2027 Over-the-Counter (OTC) Product Catalog



Find health and wellness products to support your everyday needs.

Clover Health | nations benefits

Clover.NationsBenefits.com

Keep this catalog for future reference

OTC Your Way!

Clover Health has partnered with **NationsBenefits**® to provide your Over-the-Counter (OTC) benefit, utilizing your **Clover Flex Plus card**, a Benefits Mastercard® Prepaid Card. You have access to thousands of health and wellness products. Use this catalog as a guide on how to use your OTC benefit. This catalog highlights examples of products available in each category. It does not show every product available to you.

You Can Shop In Five Ways:

Products and prices in this catalog apply to orders placed online, through the app, by phone, or by mail. Product selection and prices at retail locations may vary.

Online

Visit
Clover.NationsBenefits.com

App

Download the
Benefits Pro® App
in the App Store®
or Google Play®

Download on the App Store

GET IT ON Google Play

Phone

Call **844-994-9561 (TTY: 711)**.
Member Experience Advisors are available 8 a.m. to 8 p.m. local time.

Mail

Complete the order form in this catalog and return it in the postage-paid envelope. **The order form can be found on page 31 of this catalog**.

In-Store

Shop in-store at participating retail locations, including:

- Walmart®
- Publix®
- Dollar General®
- Food Lion®
- CVS®
- Kroger®
- Walgreens®
- And More!

For a full list of participating retailers, go to Clover.NationsBenefits.com or the Benefits Pro App.

When at a participating retail location, go to check out and swipe your card for payment. When prompted, select the option for credit transactions. **Debit transactions may be declined.**



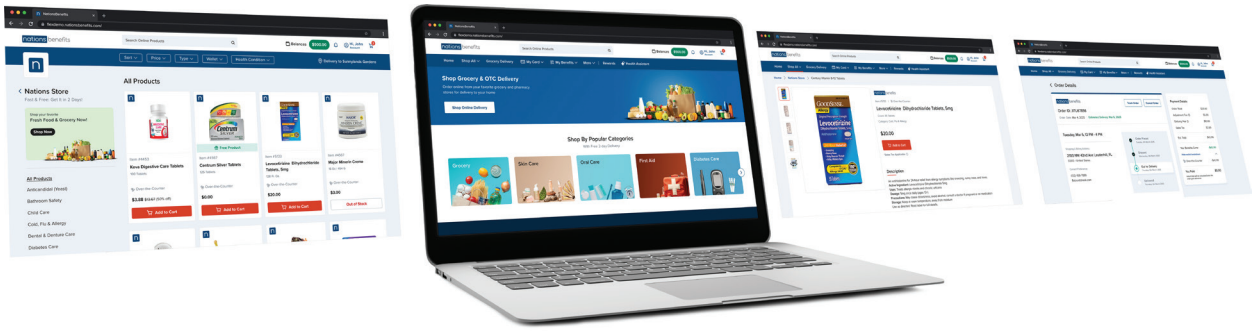
Shop the Brands You Know

Get trusted products delivered right to your door.

- Nationally recognized brands
- Everyday health essentials

Your Personalized Portal & App

Your benefit includes access to powerful digital tools designed to make shopping easy, convenient, and personalized. Visit **Clover.NationsBenefits.com** or download the **Benefits Pro® App** to get started. If this is your first time, follow the prompts to create your account and sign in.

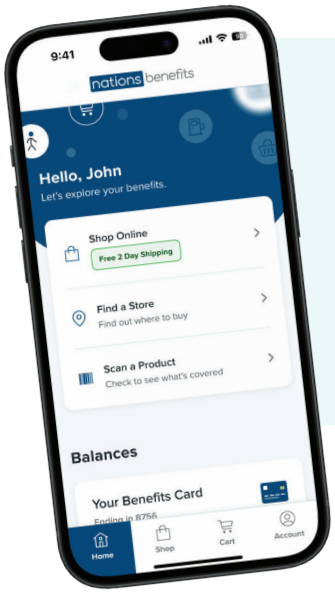


Everything You Need, One Simple Portal

Thousands of Products at Your Fingertips

Your Benefits Pro Portal puts everything you need to manage your benefit in one convenient place.

- **Check** available balance and transaction history
- **Find** participating retailers
- **Activate** and Manage your card
- **Easy-to-Navigate** shopping experience
- **Search** by category or keyword
- **View** additional available products
- **Order** tracking



Benefits Pro® App

Your Benefits On the Go

Manage your OTC benefit anytime with the convenient mobile app.

- **Check** available benefit balance
- **Browse** eligible products
- **Place** orders from your phone
- **Access** to an eligibility scanner for in-store use



Download on the App Store

GET IT ON Google Play

Download the Benefits Pro® App

On the App Store® or Google Play® Store

Before You Get Started

You should receive your Flex Card before your benefit period begins.
If you do not receive your card, call us at **844-994-9561 (TTY: 711)**

One Benefit. Multiple Ways to Shop.

Choose the Experience That Works for You

Whether you prefer digital tools or traditional ordering methods, the choice is yours.

