** Buy online at [nationsotc.com/healthfirst](http://nationsotc.com/healthfirst) or call **1-877-236-7027** (TTY 711), Monday to Friday, 8am–8pm.
- 3** Visit [momsmeals.com/healthfirst](http://momsmeals.com/healthfirst) or call **1-877-347-3438**, Monday to Friday, 8am–7pm (use discount code "Healthfirst" to receive free shipping).
- 4** Shop at local grocery stores (e.g., Stop & Shop) and large pharmacies (e.g., Walgreens) that participate in the OTC Network.

## BEVERAGES

Bottled, Sparkling, and  
Enhanced Water

Soy and Nut Milks

## DIABETES CARE/NUTRITION

Diabetes Nutritional Bars

## FOOD

Cereals (hot and cold)

Dairy (Milk, Cheese, Butter,  
Sour Cream)

Eggs and Egg Substitutes

Fruits and Vegetables, (Fresh, Frozen,  
and Dried)

Meats – Poultry, Beef, Pork

Nuts, Seeds, and Trail Mix

Peanut Butter  
(and Other Nut Butters)

Rice, Whole Grains, Pasta, and Beans

Seafood

Soup

Sugar and Salt Substitutes

Yogurt



## Home Internet service

Log in to your account at **otcnetwork.com** and use your OTC Plus card to pay the monthly balance you might have with any of the following eligible Internet service providers:

- Spectrum
- Verizon
- Optimum/Altice
- RCN
- Earthlink
- Xfinity
- AT&T
- Consolidated Communications

Don't see your Internet service provider? You can still use your OTC Plus card to pay for your Internet service. Just download and fill out the OTC Reimbursement Claim Form at **healthfirst.org/otc** and mail it to us.





# Exercise equipment and activity trackers

Three ways to buy exercise equipment and activity trackers with your OTC Plus card:

- 1 Buy online at **nationsotc.com/healthfirst** or call **1-877-236-7027** (TTY 711), Monday to Friday, 8am–8pm.
- 2 Shop at nationwide retailers such as Walmart.
- 3 Visit other participating retailers. To search for locations near you, visit **otcnetwork.com**.

## Exercise equipment and activity trackers

Apple Watches<sup>®</sup>, Fitbit, pedometers, and more.

Visit **nationsotc.com/healthfirst** to learn how to finance the purchase of activity trackers with your OTC Plus card.



## Personal Emergency Response Systems (PERS)

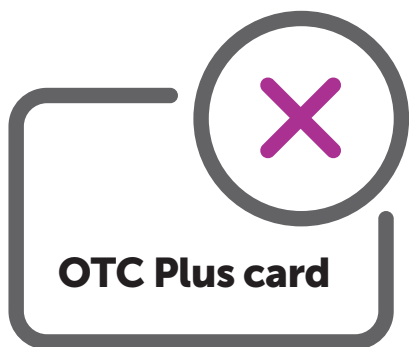
Emergency response system powered by ADT that lets you call for help in an emergency by pushing a button. To learn more or to order your PERS, visit [nationsotc.com/healthfirst](https://nationsotc.com/healthfirst) or call **1-877-236-7027** (TTY 711), Monday to Friday, 8am–8pm.



## Hearing aids

Call NationsHearing at **1-877-438-7251** (TTY 711), Monday to Friday, 8am–8pm. NationsHearing will help you find a participating audiologist for a routine hearing exam at \$0 copay. If you need hearing aids, your audiologist will provide options for you and guidance on which may be best for your needs. Healthfirst offers a wide variety of hearing aids to meet your needs, including some with no copay. You may also use your OTC Plus card toward your cost-sharing for hearing aids, if there is any. Once you select your hearing aids, your audiologist will order them for you, and you will see your audiologist again for a hearing aid fitting and evaluation exam at \$0 copay.

# Items you **CANNOT** buy with your Healthfirst OTC Plus card



Athletic Supports and Caps

Baby Care Medicines, Diapers,  
and Formula

Baking/Cooking Supplies (Baking  
Powder, Yeast, etc.)

