



Over the-Counter (OTC) Drugs

MCS offers over-the-counter (OTC) drug coverage for our insureds and their dependents. This coverage is unlimited during your MCS policy year and will allow you to have more drug options available to treat health conditions and to save on the cost of drugs. Please refer to your 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 just as safe and effective as prescription drugs. These drugs can help you improve common symptoms such as:

- Pain
- Constipation
- Allergies
- Fever
- Athlete's foot
- Acid reflux

Benefits of using your over-the-counter drug coverage::

- Get significant savings because they usually cost less than other drugs.
- Have access to a variety of drugs to treat your health conditions.

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

- Although OTC drugs do not contain a federal label, your physician must **provide you with a written order indicating OTC** and including the over-the-counter drugs that you need for your health care. The prescription must indicate OTC so that the pharmacist can process the dispatch of the drugs correctly, through the electronic payment system.
- The OTC drug must be included in one of the categories covered by the Plan, mentioned in the OTC drug table.
- To obtain your OTC drugs, present your health plan card and the medical prescription for the OTC drugs when visiting any pharmacy in our extensive network.

EXAMPLES OF CATEGORIES AND DRUGS COVERED OUT OF THE PRESCRIPTION (OTC) †

Categories Covered	Generic Name	Brand Name
Non-Sedative Antihistamines	Loratadina / Cetirizina / Fexofenadine	Claritin® / Zyrtec® / Allegra®
Proton Pump Inhibitors	Omeprazole / Lansoprazole 24 hr	PriLOSEC OTC® / Prevacid® / Zegerid® / Nexium® 24 hr OTC
Ophthalmic Solutions	Fumarato de Ketotifeno / Naphazoline	Zaditor® / Opcon A®
Nonsteroidal Anti-inflammatory	Ibuprofen / Naproxen	Motrin® / Advil® / Aleve®
Pain and Fever	Acetaminophen	Tylenol® / Apap Child Susp® / Apap Extra Strength®
Laxatives	Polyethylene Glycol / Bisacodyl	Miralax® / Dulcolax®
Vitamins	Multivitamins	Centrum®
Antifungals	Terbinafine Cream / Clotrimazole Cream	Lotrimin® AF Cream / Athlete's Foot External Cream
Anti-catarhals (cough and cold)	Loratadina-pseudoefedrina ER Fexofenadina- pseudoefedrina ER Cetirizina- pseudoefedrina ER	Claritin-D®, Allegra-D®, Zyrtec-D®, Despec DM, Trispec DMX, Tussi-Pres
Nasal Agents	Acetónido de triamcinolona Fluticasone Nasal Susp	Nasacort® AQ Flonase Sens®
Intestinal flora Modifiers	Biotinex	Intestinex®

†Not all over-the-counter drugs covered are listed in this document. Certain restrictions apply.

References:

Food and Drug Administration (FDA); <http://www.fda.gov/>

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