

2010 OVER-THE-COUNTER (OTC) LIST

Eligible Over-the-Counter (OTC) Expenses include medicines or products that alleviate or treat injuries or illness for you. You do not need to provide a statement from a medical provider or indicate a diagnosis in order to receive reimbursement. The products listed here are examples, and do NOT constitute an endorsement or an exhaustive listing of reimbursable OTC products.

OTC items may only be purchased by you and are intended for your use only. By Federal Government regulation, you are prohibited from purchasing OTC items for family members or friends. Should it be discovered that you did purchase OTC items for family or friends, you could be required to pay us back for the items you purchased and you could be subject to additional penalties such as loss of your Fidelis Medicare coverage and/or criminal prosecution.

Dual Purpose items listed below may be purchased but (1) the enrollee must have appropriate conversations with the enrollee's personal provider, and (2) the enrollee's personal provider orally recommends the OTC item for a specific diagnosable condition.

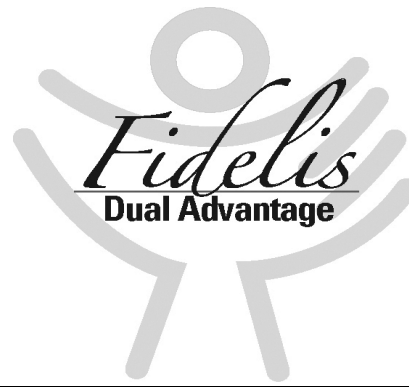
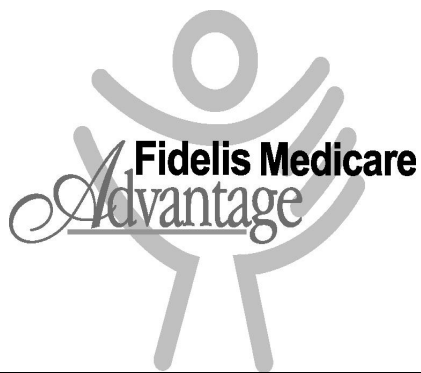
Members enrolled in Fidelis Medicare Advantage or Fidelis Dual Advantage, must pay for the OTC, obtain a receipt and submit the receipt and Flex Benefit Reimbursement form to us to get reimbursed. We are also working on the possibility of ordering OTC items through a specific vendor so that you can have these items shipped directly to your home. We will be providing further details should we decide to implement this option.

The 2010 Flex benefit amount is:

Fidelis Medicare Advantage without Prescription Drugs	Not available
Fidelis Medicare Advantage	Not available
Fidelis Medicare Advantage Flex	\$550 annually
Fidelis Medicare Advantage Part B Reduction	Not available
Fidelis Dual Advantage	\$550 annually
Fidelis Dual Advantage Flex	\$ 125 per calendar quarter



Eligibility Type	Category	Sub-categories	Exceptions
Dual Purpose	Minerals	Includes both multi-vitamins, individual vitamins and minerals	
Dual Purpose	Vitamins	Includes both multi-vitamins, individual vitamins and minerals	
Dual Purpose	Diagnostic Equipment	Equipment diagnosing; blood pressure, cholesterol, diabetes, colorectal screenings, HIV, etc.	Thermometers are eligible items; scales are non-eligible. Pregnancy diagnosis items are not eligible.
Dual Purpose	Hormone replacement	Phytohormone, natural progesterone	
Dual Purpose	Weight loss items	Phenermine, FucoThin, Alli, Hoodia	Any OTC foods, such as protein shakes, even if heavily supplemented by nutrients, are not offered as an OTC benefit
Eligible	Fiber Supplements		Fiber supplements which are primarily food with fiber added are excluded.
Eligible	First Aid supplies	Includes: Bandages, dressings, non-sport tapes.	Flashlights are non-eligible.



