

Over-the-counter benefit

Use your allowance on over-the-counter health items you use every day.

Get more out of your OTC benefit with the Sharp Health Plan &more card

Our Sharp Direct Advantage plans feature a supplemental over-the-counter (OTC) benefit. Members enrolled on these plans will be issued a preloaded debit card, the Sharp Health Plan &more card, that can be used to purchase eligible items in-store at participating retailers. Participating retailers include Walmart, CVS, Walgreens, Vons, Albertsons, Ralphs, Target, and Costco. You can still place an order online or over the phone if you prefer. This benefit can help with the cost of necessary health care items that are not covered as a medical or pharmacy expense under your plan. And it can help you save money on a wide selection of products like pain relievers, cold medications, first aid supplies, dental care and more.

Buy over-the-counter items with your Sharp Health Plan &more card*



Look up eligible items and review important information in your OTC catalog and Sharp Health Plan &more flyer.

2026 OTC catalog - *updated Jan. 6, 2026*

[English \(PDF\) \(/docs/librariesprovider3/pharmacy/2026/2026_sharp_andmore_otc-catalog_english_508.pdf\)](#) | [Spanish \(PDF\) \(http://docs.sharphealthplan.com/shp-documents/doc/2026_Sharp_&more_OTC_Catalog_Spanish_508.pdf\)](http://docs.sharphealthplan.com/shp-documents/doc/2026_Sharp_&more_OTC_Catalog_Spanish_508.pdf)

Sharp Health Plan &more flyer (*coming soon*)



In stores: Find a participating store at [andmorehealth.com](https://www.andmorehealth.com) (<https://www.andmorehealth.com/>). Check eligible items in the individual OTC catalog or scan products in the store with the **andmore** app. Download the app from the [App Store](https://apps.apple.com/us/app/andmore/id6501969166) (<https://apps.apple.com/us/app/andmore/id6501969166>) or [Google Play Store](https://play.google.com/store/apps/details?id=com.andmore.ox) (<https://play.google.com/store/apps/details?id=com.andmore.ox>) before you head out.



Online: Access [andmorehealth.com](https://www.andmorehealth.com) (<https://www.andmorehealth.com/>) or open the andmore app. Look for the link to “Shop OTC Online.” You can browse and order items directly from your catalog.



By phone: Browse the [OTC catalog](#) ([/docs/librariesprovider3/pharmacy/2026/2026_sharp_andmore_otc-catalog_english_508.pdf](#)) first. When you're ready to order, call **1-855-AND-MORE** (<tel:1-855-263-6673>) ([1-855-263-6673](tel:1-855-263-6673) (<tel:1-855-263-6673>)) (TTY: 711) on weekdays from 8 am to 8 pm, Pacific time.

Using your OTC benefits in 2026

Here are some tips to help you understand how to use your OTC benefit.

The OTC benefit gives you an allowance each quarter (three-month period) to spend on products like cold medications, first aid supplies, dental care and more. The allowance will be added to your preloaded Sharp Health Plan &more card every quarter.

You can now use your new Sharp Health Plan &more card to make purchases at over 68k retailers nationwide including CVS, Walmart, Walgreens, Vons, Albertsons, Ralphs, Costco, and Target.

Benefit dollars do not carry over from one quarter to the next, so it's a good idea to plan ahead and check the catalog each month for items you may need.

When shopping in store, you can use coupons and store loyalty cards for further discounts on your purchases.

Shipping is free when ordering from our online catalog! There are no shipping or handling fees. Orders typically arrive within 1-4 business days. Orders shipping to a P.O. Box typically arrive within 7-10 business days.

Questions?

[Access our frequently asked questions \(/contact-us/faqs?section=Members&sub=Overthecounterbenefit\)](/contact-us/faqs?section=Members&sub=Overthecounterbenefit) regarding your over-the-counter benefit.

* &more Benefits Prepaid Mastercard® is issued by Avidia Bank, pursuant to a license from Mastercard Incorporated. Use of this card is subject to the terms and conditions of the Cardholder Agreement.

Sharp Direct Advantage is offered by Sharp Health Plan. Sharp Health Plan is an HMO with a Medicare contract. Enrollment with Sharp Health Plan depends on contract renewal.
[Read the full disclaimer \(/sharp-advantage-disclaimer\).](/sharp-advantage-disclaimer)

H5386_2026_Medicare Website_Rev1

Page Last Updated: 1/06/2026



Made with ♥ by Sharp Health Plan

Helpful links

Get care

Our company

Contact us

1-855-562-8853

(tel:1-855-562-8853)

(TTY/TDD: 711) 7 am
to 8 pm Pacific Time
Seven days a week

Help in other languages

Español

한국어

日本語

Hmong

繁體中文

Tiếng Việt

Tagalog

հայերեն

فارسی

русский

العربية

ਪੰਜਾਬੀ

មន្ទីរ កម្ពុជា

हिंदी

ไทย

Download our app



(<https://apps.apple.com/us/app/sharp-health-plan/id1659459404>)



(<https://play.google.com/store/apps/details?id=com.sharphealthplan.mobile>)

Follow and review us

(<https://www.facebook.com/SharpHealthPlan>)

(<https://www.instagram.com/sharphealthplan/>)

(<https://www.linkedin.com/company/3842158>)

(<https://search.google.com/local/writereview?placeid=ChIJt-ifWRVU2YARVQCfUq5LkA8>)

(https://www.yelp.com/writeareview/biz/OkYw6xTrPYNXeh1MggTNVA?return_url=%2Fbiz%2FokYw6xTrPYNXeh1MggTNVA&source=biz_details_war_button)

Sharp Health Plan

8520 Tech Way, Suite 200

San Diego, CA 92123

Need to get in touch?

Contact us (/contact-us/contact-information)

customer.service@sharp.com

(<mailto:customer.service@sharp.com>)

© 2026 Sharp Health Plan

| [Sitemap \(/site-map\)](/site-map)

| [Terms of Use \(/terms-of-use-and-registration-agreement\)](/terms-of-use-and-registration-agreement)

| [Privacy Policy \(/privacy-policy\)](/privacy-policy)