

OVER THE COUNTER (OTC) DRUGS

At MCS Life we provide our members and their dependents an over-the-counter drugs coverage (OTC). This coverage has no limit during your policy year with MCS Life and lets you have more options available to care for your health as well as save on the purchase of them. Please refer to the Certificate of Benefits to know the corresponding copayment.

Over the counter drugs are safe and effective:

According to the Food and Drug Administration (FDA), over-the-counter drugs are as safe and effective as prescription drugs. These medications can help improve common symptoms such as:

- acne
- fever
- allergies, cough and cold
- athlete's foot
- pain
- stomach reflux
- constipation
- any deficiency requiring the use of vitamins.

Benefits of using your over-the-counter drug coverage

- Get significant savings because they are less expensive than other prescription drugs.
- Having access to a variety of medicines to treat your health conditions.

How to use your over-the-counter drugs coverage?

- Although OTC drugs do not contain federal legend, it is necessary that the doctor **provides a written prescription** indicating OTC and that he or she includes the over-the-counter products that you need for your health care. The prescription must Indicate OTC so the pharmacist can process the supply of OTC products correctly, through the electronic payment system.
- The OTC drug must be under one of the categories covered by the plan, mentioned in the table of OTC drugs.
- When visiting any of our extensive pharmacy network, present your health plan card and the prescription for OTC drugs.



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CATEGORY EXAMPLES & OVER THE COUNTER DRUGS COVERED†

| Covered Categories | Generic Name | Brand Name |
|---------------------------------------|---|---|
| Acne | adapalene Gel / benzoyl peroxide | Benzoyl Per Liq 5% - 10% / Differin Gel 0.1% |
| Nasal agents | triamcinolone acetonide fluticasone nasal suspension | Flonase Sensimist® / Nasacort® AQ |
| Histamine2 (h2) Receptor Antagonists | acid controller | Pepcid AC® |
| Anti-catarrrhal (cough and cold) | loratadine-pseudoephedrine ER fexofenadine- pseudoephedrine ER / cetirizine- pseudoephedrine ER / dextromethorphan / guaifenesin | Allegra-D® / Claritin-D® / Despec DM / Trispec DMX / Tussi-Pres / Tusnel / Tusnel DM / Zyrtec-D® |
| Antifungals | terbinafine cream / clotrimazole cream | Athlete's Foot External Cream / Lotrimin® AF Cream |
| Non-sedating antihistamines | loratadine / cetirizine / fexofenadine | Allegra® / Claritin® / Zyrtec® |
| Non-steroidal anti-inflammatory drugs | ibuprofen / naproxen | Advil® / Aleve® / Motrin® |
| Pain and fever | acetaminophen | Apap Child Susp® / Apap Extra Strength® / Dologen / Tylenol® |
| Proton pump inhibitors | esomeprazole / omeprazole / lansoprazole 24 hr | Nexium® 24 hr OTC / Prevacid® / Prilosec OTC® / Zegerid® |
| Laxatives | polyethylene glycol / bisacodyl | Docusate Cal / Dulcolax® / Miralax® |
| Intestinal flora modifiers | abatinox / biotinex | Intestinex® |
| Ophthalmic solutions | ketotifen fumarate / naphazoline carboxymethylcellulose sodium | Opcon A® / Refresh® / Zaditor® |
| Vitamins | multivitamin | Calcium 600 / Centrum® / Omega-3 |

†Not all OTC covered medications are mentioned in this document. Certain restrictions apply.

References:

Food & Drugs Administration; <http://www.fda.gov/> Subscribed by MCS Life Insurance Company. (Rev. Aug 2023)

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