Online **App** **Retail** **Phone** **Mail**

Online

Using your OTC benefit is easy with the Benefits Pro Portal.
To place an order through the Benefits Pro® Portal, scan this QR code using your smartphone camera or visit: **Clover.NationsBenefits.com**

How to Order OTC Products Online with Benefits Pro Portal

1 Visit the Benefits Pro® Portal
Go to **Clover.NationsBenefits.com** from your computer, tablet, or smartphone.

2 Sign In or Register
A: If you already have an account: Select **Sign In** and enter your login information.

B: If this is your first time using Benefits Pro: Select **Create an Account** and follow the prompts. *You will need your **member ID** to complete registration.*

3 Browse Eligible Products
Select **Shop Products** to view the OTC items available through your benefit. Products are organized by category, making it easy to find what you need.

4 Add Items to Your Cart
Choose your desired products and quantity, then select **Add to Cart**. *Your available benefit balance will be tracked as you shop.*

5 Review Your Order
Open your **Shopping Cart** to verify your items, quantities, and remaining benefit balance.

6 Place Your Order
Select **Checkout**, confirm your shipping address, and **Submit** your order. *Once your order is placed, you will receive an order confirmation.*

App

Shopping with your OTC benefit is easy using the Benefits Pro App.
To place an order through the **Benefits Pro® App**, log onto the Benefits Pro App with your smartphone or tablet to place orders, manage your account, and more.

How to Order OTC Products Online with Benefits Pro App

1 Download the Benefits Pro App

Download and install the app by scanning this QR code with your smartphone or by searching **"Benefits Pro"** in the App Store® or Google Play®.

Download on the App Store | GET IT ON Google Play

2 Sign In or Create an Account

A: Open the app and select **Sign In** if you already have an account online. Sign in with the same login information that you set up when you registered for access to your Benefits Pro Portal.

B: First-time users should select **Register** and follow the prompts to create an account using their member information.

3 View Your Benefit Balance

After signing in, your available OTC benefit balance will be displayed on the home screen.

4 Shop for Eligible Products

Select **Shop Products** and browse available OTC items by category or use the search feature to find specific products.

5 Add Items to Your Cart

Tap a product to view details, select the desired quantity, and choose **Add to Cart**. As you shop, the app tracks your available benefit balance.

6 Review and Checkout

Open your **cart** to review your selections. When you're ready, tap **Checkout**, verify your shipping information, and submit your order.

7 Track Your Order

Once your order is placed, you can view your **order confirmation** and check **delivery status** directly in the app.

Need Help?

For assistance with **registration**, **logging in**, or **placing an order**, contact a Member Experience Advisor at **844-994-9561 (TTY: 711)**

In-Store

Shop at participating retail locations using your Flex Card. For a full list of participating retailers, visit **Clover.NationsBenefits.com** or use the Benefits Pro® App.

1. Check **Clover.NationsBenefits.com** or the Benefits Pro® App to find a participating retailer near you.
2. Browse the store for eligible health and wellness products.
3. Not sure if an item is covered? Use the Benefits Pro® App to scan the product barcode and check eligibility before you checkout.
4. When you are ready, bring your items to checkout and swipe your Flex Card.
5. When prompted, select credit. Debit transactions may be declined.

Please note: Your Flex Card cannot be used for ineligible items including alcohol, tobacco, firearms, and gift cards. If your cart includes ineligible items, you will need to pay for those with another form of payment.

Phone

Call **844-994-9561 (TTY: 711)**. Member Experience Advisors are available 8 a.m. to 8 p.m. local time. **Please have your order ready before you call.**

1. Browse the catalog before you call.
2. Write down the **item names** and **numbers** you want to order.
3. Contact us at **844-994-9561 (TTY: 711)**.
4. Our Member Experience Advisors will help answer questions you may have and will assist you in placing your order.

Let us know how we can help you take advantage of this OTC benefit!

Mail

Complete the order form in this catalog and return it in the postage-paid envelope included. **The order form can be found on page 31 of this catalog.**

1. Browse the catalog for items you want to order.
2. Fill out the order form
3. Mail the order form to:
   NationsBenefits
   1700 N. University Drive, Plantation, FL 33322

After you place an order and get your products delivered to your door, there will be a new order form in that box. Follow the steps again to place your next order!

Product Categories

Eligible OTC products include brand-name and generic items. This catalog does not show every product available to you. More products and categories are available online and at participating stores. Visit **Clover.NationsBenefits.com**, use the **Benefits Pro® App**, or call **844-994-9561 (TTY: 711)** for a full list of eligible products and categories.



Over-the-Counter (OTC) Products

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MOST POPULAR ITEMS

Adult Washcloths Disposable*

Aloe Vera Cream

Anti-Bacterial Bar Soap

Anti-Bacterial Liquid Soap Pump

Anti-Bacterial Wet Wipes

Attends® Discreet Women's Moderate Bladder Control Pad*

Bandages, Assorted*

Bayer® Enteric Coated Aspirin, Low Dose

Calcium + Vitamin D3 Tablets‡

Cough Drops, Honey Lemon



*‡ See Page 27

Please note that the prices shown do not include sales tax.

