

Good News: Coverage for Over-the-Counter Medications






Your health plan includes coverage for certain generic over-the-counter (OTC) medications. This means the opportunity for cost savings on the essentials you reach for in your medicine cabinet!

Here's how it works:

1. Use the online lookup tool at www.harvardpilgrim.org/rx to see which OTC medications you take are covered.
2. Ask your provider to write a prescription for the covered medication, for up to a 90-day supply.
3. Bring the prescription to any in-network pharmacy* so that the pharmacist can give you the proper medication.
4. You pay Tier 1 cost sharing instead of the retail price. (If you have an HSA plan, you pay either our discounted rate or the retail cost, whichever is lower, until you meet your deductible, and then Tier 1 cost sharing applies.)

There's another advantage: Because your provider will be giving you a prescription for the OTC medications you take, your medical records will have a more complete medication history.






These are the types of OTC medications that are covered. See the reverse side for a complete listing by medication.

Type of Therapy	Purpose
 Cough, Cold, Allergy	<ul style="list-style-type: none"> • Antitussive (cough suppressant) • Expectorant • Nasal decongestant • Antihistamine • Nasal spray
 Dermatology	<ul style="list-style-type: none"> • Anti-fungal • Poison ivy
 Eyes (Ophthalmic)	<ul style="list-style-type: none"> • Dry eye • Allergy
 Gastrointestinal	<ul style="list-style-type: none"> • Anti-parasite • H2 blocker (antacid) • Laxative
 Pain	<ul style="list-style-type: none"> • Anti-inflammatory

*Visit www.harvardpilgrim.org/rx to find in-network pharmacy locations near you.

Over-the-Counter Generic Medications Covered as of January 1, 2021

- When using the lookup tool for your plan's formulary, search by the generic name shown here.
- Only the generic versions of the product names are covered.
- Keep in mind that multiple store brands are available as generic drugs.

Type of Therapy	Medication Brand Name	Generic Name
 Cough, Cold, Allergy	Benadryl tabs, liquid, syrup	diphenhydramine
	Claritin tabs, syrup	loratadine
	Nasal crom nasal spray	cromolyn
	Ocean 0.65% nasal spray	saline
	Robitussin syrup, liquid	guaifenesin
	Robitussin DM syrup, liquid	guaifenesin DM
	Sudafed tabs, liquid	pseudoephedrine
	Zyrtec tabs, syrup	cetirizine
 Dermatology	Clotrimazole cream, inserts	clotrimazole
	Hydrocortisone cream, lotion, ointment, solution (various name brands)	hydrocortisone
	Miconazole cream, inserts	miconazole
	Tolnaftate cream, gel, solution, aerosol	tolnaftate
 Eye (Ophthalmic)	Artificial tears (various name brands)	artificial tears
	Zaditor OTC 0.025%	ketotifen
 Gastrointestinal	Citrate of Magnesium	magnesium citrate
	Dulcolax tabs, suppositories	bisacodyl
	Fleet Enema	sodium phosphate
	Metamucil powder	psyllium
	Miralax powder	polyethylene glycol 3350
	Pepcid tabs	famotidine
	Reese's Pinworm Medicine tabs	pinworm medicine
	Senokot 8.6mg tabs	senna
Tagamet tabs	cimetidine	
 Pain	Ibuprofen 100mg/5mL suspension	ibuprofen