



Quick Reference Guide for Manual Reimbursement: Over-the-Counter (OTC) Medicines and Products for Emergency Use

With the Humana Health and Wellness OTC benefit, you can get reimbursement for eligible OTC items used for an **emergency medical purpose**. For example, say you fall and need bandages and antibacterial ointment quickly. You can buy these items and then send receipts, along with a signed form, to get reimbursement. You don't need to provide a statement from a medical provider.

Eligible OTC emergency medical care expenses

Eligible items for manual reimbursement include only OTC medicines and products that alleviate or treat your injury or illness in an emergency – such as medicines, ointments, and sprays that have active medical ingredients – as well as first aid supplies like bandages.

Examples include:

- Acne
- Allergy
- Analgesics (to reduce pain and inflammation)
- Anti-acid
- Anti-arthritis
- Antibiotics

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- Anti-diarrheas
- Anti-fungals
- Anti-gas
- Antihistamines
- Anti-inflammatory
- Anti-insect
- Anti-itch
- Anti-parasitic
- Antipyretics (fever reducing)
- Antiradicals
- Antiseptics
- Arthritis
- Asthma
- Blood clotting
- Bruises
- Burns
- Calluses
- Cold sores
- Colds
- Corns
- Cough
- Decongestants
- Dermatitis
- Diabetes
- Digestive aids
- Ear drops
- Eczema
- Expectorants (mucus)
- Eye drops
- Fiber supplements
- Flu (influenza)
- Gastro-intestinal
- Hay fever
- Headaches
- Hemorrhoidal
- Incontinence
- Lactose intolerance products (medicated)
- Laxatives
- Lice
- Lip products (medicated)
- Menopausal
- Menstrual
- Motion sickness
- Nasal
- Osteoporosis
- Pain
- Pediculicide
- Psoriasis
- Rash
- Respiratory
- Scars
- Sinus
- Sleep
- Smoking cessation
- Snoring
- Sore throat
- Steroids
- Stomach problems
- Sunscreen
- Teeth- and denture-related items
- Thrush
- Travel sickness
- Wart
- Worms
- Wounds

Dual-purpose products

Certain OTC products, such as vitamins, are “dual-purpose.” That’s because some people use the product for a medical condition, while others use it for general health and well-being. These products may be eligible for reimbursement – but your healthcare provider must first verbally recommend that you use the item for a specific, diagnosable condition.

Excluded items

OTC products that are not medicines or that merely benefit your general health are **NOT** reimbursable. The following are non-eligible items, which means they’re not covered under this OTC benefit

- Alternative medicines (includes botanicals, herbals, probiotics, and nutraceuticals, including fish oil, glucosamine and chondroitin, garlic, echinacea, saw palmetto, and ginkgo biloba)
- Antiperspirants
- Baby items
- Baby medicines
- Contraceptives
- Convenience (non- medical items)
- Cosmetics
- Dairy care
- Dehydration drinks
- Deodorants
- Dry skin lotions (e.g. Eucerin®, Aquaphor®)
- Facial cleansers
- Feminine products
- Food supplements
- Grooming devices
- Hair bleaches
- Hair conditioners
- Hair loss products
- Hair removal
- Lactaid® milk
- Lip balm (non-medicated)
- Moisturizers
- Perfumes
- Replacement items, attachments, and peripherals (includes hearing aid batteries, contact lens containers, etc. when not factory-packaged with original item)
- Shampoos (including dandruff shampoos)
- Shaving and men’s grooming
- Soaps

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An HMO plan with a Medicare contract.