MOST POPULAR ITEMS

Fish Oil Softgels‡

Toothbrush, Colgate®, Adult Medium

Toothbrush, Colgate®, Adult Soft

Toothpaste, Colgate®

Toothpaste, Crest®

Toothpaste, Sensodyne® Extra Whitening Sensitive Teeth

Toothpaste, Sensodyne® Sensitivity & Gum Health

Toothpaste, Travel Size

Triple Antibiotic + Pain Relief Ointment

Tylenol® Extra Strength Tablets



*‡ See Page 27

Please note that the prices shown do not include sales tax.

BATHROOM SAFETY & FALL PREVENTION

Stay safe and confident at home with products designed to help prevent slips and falls.





Bedside Commode*

Cane, Adjustable Quad Standard*

Cane, Folding*

Tub Safety Bar, Suction 12”

ITEM#	DESCRIPTION	COUNT	PRICE
5647	Bath Mat, Non-Skid	1 ct.	$18.25
4159	Bed Wedge	1 ct.	$55.00
5591	Handheld Shower Head	1 ct.	$30.00
5532	Raised Toilet Seat, Locking	1 ct.	$51.00

*‡ See Page 27

Please note that the prices shown do not include sales tax.

COLD, FLU & ALLERGY

Feel better faster. These products help you manage common cold, flu, and allergy symptoms.



Carmex®

Cough Drops, Cherry

Cough Drops, Halls®

Cough Drops, Sugar-Free

Medicated Lip Balm

Vapor Rub

ITEM#	DESCRIPTION	COUNT	PRICE
5052	Cetirizine Allergy Tablets, 10 mg.	30 ct.	$17.25
5338	Cough & Cold for High Blood Pressure	16 ct.	$7.25
5451	Diphenhydramine Allergy Tablets, 25 mg.	24 ct.	$6.25
5855	Fexofenadine Allergy Tablets, 180 mg.	30 ct.	$18.00
4475	Mucinex® Fast-Max® Day & Night Cold & Flu Liquid, 12 oz.	2 ct.	$30.00
5807	Nasal Rinse Kit, Saline	1 kit	$19.00
5197	Neti Pot	1 ct.	$14.50
5072	Saline Nasal Spray, 0.65%, 1.5 oz.	1 ct.	$5.50
5694	Sore Throat Spray, Cherry, 6 oz.	1 ct.	$6.75
4066	Zicam® Cold Remedy RapidMelts®	25 ct.	$18.50

*‡ See Page 27

Please note that the prices shown do not include sales tax.

DENTAL & DENTURE CARE

Keep your smile healthy with brushes, toothpaste, floss, denture care products, and more.



Dental Floss, Mint Waxed

Dental Floss, Reach®, Mint Waxed

Efferdent® Plus Mint Tablets

Fixodent® Cream

Polident® Overnight

Toothbrush, Soft 2-pack

Toothpaste, Pepsodent®

ITEM#	DESCRIPTION	COUNT	PRICE
4584	Biotene® Dry Mouth Spray, 1.5 oz.	1 ct.	$12.00
5260	Denture Adhesive Cream, 2.4 oz.	1 ct.	$5.25
5546	Denture Cleaning Tablets	40 ct.	$6.00
4128	Loose Cap & Filling Repair	1 ct.	$10.50
5195	Oral Pain Relief Gel, 20%, 0.33 oz.	1 ct.	$6.25
4590	Sea-Bond® Denture Adhesive Seals, Uppers	30 ct.	$10.00
5510	Toothbrush, Adult	1 ct.	$3.00
6051	Toothbrush, Battery Powered	1 ct.	$21.00
4462	Toothpaste, Biotene® Fluoride, 4.3 oz.	1 ct.	$12.00
5421	Toothpaste, Sensitive Teeth, 3.4 oz.	1 ct.	$5.75
4482	Toothpaste, Sensodyne® Pronamel, 4 oz.	1 ct.	$13.75

*‡ See Page 27

Please note that the prices shown do not include sales tax.

DIABETES CARE

Find the tools you need to help monitor and manage your diabetes every day.



Alcohol Pads, Large*

Diabetic Skin Relief Foot Cream

Glucose Tablets

Sharps Container

ITEM#	DESCRIPTION	COUNT	PRICE
5295	Alcohol Pads*	100 ct.	$5.00
5313	Glucose Tablets	50 ct.	$8.50

*‡ See Page 27

Please note that the prices shown do not include sales tax.

DIGESTIVE HEALTH

Support a healthy gut with products that help relieve common digestive discomfort.



