Harvard Pilgrim Health Care

Coverage for Over-the-Counter Medications

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

Here's how it works:

- Use the online lookup tool at **harvardpilgrim.org/rx** to see which OTC medications you take are covered.
- Ask your provider to write a prescription for the covered medication, for up to a 90-day supply.
- Bring the prescription to any in-network pharmacy* so that the pharmacist can give you the proper medication.
- 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.

Below are the types of OTC medications that are covered along with a complete listing by medication:

Type of Therapy	Purpose
Cough, cold, allergy	› Antitussive (cough suppressant) › Expectorant › Nasal decongestant › Antihistamine › Nasal spray
Dermatology	› Anti-fungal › Poison ivy
Eyes (ophthalmic)	› Dry eye › Allergy
Gastrointestinal	› Anti-parasite › H2 blocker (antacid) › Laxative
Pain	› Anti-inflammatory

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

Covered Over-the-Counter Generic Medications

- 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	Diphenhydramine
	Claritin tabs, syrup	Loratadine
	Dextromethorphan liquid, syrup	Guaifenesin
	Nasalcrom nasal spray	Cromolyn
	Ocean 0.65% nasal spray	Saline
	Robitussin syrup, liquid	Phenylephrine tablet
	Sudafed tabs, liquid	Pseudoephedrine
	Zyrtec tabs, solution	Cetirizine
Dermatology	Clotrimazole cream, vaginal cream	Clotrimazole
	Hydrocortisone cream, gel, lotion, ointment, solution (various name brands)	Hydrocortisone
	Miconazole cream, vaginal cream and suppository	Miconazole
	Tolnaftate cream, solution, aerosol	Tolnaftate
Eyes (ophthalmic)	Artificial tears (various name brands)	Artificial tears
	Zaditor OTC 0.025%	Ketotifen
Gastrointestinal	Citrate of Magnesium solution	Magnesium citrate
	Dulcolax tabs, suppositories	Bisacodyl
	Fleet Enema	Sodium phosphate
	Metamucil powder	Psyllium
	Miralax powder	Polyethylene glycol 3350
	Pepcid tabs	Famotidine
	Senna 8.6mg tabs	Senna, sennosides
	Tagamet tabs	Cimetidine
Pain	Ibuprofen 100mg/5mL suspension	Ibuprofen

Harvard Pilgrim Health Care includes Harvard Pilgrim Health Care, Harvard Pilgrim Health Care of New England and HPHC Insurance Company.