

# Over-the-Counter Benefit

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Member User Guide

**Clover Health**







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At Clover Health, our commitment to members means not only looking out for your health but also helping you take care of your health. And that includes your financial health.

Prices at drug stores have been going up recently. We know this can be hard for some of our members, and we want to ease your burden. As part of your Clover plan, we give you a quarterly allowance to purchase over-the-counter (OTC) items to help you save money on things like aspirin, vitamins, and so much more.

## How Your OTC Benefit Works

### Your quarterly allowance

As a Clover Health member, you get a spending allowance to use on over-the-counter items. This allowance is quarterly, which means it renews on the first day of every January, April, July, and October. Unused funds do not roll over into the next quarter.



Please try to *use your full allowance* by the end of every quarter so you don't lose any of it!

### Your LiveHealthy OTC (Healthy Benefits+) card

You should have received a Healthy Benefits+ welcome kit with your LiveHealthy OTC card in the mail. For your convenience, the LiveHealthy OTC card is already activated. So you don't need to do anything except start purchasing your OTC items. If you don't have the welcome kit, please call us for a replacement!




# How to Use Your Allowance

You can use your LiveHealthy OTC card to get your OTC items in any of three ways:

- 1. In-store
- 2. Online
- 3. By phone

## In-store shopping

You can purchase OTC items at many retail locations in your area. When shopping in store, simply present your LiveHealthy OTC card at checkout. The cashier will scan the barcode on the back of your card at checkout, or you can scan it yourself if you use self-checkout.



Hey! Save money by buying store brands from stores like CVS, Walgreens, and Walmart! See page 10 for more.

To find a specific store address, use the store finder at [healthybenefitsplus.com/cloverhealthotc](https://healthybenefitsplus.com/cloverhealthotc) or use the Healthy Benefits+ mobile app.

## Troubleshooting tips

If the cashier is unsure about using the LiveHealthy OTC card, ask to see the manager for assistance.

If the barcode will not scan, it could mean that you need a replacement card. Not to worry. In some stores, an employee can manually enter the 17-digit account number and 4-digit security code found below the barcode on the back of your card. If a scanning error occurs, when you get home, just call **1-844-529-5869 (TTY 711)** and ask for a replacement. A new card will be sent to you as quickly as possible.



## Online orders

You can shop for OTC items online at **walmart.com**. Shipping costs for walmart.com OTC orders are on us! Or you can order your items online and arrange to pick them up at your local Walmart. Please follow the steps below to place an order.

Register at [healthybenefitsplus.com/cloverhealthotc](https://healthybenefitsplus.com/cloverhealthotc) so you can manage your account online.

healthy benefits+ | Clover Health

Log In Register Quick Balance Check

Sign up!

Register to view your benefits. Simply complete step one to verify your account and step two to create your login to get started!

Step 1 - Verify your account

Your card number

What's your zipcode?\*

What's your birthdate?\*

CONTINUE

This card is linked with great benefits! Use it at participating store locations.

For customer support and more information, visit [healthybenefitsplus.com](https://healthybenefitsplus.com).

Cardholder: 100 000 000 000 000 0000

Security Code: 1234

Find & enter your card number

Located on the back of your benefits card, enter this 17-digit number to register your card.

Enter your zip code

Unsure of what zip code to use? Generally, this is your home address. Still unsure? Double check your welcome letter.

Enter your birthday

We need your birthday in order to verify your identity.

By signing up, I agree to the [Terms of Service](#) and [Privacy Policy](#).

We will send you emails about promotions and special offers.

You may opt out anytime.

Once you're logged in, go to About and scroll down to OTC Benefit: Ways to Shop and click the "Shop Now" button.

You will be transferred to **walmart.com**, where you can place your order. If you don't have a walmart.com account, you can shop as a guest.

At checkout, schedule a time to pick up your items

OTC Benefit: Ways to shop

With your benefit, you have the convenience to choose how to spend your allowance. We provide the following choices to assist you when ordering your products.

In-Store

Find stores to shop for OTC products.

View Stores

To shop in store, use the website or Healthy Benefits+ mobile app...

Read more

Online

Shop OTC products online at Walmart.com.

Shop Now

To order OTC products online: 1. Go to Walmart.com to find the items you'd like...

Read more

By Phone

Order OTC products by calling an 800 number.

Download Catalog

To order over the phone, you can start by viewing the catalog you...

Read more

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in store. Or, if the Walmart location you’ve selected offers delivery, you will have the option to schedule a delivery to your home. For more information about shopping online using your allowance, go to [healthybenefitsplus.com/cloverhealthotc](https://healthybenefitsplus.com/cloverhealthotc) and select FAQ.

Phone orders

Follow the steps below to place an order for OTC items over the phone.

1.

Find the products you want to order in the LiveHealthy OTC Benefits catalog or the Healthy Benefits+ mobile app (see below).
2.