Bisacodyl Suppository

Docusate Sodium Stool Softener Softgels

Esomeprazole Magnesium Acid Reducer, Delayed Release Tablets

ITEM#	DESCRIPTION	COUNT	PRICE
5438	Antacid Chewables, Extra Strength, 750 mg.	96 ct.	$7.00
4063	Antacid Soft Chewables, Ultra Strength, 1,177 mg.	32 ct.	$7.00
5475	Colace® Caplets, 100 mg.	30 ct.	$20.25
5238	Driminate Motion Sickness Tablets, 50 mg.	12 ct.	$5.00
5079	Famotidine Acid Reducer, 10 mg.*	30 ct.	$8.25
5009	Gas-X® ES Chewables, 125 mg.	18 ct.	$10.25
5188	Glycerin Suppositories	24 ct.	$5.75
5043	Lactaid® Tablets, 9,000 FCC	32 ct.	$19.00
4122	Lansoprazole Acid Reducer, Delayed Release Capsules, 15 mg.*	14 ct.	$10.00
4064	Loperamide Anti-Diarrheal Liquid, 1 mg., 4 oz.*	1 ct.	$6.25
4042	Loperamide Simethicone Anti-Diarrheal & Anti-Gas Caplets, 2 mg., 125 mg.*	12 ct.	$8.00

*‡ See Page 27

Please note that the prices shown do not include sales tax.

ITEM#	DESCRIPTION	COUNT	PRICE
5801	Magnesium Citrate, Saline Laxative, Lemon, 10 oz.	1 ct.	$4.75
5056	Nexium®, 20 mg.*	14 ct.	$17.25
5025	Omeprazole Acid Reducer, Delayed Release Tablets, 20 mg.*	14 ct.	$11.00
5863	Omeprazole Acid Reducer, Delayed Release Tablets, 20 mg.*	42 ct.	$25.50
5696	Polyethylene Glycol Powder Laxative, 8.3 oz.	1 ct.	$16.00
5062	Stomach Relief Liquid, 525 mg., 8 oz.	1 ct.	$5.50
4445	TUMS® Chewy Bites Extra Strength, 750 mg.	32 ct.	$11.00



Thousands of more products available online!

Download on the App Store

GET IT ON Google Play

Download the Benefits Pro App

Loperamide Anti-Diarrheal Caplets*

Pepto-Bismol®

Senna + Laxative Tablets

***‡** See Page 27

Please note that the prices shown do not include sales tax.

EYE & EAR CARE

Protect your vision and hearing with everyday care products for eyes and ears.



Ear Syringe

Lubricating Eye Drops, Refresh Tears®

Multi-Purpose Contact Lens Solution

ITEM#	DESCRIPTION	COUNT	PRICE
5385	Cotton Swabs	300 ct.	$5.25
5189	Earwax Removal Drops, 6.5%, 0.5 oz.	1 ct.	$7.00
5494	Visine® Redness Relief Drops, 0.5 oz.	1 ct.	$13.00

FEMININE CARE

Find products designed to support your comfort and everyday health needs.



Feminine Anti-Itch Cream

Feminine Hygiene Wipes

ITEM#	DESCRIPTION	COUNT	PRICE
4155	Feminine Anti-Itch Cream, 20%, 1 oz.	1 ct.	$5.00

*‡ See Page 27

Please note that the prices shown do not include sales tax.

FIRST AID & MEDICAL SUPPLIES

Be ready for minor injuries and everyday health needs with these essential supplies.



Bandages, Assorted Fabric*

Disposable Gloves, Nitrile, Large

Hot Cold Reusable Pack

Neosporin® Ointment

Neosporin® Plus

Petroleum Jelly

ITEM#	DESCRIPTION	COUNT	PRICE
5404	Adhesive First Aid Tape*	1 ct.	$5.00
5798	Bacitracin Ointment, 1 oz.	1 ct.	$6.00
5199	Butterfly Closures	12 ct.	$6.00
5066	Calamine Lotion, 6 oz.	1 ct.	$6.00
5433	Gauze Sponges, 4" x 4"*	25 ct.	$8.00
5400	Hydrocortisone Cream, 1%, 1 oz.	1 ct.	$5.50
5045	Liquid Bandage, 0.3 oz.	1 ct.	$9.00
4438	Naloxone Nasal Spray, Emergency Opioid Overdose Treatment, 4 mg., 0.1 ml.	2 ct.	$49.00
4604	Saline Wound Wash, 6 oz.	1 ct.	$10.00
5869	Triple Antibiotic Ointment, 1 oz.	1 ct.	$7.00

*‡ See Page 27

Please note that the prices shown do not include sales tax.

FOOT CARE

Keep your feet feeling their best with products for comfort, pain relief, and everyday care.