Beverages (Soda, Juices, Sports Drinks)

Bread, Rolls, and Tortillas

Cleansers or Soaps  
(except for Acne Use)

Condiments, Sauces, Dips,  
and Salad Dressing

Contraceptives

Deodorants

Diabetes Candy

Diabetes Care Accessories<sup>+</sup>

Diuretics

Dry Skin Moisturizers and Lotions

Eyeglasses and Lens Accessories

Feminine Personal Care (Antifungal, Douches, Tampons, and Pads)

Flours, Cornmeal, Nut and Seed Flours, and Bread/Biscuit Mixes

Grooming Devices and Products

Hair Care Products

Homeopathic Kits and Single Remedies

Jams, Jellies

Medical Nutritional and IV Therapy

Mouthwash

Non-covered Chinese and Alternative Medicines (Botanicals, Herbals, Probiotics, and Nutraceuticals) used for Cosmetic, Weight Loss, Sexual Enhancement, or Non-Approved-CMS Use

Nutritional Foods (Bars, Beverages, Liquids, and Powders)

Pancakes and Waffles

Pregnancy Tests<sup>+</sup>

Prenatal Vitamins

Prepared Food (Stews, Pizza, Soy Burgers, Canned Stews)

Puddings and Gelatins

Replacement Items:

– Contact Lens Containers

Salty Snacks and Crackers

Sport and Energy Liquids, Powders,  
and Bars

Sugar – White, Brown, and Powdered

Sweet Snacks/Desserts

(Pies, Cakes, Muffins, Cookies, Cake  
Mixes, Ice Cream, Frozen Desserts,  
Toaster Pastries, Cereal Bars)

Teeth-Whitening Products

Toiletries

Weight Control Tablets, Caps, etc.

Weight Loss Cleansing and Detox

Weight Management Foods,  
Liquids, and Powders

<sup>+</sup>In certain situations, items in these categories may be covered under Medicare Part B or D. When an item is covered by Part B or D, you should not use your OTC benefit card to buy it, because it is covered by Medicare and is not part of your supplemental OTC benefit. For example, gauze may be covered under Part B when it is being used, by prescription, to perform surgical wound dressing changes. In these situations, you should present your prescription and your Healthfirst Medicare Plan Member ID card at the pharmacy counter.

# Important

Please remember to bring your Healthfirst OTC Plus card with you when you shop. You cannot use your Healthfirst Member ID card or Medicare card to pay for OTC items, healthy foods, exercise equipment, activity trackers, home Internet service, PERS, or hearing aid copays.

Shop at participating retailers in person and swipe your OTC Plus card to save.

Unused balances will automatically expire at the end of each month (even if you transfer to another Healthfirst plan with an OTC Plus benefit) or upon disenrollment.

If you have purchased approved OTC items from a participating retailer and couldn't use your OTC Plus card, you may submit an Over-the-Counter (OTC) Reimbursement Claim Form.

This form is available at **healthfirst.org/otc** or by calling Member Services at **1-888-260-1010** (TTY 1-888-542-3821), 7 days a week, 8am–8pm (October through March), and Monday to Friday, 8am–8pm (April through September).

Your card must be activated and you must follow all instructions on the form to receive reimbursement.

Use your OTC Plus card only on items you buy for yourself—not for family or friends.

The OTC Plus card is not a debit or credit card and cannot be converted to cash, nor can it be used to purchase Part B or Part D covered prescription drugs. Certain brands may not be eligible at all locations. The list of eligible items may vary from month to month. Items may change, depending on availability. Limitations and restrictions may apply.

OTC items are subject to the plan's list of eligible items and the plan's participating network of retail and online providers.

Coverage is provided by Healthfirst Health Plan, Inc. Plans contain exclusions and limitations.

Healthfirst Health Plan, Inc. is an HMO plan with a Medicare contract and a contract with the New York Medicaid program. Enrollment in Healthfirst Medicare Plan depends on contract renewal.

Healthfirst complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-305-0408 (TTY 1-888-867-4132).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-305-0408 (TTY 1-888-542-3821)。



Call Member Services at

**1-888-260-1010**

(TTY 1-888-542-3821)

7 days a week, 8am–8pm  
(October through March), and  
Monday to Friday, 8am–8pm  
(April through September).

**[healthfirst.org/medicare](https://healthfirst.org/medicare)**