



Enjoy
WITH ALL THE
POWERS
of your **OTC benefit**



2021



Member's GUIDE

The over the counter items (OTC), are those for which you do not need prescription and are not covered by the drug benefit of Part D of Medicare. These are used for common treatments such as: cough, cold, pain, diarrhea, stomach aches and others.

Your **OTC** Benefit



Protect yourself against COVID.

Your OTC benefit includes:



- ✓ For the majority of our coverages, we increased the max dollar cap for the purchase of OTC items.
- ✓ We added more products so you can have options for taking care of your health.

How can I obtain the OTC items?

Option 1

1

Visit
your pharmacy

2

Present
your MCS Classicare
member's card

3

A trained representative
will assist you

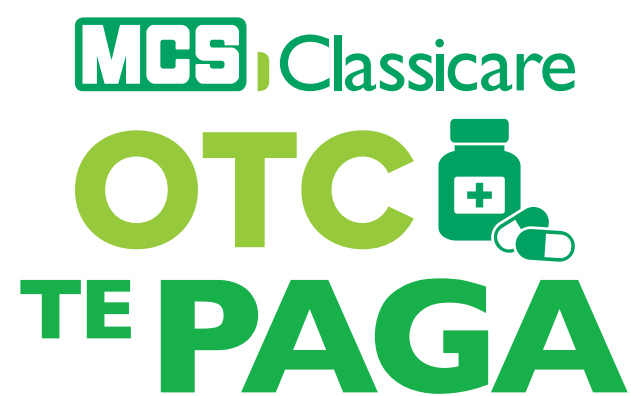
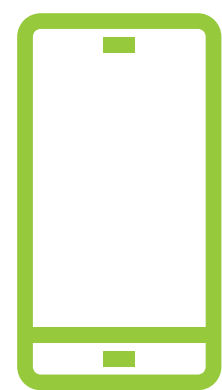
4

Take
your OTC items
the same day

How can I obtain the OTC items?

Option 2

1



Order your OTC's

through the app or web page
www.otc.mcsclearcare.com

2



Pick them up

at your pharmacy

MCS Classicare
OTC 
TE PAGA



Easy
 Accessible
 Practical

Download through



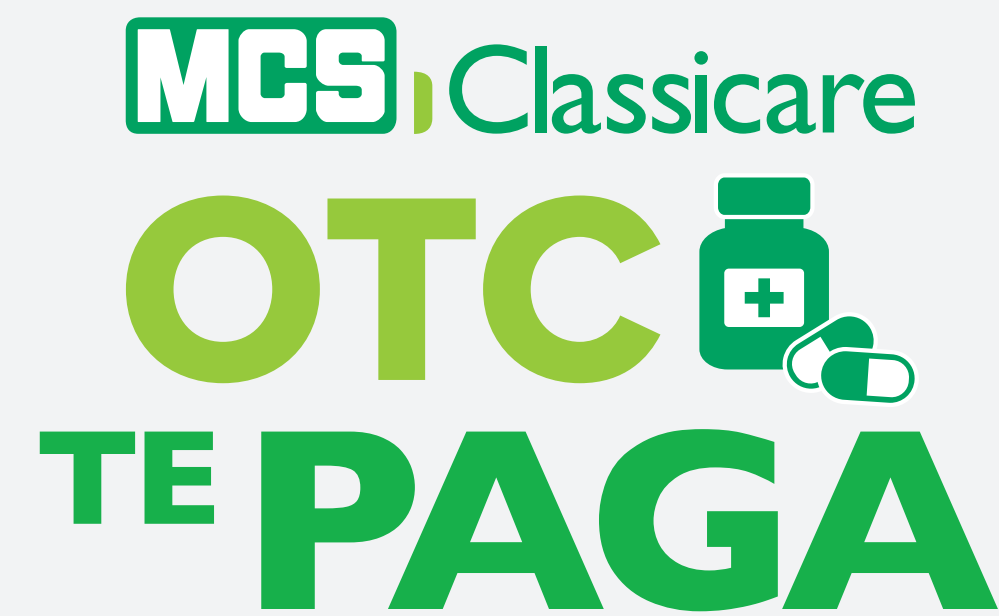
Download the app and obtain
 easy and quick access to:

- **Balance of OTC benefit updated at the moment**
- History and status of your orders*
- Easy to find items

QUESTIONS AND ANSWERS

QUICK GUIDE

New App



How do I register in the app?

Press the help button in the main screen to obtain your user number and password. You may also call 1.866.627.6271 to obtain more information.

Which are the participating pharmacies?

Access www.otc.mcsclassicare.com or the app to see the list of participating pharmacies.

Do the OTC items covered by the plan have some costs?

- MCS Classicare covers a maximum quantity of money quarterly or monthly for OTC items (depending on your coverage). If you did not use the total balance for that period, the remaining balance does not accumulate for the next period.
- In case that the OTC benefits' balance is not sufficient to cover the total of the purchase, you may cover the rest, including taxes, with another payment method.

How can I validate my OTC benefits' balance?

- You can validate your balance through the OTC Te Paga App.
- You can also validate your balance directly in your pharmacy or by calling our service center.

Herb based products

- Remember that medicinal herbs may also have secondary effects, just like every other medicine. Consult with your doctor before recurring to herb based supplements, vitamins or minerals.

Remember

- The availability of the item varies according to the pharmacy's inventory. If by any chance the pharmacy doesn't have the item available, but appears in our guide, you may obtain it from another participating pharmacy.
- MCS Classicare is not responsible of any factory defect of certain products or items. When identifying some factory fault, you must communicate directly with the fabricant of the product or the pharmacy where you bought it from.

REFUNDS

How and where can you send your reimbursement request?

- If you purchased an OTC item at a participating pharmacy and the OTC processing system was down, these items may be eligible for reimbursement if determined by the plan. You must present your claim seven days following the date of the purchase of your OTC items. Send your application for reimbursement, together with the invoice and purchase receipt to the following address:

Member's Direct Reimbursement Form
MCS Advantage, Inc. Pharmacy Department
OX 191720
ian, P.R. 00919-1720

- Save a copy for evidence purposes.
- To speed up the process, you can complete the Member's Direct Reimbursement Form.

[Click Here](#)
to download the application form

VÍVELA >>

MCS Classicare (HMO)

Learn more

1.866.627.8183
(Toll Free)

1.866.627.8182
TTY (Hearing impaired)

Paid endorsement. MCS Classicare is an HMO plan subscribed by MCS Advantage, Inc. For OTC items, if you did not use the period full amount, the remaining amount will not be accumulated to be used in the next period. The member must pay the difference of OTC items if the cost is greater than what the plan covers. *Applies to orders made through the application. Verify the Evidence of Coverage or The Summary of Benefits to validate the top amount of dollars of your OTC benefit. Certain restrictions apply. H5577_892E1120_C

www.mcsclassicare.com

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