Foot Powder

Kerasal® Fungal Nail Renewal

Liquid Wart Remover

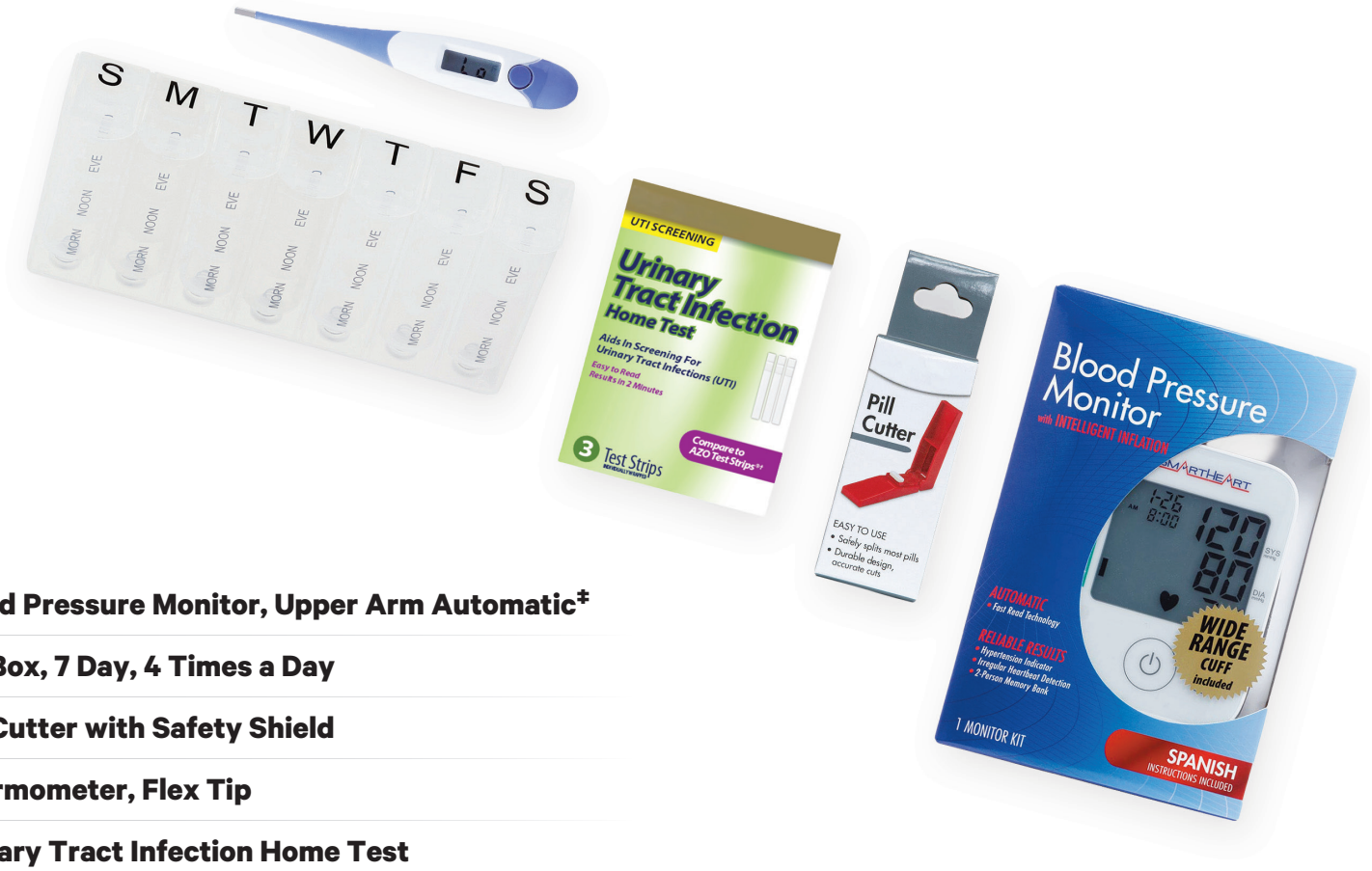
ITEM#	DESCRIPTION	COUNT	PRICE
6018	Corn Remover Pads	9 ct.	$6.00
5164	Liquid Wart Remover, 0.31 oz.	1 ct.	$7.00
5159	Moleskin Sheets	4 ct.	$5.50

*‡ See Page 27

Please note that the prices shown do not include sales tax.

HOME DIAGNOSTIC & PATIENT AIDS

Monitor your health from home with easy-to-use tools that help you stay informed.



Blood Pressure Monitor, Upper Arm Automatic‡

Pill Box, 7 Day, 4 Times a Day

Pill Cutter with Safety Shield

Thermometer, Flex Tip

Urinary Tract Infection Home Test

ITEM#	DESCRIPTION	COUNT	PRICE
5562	Blood Pressure Monitor, Manual‡	1 ct.	$25.25
5573	Blood Pressure Monitor, Upper Arm Talking‡	1 ct.	$56.00
5639	Night Light	1 ct.	$7.50
9998	OTC Rapid Antigen Test, COVID-19, 2-Pack‡	1 ct.	$30.00
5508	Pill Box, 7 Day, AM & PM	1 ct.	$10.00

*‡ See Page 27

Please note that the prices shown do not include sales tax.

INCONTINENCE SUPPLIES

Find products designed for everyday comfort, confidence, and discretion.



A&D Ointment

Attends® Discreet Women's Maximum Bladder Control Pad*

Attends® Discreet Women's Panty Liner*

Disposable Underwear Pull-Up, Large*

No-Rinse Body Wash

Underpad, Disposable*

ITEM#	DESCRIPTION	COUNT	PRICE
5529	Flushable Wipes*	24 ct.	$8.50

*‡ See Page 27

Please note that the prices shown do not include sales tax.