Before you call to place your order, please have ready:
  - name(s) of the approved items you selected
  - item ID #(s)
  - your LiveHealthy OTC card number and security code
  - your shipping address
3.

To order, call **1-844-529-5869 (TTY 711)** 8 am–8 pm local time, 7 days a week.\*

Check your balance, find a store, and more

Visit the Healthy Benefits+ website at [healthybenefitsplus.com/cloverhealthOTC](https://healthybenefitsplus.com/cloverhealthOTC) or download the Healthy Benefits+ mobile app—or both! Use the website or app to:

- Get more details on using your OTC benefit
- Check your account balance
- Find participating stores

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Log In Register Quick Balance Check

LiveHealthy Benefits

Thanks to Clover Health, you can save on a variety of over-the-counter (OTC) health items you use every day and earn rewards for living healthier! To get started, activate your card and register your online account below.

GET STARTED

CONTACT US

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Log In Register Quick Balance Check

Check Your Card Balance

Quickly and easily check the balance on your card without logging into your account! Simply enter your 17-digit card number and 4-digit security code, which may be located on either the front or back of your card.

Card number\*

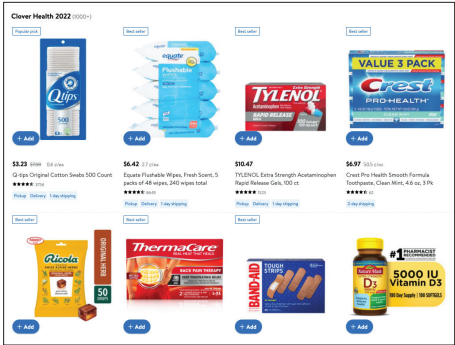
Security code\*

☐ I'm not a robot

HEALTHY BENEFITS+

CHECK BALANCE

Card Number: 9999 9999 9999 9999  
Security Code: 1234



What You Can Buy with Your Allowance

You can use your allowance to buy thousands of approved OTC items. In your welcome kit, you will receive the LiveHealthy OTC Benefits catalog, which includes some of the most popular items you can order with fast and free delivery. Use the handy list below to help you shop.

Approved OTC items

- Allergy and sinus
- Cold and flu
- Dental and oral health
- Diabetes care
- Digestive health
- Eye and ear care
- First aid
- Foot care
- Home health care and daily living
- Incontinence products
- Pain relief
- Skin care
- Sleep aids
- Smoking cessation products
- Supports, braces and wraps





More Ways to Shop and Save

Choose popular store brands

Many of the stores that participate in Healthy Benefits+ offer thousands of lower-price store-brand products, also known as “plain wrap” or “generic” products. These products have the same ingredients and quality as major retail brands, but they come in the store’s own packaging.



Consider using your allowance to purchase store-brand products from stores listed below. Just find the column for your state and see which stores are participating.

Participating stores where you can shop with your LiveHealthy OTC card

	AL	AZ	GA/SC	MS	NJ	PA	TN	TX
Acme					✓	✓		
Albertsons		✓						
CVS	✓	✓	✓	✓	✓	✓	✓	✓
Duane Reade					✓			
Food Lion			✓				✓	
Fry’s		✓						
Giant						✓		
Kroger	✓		✓	✓			✓	
Safeway		✓						
Stop & Shop					✓			
Walgreens	✓	✓	✓	✓	✓	✓	✓	✓
Walmart	✓	✓	✓	✓	✓	✓	✓	✓



Stretch your allowance dollars even further!

- Don’t forget these other great ways to save:
- Purchase items when they go on sale.
  - Watch for coupons to use when you shop.
  - Find out if the store has senior shopping days.
  - Ask about other discounts.



Frequently Asked Questions

Q: How can I check my balance?

A: You can check your available allowance at [healthybenefitsplus.com/cloverhealthOTC](https://healthybenefitsplus.com/cloverhealthOTC) or by selecting Benefit Details on the mobile app. Or you can call 1-844-529-5869 (TTY 711).

Q: Are the items listed in the catalog the only OTC products I can buy with my allowance?

A: No, the catalog only includes some of the most popular Medicare-approved over-the-counter products you can buy with your OTC allowance. You can find more products online at [healthybenefitsplus.com/cloverhealthOTC](https://healthybenefitsplus.com/cloverhealthOTC) or in store.

Q: Do I pay for shipping and delivery costs?

A: All shipping and delivery costs for orders of OTC items are covered by your Clover plan. Once you apply your benefits to your [walmart.com](https://walmart.com) OTC order, shipping costs will be removed.

Q: What happens if my purchase total is more than my allowance?

A: You are responsible for paying any remaining amount for items that exceed your available balance (the funds left in your spending allowance). You are also responsible for paying for any non-approved items.



# Clover Health

\*From April 1st through September 30th, alternate technologies (for example, voicemail) will be used on the weekends and holidays.

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