

TEMPLATETITANHQ

Medicare OTC Cheat Sheet

What your card covers, where to use it, and how not to lose a dollar

2026 EDITION

Professional Templates. Zero Guesswork. More Closed Business.

Part A — My OTC Card

Your agent will fill this in with you. Keep it on the fridge — it tells you exactly what your over-the-counter (OTC) card covers, where to use it, and how not to lose a single dollar.

Your plan's details	Fill in
Plan name	_____
OTC allowance amount	\$_____ per ☐ month ☐ quarter ☐ year
Money loads on (date)	_____
SPEND IT BY (deadline)	_____
Does it roll over?	☐ No (use it or lose it) ☐ Yes, until _____
Card / vendor name	_____
Where you can shop	_____
Shop online / phone / mail?	_____
How to check your balance	_____
Catalog or app	_____
Member services number	_____

Use it or lose it.

Most plans do NOT roll unused money to the next period. Spend your balance before the deadline above — set a reminder a week ahead.

What you CAN usually buy

- Pain relievers — acetaminophen, ibuprofen, aspirin
- Cough, cold & flu; allergy, sinus & respiratory
- First aid — bandages, dressings, antiseptics
- Digestive — antacids, laxatives, anti-diarrheals
- Vitamins & supplements
- Dental & denture care; eye & ear care
- Diabetic support items (varies by plan)
- Home health aids — thermometers, BP monitors, braces, pill organizers

What usually is NOT covered

- Cosmetics, makeup, perfume, luxury beauty creams
- Prescription drugs (those use your Part D, not the OTC card)
- Groceries & household items — unless your plan has a separate food benefit

- Anything bought at a store that's not in your card's network

Watch for scams.

Medicare never calls you out of the blue to ask for your number or to 'activate' a card. If someone does, hang up and call the member services number above.

Part B — Agent Reference

Background so you can set up Part A fast and talk OTC accurately. Confirm specifics in the plan's Summary of Benefits and the client's member portal.

Card vendors & where to check balance

Vendor / administrator	Notes
OTC Network (InComm)	Prepaid card, wide acceptance. Balance: OTC Network app or number on card back.
NationsBenefits / NationsOTC	Catalog + card + mail-order fulfillment; broad retail.
CVS — OTC Health Solutions	CVS-run: catalog + CVS retail + call center (common on Aetna).
Healthy Benefits+ (Optum)	Used by UnitedHealthcare; app + large retailer network.
Convey Health Solutions	White-label OTC for many plans (portal / IVR / fulfillment).

Common retailers: Walmart, CVS, Walgreens, Rite Aid, Dollar General, Family Dollar, Kroger / Albertsons / Safeway, plus grocery pharmacies (~65,000 stores) — exact network depends on the vendor. Also online catalog, phone, and mail-order.

2026 rules you must know

- OTC is a Medicare ADVANTAGE / SNP supplemental benefit — NOT Original Medicare and NOT standalone Part D.
- Availability dropped: ~66% of individual MA plans offer OTC in 2026 (was ~73% in 2025); ~94% of SNPs.
- The VBIID model ended Dec 31, 2025 — a big reason rich grocery/flex allowances shrank for 2026.
- Generous grocery / food / utility flex is now concentrated in D-SNP (dual) and C-SNP / SSBCI (qualifying chronic condition) plans.
- The mid-year 'unused supplemental benefits' notice was RESCINDED before it took effect — do NOT promise clients that letter.

Compliance guardrails (read before you market):

- Never call OTC/flex 'free money' or imply it's a government benefit — the FTC and SSA warn about exactly that scam framing.
- Don't promise specific items or dollar amounts — they're plan- and year-specific. Point to the plan's official OTC catalog.
- Include your TPMO disclaimer on marketing; keep your presentation objective (no steering).

Compliant client script

Explaining the OTC benefit

"Your plan gives you an allowance to buy everyday health items — things like pain relievers,

vitamins, first aid, and dental care."

"It loads onto a card every [month/quarter]. The important part: most plans don't roll it over, so we want to use it before it resets — I've written your deadline on the card sheet."

"You can shop at [stores] or order from the catalog. To check your balance, [method]. Want me to walk you through your first order?"

Disclaimer

Educational/organizational tool only — not legal, compliance, tax, or enrollment advice, and not affiliated with CMS, the SSA, or any insurer. OTC benefits vary by plan and year; confirm every detail in the plan's Summary of Benefits and the member portal. For use by a licensed, appointed agent within a compliant sales process.

Complete Your Agent Toolkit

You own one piece — here's the rest of the system. Bundles save 50%+ vs singles.

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