PAIN RELIEF

Find relief from everyday aches and discomfort so you can keep doing what you love.



Biofreeze® Pain Relieving Spray

Diclofenac Arthritis Pain Relief Gel

Epsom Salt

Ibuprofen Liquid Gels

Icy Hot® Pain Relief Roll-On

ITEM#	DESCRIPTION	COUNT	PRICE
5430	Acetaminophen Arthritis, 650 mg.	100 ct.	$13.50
5303	Acetaminophen Extra Strength Tablets, 500 mg.	100 ct.	$9.50
6039	Acetaminophen PM Extra Strength Caplets, 500 mg., 25 mg.	100 ct.	$10.50
5302	Acetaminophen Tablets, 325 mg.	100 ct.	$6.00
5053	Advil® Tablets, 200 mg.	50 ct.	$15.00
5256	Aleve® Caplets, 220 mg.	90 ct.	$20.25
5073	Aspirin Chewables, Low Dose, 81 mg.	36 ct.	$5.50
5297	Aspirin Tablets, 325 mg.	100 ct.	$6.25
5090	Aspirin, Enteric Coated Tablets, Low Dose, 81 mg.	120 ct.	$7.50
4466	Biofreeze® Pain Relief Roll-On, 4%, 2.5 oz.	1 ct.	$17.75

*‡ See Page 27

Please note that the prices shown do not include sales tax.

ITEM#	DESCRIPTION	COUNT	PRICE
5080	Cold Hot Medicated Patch	5 ct.	$10.00
5020	Ibuprofen Chewables, 100 mg.	24 ct.	$7.25
5093	Ibuprofen Tablets, 200 mg.	50 ct.	$5.50
5485	Ibuprofen Tablets, 200 mg.	100 ct.	$8.75
4501	Lidocaine Pain Relief Roll-On, Lavender, 4%, 2.5 oz.	1 ct.	$10.00
5888	Lidocaine Patch, 4%	5 ct.	$12.00
5017	Naproxen Sodium Caplets, 220 mg.	50 ct.	$7.25
5383	Salonpas® Patch	6 ct.	$13.50
4103	Salonpas® Patch, Small	60 ct.	$17.75
4036	Tens Unit, Digital	1 ct.	$59.50
4481	Voltaren® Arthritis Pain Relief Gel, 1%, 3.53 oz.	1 ct.	$28.00



Menthol Pain Relief Roll-On

Salonpas® Patch, Lidocaine

Tylenol® Extra Strength Rapid Release Gelcaps

*‡ See Page 27

Please note that the prices shown do not include sales tax.

PEDICULICIDE (LICE TREATMENT)

Treat lice quickly and effectively with products that are safe and easy to use.



ITEM#	DESCRIPTION	COUNT	PRICE
5024	Lice Treatment Shampoo, 4%, 4 oz.	1 ct.	$13.75

PERSONAL CARE

Support your daily routine with personal care essentials that help you look and feel your best.



Anti-Dandruff Shampoo

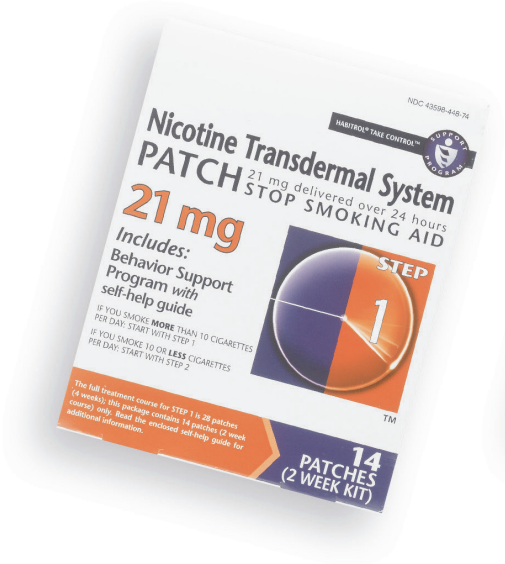
ITEM#	DESCRIPTION	COUNT	PRICE
5390	Anti-Dandruff Shampoo, 0.3%, 11 oz.	1 ct.	$7.00

*‡ See Page 27

Please note that the prices shown do not include sales tax.

SMOKING CESSATION

Taking steps to quit smoking is one of the best things you can do for your health.









Nicotine Gum‡

Nicotine Patches, Step 1‡

Nicotine Patches, Step 2‡

Nicotine Patches, Step 3‡

ITEM#	DESCRIPTION	COUNT	PRICE
5050	Nicotine Gum, 2 mg.‡	20 ct.	$9.50

*‡ See Page 27

Please note that the prices shown do not include sales tax.

SUN AND SKIN CARE

Protect and care for your skin every day with moisturizers, sunscreen, and more.