Eligibility Type	Category	Sub-categories	Exceptions
Eligible	Incontinence supplies		
Eligible	Medicines, ointments and sprays with active medical ingredients that cure, diminish or remove symptoms	For examples see footnote #1	Homeopathic and alternative medicines including botanicals, herbals, probiotics, dry skin lotions, and neutraceuticals are non-eligible. For further exceptions see footnote #2.
Eligible	Sunscreen lotion		
Eligible	Support items	Compression hosiery, rib belts, braces, orthopedic supports.	Arch and insoles are non-eligible.
Eligible	Teeth related items/Dentures/Mouth care	Toothbrushes, toothpaste, floss, denture adhesives, OTC items that treat gum problems, thrush, mouth sores	Mouthwashes, bad breath items, and teeth-whiteners are non-eligible
Non-eligible	Alternative medicines	Includes botanicals, herbals, probiotics, and neutraceuticals.	Vitamins and minerals are dual eligible.
Non-eligible	Baby items		Diapers, diaper bags, baby oil, shampoos, lotions, soaps, body wash, bottles, nipples, sterilizers, toys, monitors, strollers, crib, bedding, clothing and other baby items are non-eligible.
Non-eligible	Contraceptives		Pregnancy kits and all forms of contraceptives are non-eligible



Eligibility Type	Category	Sub-categories	Exceptions
Non-eligible	Convenience (non-medical) items	Scales, fans, magnifying glasses, ear plugs, foot insoles, gloves	
Non-eligible	Cosmetics	For examples see footnote #3.	Sun-tan lotions are eligible. Medicated soaps, hand sanitizers, therapeutic shampoos, shampoos to fight dandruff are non-eligible.
Non-eligible	Food supplements	Sugar/salt supplements, energy bars, liquid energizers, protein bars, power drinks, Ensure, glucema.	Vitamins and minerals are dual eligible. Probiotics are non-eligible. Fiber products are eligible unless they are primarily foods with fiber added.
Non-eligible	Replacement items, attachments, peripherals.	Includes: hearing aids batteries, contact-lens containers, etc. when not factory packaged with original item	

Notes:

1. Each item in the following alphabetized list is either a medicine, ointment or spray, or a condition which is addressed by a medicine, ointment or spray, which has active medical ingredients: acne, allergy, analgesics (which reduce pain, inflammation), anti-acid, anti-arthritis, antibiotics, antiradicals, anti-diarrheas, anti-fungals, anti-gas, anti-histamines, anti-inflammatory, anti-insect, anti-itch, anti-parasitic, antiseptics, antipyretics (fever reducing), arthritis, asthma, blood clotting, bruises, burns, calluses, corns, colds, cold sores, cough, diabetes, flu, decongestants, dermatitis, eczema, digestive aids, ear drops, expectorants (mucus), eye drops, gastro-intestinal, hay fever, headaches, hemorrhoidal, incontinence, influenza, laxatives, (medicated) lactose intolerance products, lice, (medicated) lip products, menopausal, menstrual, sinus, motion sickness, nasal, osteoporosis, pain, psoriasis, pediculicide, rash, respiratory, scars, sleep, smoking, snoring, sore throat, stomach problems, travel sickness, steroids, sunscreen, thrush, wart, worms, wounds.



2. The following are not eligible: Baby medicines are non-eligible. Dehydration drinks are non-eligible. Dry skin lotions (e.g. Eucerin, Aquaphor) are non-eligible. For Food supplements see below. Contraceptives are non-eligible. Dairy Care is non-eligible (it is non-medicated). Lactaid milk is a food (not a medicine) and non-eligible. Certain smoking cessation aides may be covered under Part B. Certain diabetic supplies may be covered under either Part B or Part D. Shampoos to fight dandruff are non-eligible. Hair-loss products are non-eligible.

3. Lip balm, deodorants, facial cleansers, feminine products, grooming devices, hair conditioners, hair removal, hair bleaches, moisturizers, perfumes, anti-perspirants, shampoos, shaving and men's grooming, and soaps.