

Frequently Asked Questions (FAQs)

What is the Over-the-Counter (OTC) benefit?

The OTC benefit offers you an easy way to get generic over-the-counter health and wellness products by going to any OTC Health Solutions enabled CVS Pharmacy® store. You can also order by phone at **1-888-628-2770 (TTY 711)** or online at [cvs.com/otchs/clover](https://www.cvs.com/otchs/clover). You will order from a list of approved OTC items, and OTC Health Solutions will mail them directly to your home address.

Where can I find my member ID number?

It can be found on the front of your Clover Health ID card. **IMPORTANT: Please keep in mind you will not be issued a separate OTC ID card for this benefit.** To access your benefits online, over the phone or at a participating store please be ready to provide your Clover Health ID.

How much is my OTC benefit?

The amount depends on your benefit plan. Check your plan documents or call OTC Health Solutions at **1-888-628-2770 (TTY 711)**.

How often can I use my OTC benefit?

Your OTC benefit can be utilized multiple times throughout the quarter, not to exceed your benefit allowance. Quarterly benefit periods are distributed as follows:

- Quarter 1 (January, February, and March)
- Quarter 2 (April, May, and June)
- Quarter 3 (July, August, and September)
- Quarter 4 (October, November, and December)

Can I carry over an unused benefit amount to the next benefit period?

Unused benefit amounts do not roll over to the next quarter.

Benefit periods end on the following dates:

- Quarter 1 March 31
- Quarter 2 June 30
- Quarter 3 September 30
- Quarter 4 December 31

Can I order more than my benefit amount covers?

You cannot exceed your benefit amount online or by phone. However, you may exceed your benefit amount at an OTC Health Solutions-enabled CVS Pharmacy® store and pay the difference out of pocket.

How can I find a participating store?

IMPORTANT: Not all CVS stores participate in this benefit. To find the nearest participating store, go to [cvs.com/otchs/clover/storelocator](https://www.cvs.com/otchs/clover/storelocator) or call OTC Health Solutions at **1-888-628-2770 (TTY 711)**.

How do I make a purchase in store?

Go to any store register to check out and **show your Clover Member ID card** to the cashier. Be sure to check out at a store register, not the pharmacy. Remember, you only need your Clover ID to make a purchase; there is no OTC benefit card.

Are all items available in the stores?

Not all items are available in stores. Items marked with a “☉” in the catalog can only be ordered over the phone or online.

How do I confirm my order was placed?

Once the order has been completed, you will receive a confirmation number. Always make sure to receive and keep your confirmation number. You will receive the confirmation number two ways:

- Via email for online orders
- Via live agent or IVR for phone orders

Is there a limit on the number of items I can order?

There is no limit on the number of items you can order. There is, however, a quantity limit of 9 per any single item per quarter. There are some select products that have special limits and these are marked with a “★” or “■” in the catalog.

Can I track my order?

You can opt in to receive tracking information via email or text; simply advise an agent when placing your order over the phone. For online orders an email will be sent with this information. For IVR orders, you can speak to a live agent to get this information or register online to receive it via email.

How can I receive another copy of this catalog?

You will receive a digital version of the catalog with every tracking email/text. You can also print a copy from the plan web page. In addition, you can contact us at **1-888-628-2770 (TTY 711)** Monday to Friday, 9 am to 8 pm local time to have a copy of the catalog mailed to your home.

How will the items be shipped? How long will it take to receive my order?

Items are shipped via USPS or FedEx to your home at no charge to you. Please allow a minimum of 14 days for delivery. Please note that delivery times are subject to change. The delivery time will be provided at the time the order is placed.

What options are available when an item I request is out of stock?

Upon request, our agents are happy to assist you to identify substitute products when those exist. In order to purchase certain vitamin and mineral supplements, your physician must recommend it to you for a specific diagnosed condition. These are called “dual-purpose items” which are marked with a “◆”. Please speak with your doctor before ordering these types of items, including when you are considering a substitute.

Where can I get additional information about the products?

In the catalog, you will find SKU numbers that can be used at CVS.com® to search for product images and obtain additional product information, such as ingredients.

Is there a return policy?

Due to the personal nature of the products, no returns or exchanges are allowed. If you haven't received your order or if you received a defective or damaged item, please call OTC Health Solutions at **1-888-628-2770 (TTY 711)** within 30 days of placing your order to receive a replacement item.

Who can I call if I have questions?

You may call us at **1-888-628-2770 (TTY 711)** from 9 am to 8 pm local time Monday through Friday.

Clover Health is a Preferred Provider Organization (PPO) and a Health Maintenance Organization (HMO) with a Medicare contract. Enrollment in Clover Health depends on contract renewal.