Dry Skin Cream

Hand Sanitizer Gel

Moisturizing Body Lotion with Aloe

ITEM#	DESCRIPTION	COUNT	PRICE
5924	Hand Sanitizer Gel, 8 oz.	1 ct.	$6.25
5665	Sunscreen, SPF 30, 4 oz.	1 ct.	$9.00

*‡ See Page 27

Please note that the prices shown do not include sales tax.

VITAMINS & DIETARY SUPPLEMENTS

Support your overall health with vitamins and supplements recommended by your doctor.



Coenzyme Q-10‡

Magnesium Glycinate Capsules‡

Melatonin Gummy‡

Turmeric Capsules‡

Vitamin B-12‡

Vitamin C‡

ITEM#	DESCRIPTION	COUNT	PRICE
4616	Centrum® Men 50+ Gummy‡	80 ct.	$20.25
4617	Centrum® Women 50+ Gummy‡	80 ct.	$20.25
5436	Lutein, 20 mg.‡	60 ct.	$17.25
5742	Magnesium, 250 mg.‡	100 ct.	$6.00
5920	One Daily Men's Multivitamin‡	100 ct.	$11.00
5186	One Daily Women's Multivitamin‡	100 ct.	$11.00
5174	Potassium Gluconate, 595 mg.‡	100 ct.	$6.25
4447	PreserVision® AREDS 2 Eye Vitamin & Mineral Supplement‡	60 ct.	$29.00

*‡ See Page 27

Please note that the prices shown do not include sales tax.

ITEM#	DESCRIPTION	COUNT	PRICE
5183	Vitamin D3, 25 mcg.‡	100 ct.	$11.00
5749	Vitamin D3, 125 mcg.‡	100 ct.	$13.00
5269	Vitamin E, 180 mg.‡	100 ct.	$12.75
5274	Zinc Tablets, 50 mg.‡	100 ct.	$7.50

*Under certain circumstances, these items may be covered under either Part B or Part D. When an item is covered by Part B or Part D due to particular circumstances, you should not use your OTC benefit to obtain the item because it is Medicare-covered under those circumstances.

‡Dual-purpose items are medicines and products that can be used for either a medical condition or general health and well-being. These items may be purchased only after discussing the purchase with your personal provider or satisfying any other requirements specified by your plan.

This product list is subject to change. Items, quantities, sizes, brands, and prices may change based on availability and market conditions. Items may be added or removed at any time without notice. This information is not a complete description of benefits. The brand names of the OTC items are trademarks of their respective owners. Please review product labeling and consult your healthcare provider regarding any health or medical questions. For the most current version of the catalog, visit your Benefits Pro® Portal. NationsBenefits reserves the right to limit the quantities of OTC items dispensed.

Pricing is subject to change due to fluctuations in market conditions. NationsBenefits reserves the right to adjust pricing to reflect such changes.

The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

Clover Health is a PPO and HMO organization with a Medicare contract. Enrollment in Clover Health depends on contract renewal.

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Please note that the prices shown do not include sales tax.

Helpful Benefit Information



Benefit Usage:
This benefit is only for you and cannot be used for your family or friends.



Availability:
Items, amounts, sizes, and values are subject to change depending on availability.



Substitution:
If an item is out of stock, a similar product of equal or higher value will be shipped.



Delivery:
Please allow two business days for delivery.



Returns:
You do not have to ship products you wish to return back to NationsBenefits.



Disenrollment:
If you disenroll from your health plan, your benefits will automatically end.

Frequently Asked Questions

Your OTC Benefit

Q: How does NationsBenefits® work with my health plan?
A: **Clover Health** has partnered with NationsBenefits to administer your Over-the-Counter (OTC) benefit.

Q: Does this catalog include all products available through my OTC benefit?
A: No. This catalog shows examples of eligible products and categories. It does not show every product available to you.

Q: How can I see all eligible products?
A: You can browse all eligible products through the **Benefits Pro® Portal** or the **Benefits Pro® App**. You can also find products by phone or mail.

Q: What type of products are available to order?
A: You have access to OTC medications, health and wellness products, first aid supplies, and other eligible items.

Q: When will my order be delivered?
A: We ship orders within two business days. Delivery time depends on where you live.

Q: Can I cancel my order?
A: Yes. You can cancel your order before it ships by calling **844-994-9561 (TTY: 711)**. You can also cancel within one hour of placing your order through the Benefits Pro® Portal or App.

Q: Where does NationsBenefits® ship?
A: Orders can be shipped anywhere in the U.S., including Hawaii and Puerto Rico.

Q: Is there a cost for shipping?
A: No. Shipping is always free.

Q: How do I track my order?
A: Log in to the Benefits Pro® Portal or App. Go to **Account > Order History > Order Details** to find your tracking number and get updates.

Q: What is the return or exchange policy?
A: Due to the personal nature of these products, we do not require items to be returned.

Q: Who do I contact with questions?
A: Call NationsBenefits® at **844-994-9561 (TTY: 711)**. Member Experience Advisors are available 8 a.m. to 8 p.m. local time. Language support is available at no cost.

Frequently Asked Questions

Your Flex Card

Q: What is a Clover Flex Plus card?

