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GRANT TARBOX: Hello from HealthSpring, and welcome to Benefit Tips with Dr. T. I'm Dr. Grant Tarbox, here with a few tips to help you make the most of your plan's over-the-counter allowance benefit, or OTC for short. You can use your OTC allowance to buy cold, flu, and allergy medications, vitamins, bandages, sunscreen, and hundreds of other health products.

SPEAKER: Hey Dr. T, I need to restock my medicine cabinet. How do I access my allowance?

GRANT TARBOX: It's easy. Your OTC allowance is added to your HealthSpring Flex Card every quarter. That's every three months. Here's a tip. Your unused funds won't carry over to the next quarter or year, so you should spend your full allowance each quarter.

SPEAKER: Message received, Dr. T. I've got to use it not to lose it.

GRANT TARBOX: And you have lots of shopping options. You can place an order at healthspringflex.com or by calling 1-866-851-1579. You can also use the mail order form in your OTC catalog. You can find it in your welcome kit or renewal mailing.

SPEAKER: I'm running errands later. Can I use my OTC allowance at the store?

GRANT TARBOX: Sure thing. Simply use your HealthSpring Flex Card to buy approved items at any participating retail location. And here is another tip. You can review your OTC spending amounts, balance, approved products, participating stores, and more by visiting healthspringflex.com. And check out the rest of our benefit videos for more healthy tips.

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