A: Your **Clover Flex Plus card** gives you easy access to your benefit funds. Use it to buy eligible products through NationsBenefits® or at participating retail locations.

Q: How does my card work?

A: Use your card to pay for eligible products and services. You can shop online, through the Benefits Pro® App, or at a participating retail location. Funds come directly from your benefit allowance. Your card cannot be used at an ATM or for cash back.

Q: How can I check my card balance?

A: Visit **Clover.NationsBenefits.com** or use the Benefits Pro® App to check your balance. You can also call **844-994-9561 (TTY: 711)**.

Q: Where can I see what is eligible for purchase?

A: Visit **Clover.NationsBenefits.com** or use the Benefits Pro® App. Keep in mind:

- Product availability and prices may vary by retailer
- This card is not a credit card or a gift card
- Cash cannot be obtained using this card

Q: What if I do not have enough funds to cover my full purchase?

A: If your purchase is more than your available balance, a partial amount will be taken from your card. You will need to pay the rest with another form of payment.

Q: What if my card is lost or stolen?

A: Report it right away and request a new card through the Benefits Pro® Portal, the Benefits Pro® App, or by calling **844-994-9561 (TTY: 711)**.

Q: Are the prices in this catalog the same at retail locations?

A: Prices in this catalog apply to orders placed online, through the app, by phone, or by mail. Product availability and prices at retail locations may vary.

Q: What are the participating retail locations?

A: You can shop at the following participating retail locations:

- Walmart®
- Publix®
- Dollar General®
- Food Lion®
- CVS®
- Kroger®
- Walgreens®
- And More!

For a full list of participating retail locations, visit **Clover.NationsBenefits.com** or use the Benefits Pro® App.

nations benefits

Mail Order Form

Fastest Delivery Method

Order online through your **Benefits Pro® Portal** at **Clover.NationsBenefits.com** or scan this QR code with your smartphone camera.

Download the **Benefits Pro® App** to your mobile device

Download on the App Store | GET IT ON Google Play

To Order by Mail – Fill Out Your Personal Information

For orders by mail, fill out the information below and use the back of this form to order products. *Mail orders will be processed in 5-7 days.*

Only this form will be used for orders. Alternate or non-standard forms are not acceptable and will result in an order not being placed. To ensure your order is processed correctly please write **LEGIBLY** and use **BLACK INK ONLY**.

Member ID

Date of Birth

First Name

Last Name

Street #

Street Name

Apt./Suite #

City

State

Zip Code

Phone

Email

Send the completed order form using the postage-paid envelope to:

NationsBenefits
1700 N. University Drive, Plantation, FL 33322

I understand that the phone numbers and/or emails I provided on this form may be used by NationsBenefits or any of its contracted parties to contact me about my account, my health benefit plan or related programs, or services provided to me.

IMPORTANT: Due to the added time to receive your request by mail, we encourage you to allow extra time when mailing your order. Your order will be processed in the benefit period that it is received. If you want your order applied to the current benefit period, we recommend placing your order online or by phone.

nations benefits

Mail Order Form

IMPORTANT: Only this form will be used for orders. Alternate or non-standard forms are not acceptable and will result in an order not being placed. To ensure your order is processed correctly please write **LEGIBLY** and use **BLACK INK ONLY**.

Order Your Products

ITEM #	DESCRIPTION	PRICE	QUANTITY	TOTAL
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$

Total Order Amount ..... $

Applicable sales tax will be added to the order total and deducted from your available balance.

NOTE: Order forms will be processed during the benefit period in which they are received.

If you have any questions or need assistance placing your order, please call NationsBenefits at **844-994-9561 (TTY: 711)**. Member Experience Advisors are available 8 a.m. to 8 p.m. local time. Language support services are available free of charge.

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nations benefits

Mail Order Form

IMPORTANT: Only this form will be used for orders. Alternate or non-standard forms are not acceptable and will result in an order not being placed. To ensure your order is processed correctly please write **LEGIBLY** and use **BLACK INK ONLY**.

Order Your Products

ITEM #	DESCRIPTION	PRICE	QUANTITY	TOTAL
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$

Total Order Amount ..... $

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Order Your Products

ITEM #	DESCRIPTION	PRICE	QUANTITY	TOTAL
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$
				$

Total Order Amount $

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Notes:

Use this page to write down helpful information for future orders. You can note item numbers, product names, and any questions you want to ask a Member Experience Advisor.

Clover Health | nations benefits

1700 N. University Drive
Plantation, FL 33322

Get Started Today!

Visit a **participating retail location***

Call us at **844-994-9561 (TTY: 711)**

Complete and mail an order form to NationsBenefits

Visit us online at **Clover.NationsBenefits.com**

Download the **Benefits Pro® App** to your mobile device

Download on the App Store | GET IT ON Google Play

If you have any questions or need help placing your order, we are here for you.
Member Experience Advisors are available 8 a.m. - 8 p.m. local time.
Language support services are available if needed, free of charge.

*For a full list of participating retailers please visit **Clover.NationsBenefits.com**

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