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Instant Savings Card Shopping Guide

2025 Tufts Health Plan Senior Care Options



Instant Savings Card



In 2025, you get \$425 to spend every 3 months on covered items!

Once your coverage begins, you get \$425 to spend every calendar quarter on grocery, household, and over-the-counter (OTC), health-related items at participating retailers and plan-approved online stores. This booklet contains a list of eligible categories of items you can buy with your card. Please note that availability and price of specific items within eligible categories may vary depending on retailer and/or location. See below for how you can check eligibility and availability of particular items at participating retailers near you as well as at plan-approved online stores.

New!

- Mom's Meals Produce Boxes*
- Bedding, restraints, gowns, etc.
- Orthopedic footwear
- Jams, jellies, sweet spreads, syrup
- Ice cream, frozen yogurt, sherbet
- Soda

*Talk to your Care Manager about how you can use your Instant Savings card to purchase produce boxes from Mom's Meals starting 1/1/25.



Don't throw out your card

It will be reloaded at the start of the next calendar quarter.

3 easy ways to enjoy your benefits



Shop in stores

Swipe your Instant Savings card at:



DOLLAR GENERAL



For a complete list of participating retailers and locations, visit www.thmp.org/mybenefitscenter. Select "Locations" at the top of the homepage to search for participating retail locations near you.

When you swipe your **Instant Savings card**, the cost of all eligible items will automatically be deducted up to the remaining balance on your card. You will be responsible for the costs of all items that are not eligible and/or for the costs of eligible items that exceed your remaining balance at the time of purchase.



Order by phone (through CVS)

Call **1-833-875-1816** Mon-Fri, 9 a.m.-11 p.m., and a CVS Health representative will take your order. Your products will be delivered with no additional shipping fees approximately 2-5 business days after your order is processed.



Order by phone (through Medline)

Call **1-833-569-2330 (TTY: 711)** Mon-Fri, 8 a.m.-7 p.m., and a Medline representative will take your order. Your products will be delivered with no additional shipping fees approximately 2-5 business days after your order is processed.



Shop online

Go to www.thmp.org/mybenefitscenter, and log in using the 19-digit number listed on your Instant Savings card and your nine-digit member ID number from your Tufts Health Plan Senior Care Options member ID card.

- To search for eligible items, including national and store brands, click on "Products" at the top of the homepage.
- To shop online, select "Locations" at the top of the homepage, then select "Online" on the left panel to see links to **CVS Health**, **Medline**, **Walmart.com**, and **Walgreens.com**. Click on the link for the site where you will like to shop and follow the instructions below to shop on that site. NOTE: Purchases from other retailer websites do not qualify.
 - **CVS Health:** Order your items online at the CVS Health site or call **1-833-875-1816** Mon-Fri, 9 a.m.-11 p.m., and a CVS Health representative will take your order.
 - **Medline:** Order your items online at the Medline site or call **1-833-569-2330** Mon-Fri, 8 a.m.-7 p.m. ET, and a Medline representative will take your order.
 - **Walmart.com:** Order your items online at www.walmart.com. At checkout, select pay with card and enter your Instant Savings card number.
 - **Walgreens.com:** Order your items online at www.walgreens.com. At checkout, enter your Instant Savings card number where card number is requested.

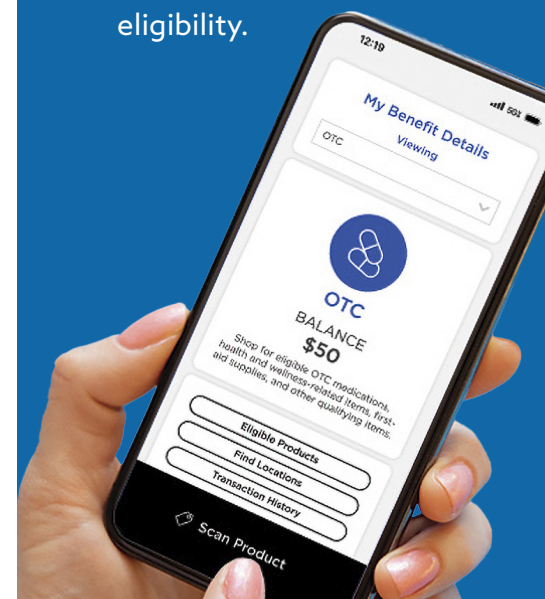
CVS Health and **Medline** are curated sites where you can shop for only eligible items. OTC items ordered from these sites online or by phone will be delivered with no additional shipping fees approximately 2-5 business days after the order is received.

Walmart.com and **Walgreens.com** are not curated sites, so you will be able to shop for both eligible items and other non-eligible items. However, your Instant Savings card can only be used to pay for eligible items up to the balance on your card at the time of the transaction. You can pay for non-eligible items with another form of payment, such as personal credit card or cash. Additionally, shipping fees may apply depending on your order size and will not be covered by your Instant Savings card. To avoid shipping fees, choose in-store pick-up.

Download the OTC Network App to check item eligibility by scanning bar codes while you shop.

If you have a smart phone, you can download and use the OTC Network® mobile app to keep track of your card balance and easily find eligible items when shopping at participating retailers. The OTC Network® mobile app is available on the Apple App Store and Google Play Store.

- View your available balance.
- Find preferred retailers or shop online.
- View transaction history.
- Scan product barcodes in store to check for eligibility.



Shopping Guide

Covered Grocery and Household Items

Dairy 	Milk	Frozen foods 	Fruits	Dry goods 	Nuts, seeds
	Whole eggs		Vegetables		Trail mix
	Egg substitutes		Meats		Herbs/spices
	Cheese		Seafood		Seasoning
	Yogurt		Medical meals		Oils
	Margarine		Juice concentrate		Shortening
	Butter		Prepared food (stews, pizza, heat & eat, soy burgers)		Peanut butter/ nut butters
	Whipping cream		Ice cream, frozen yogurt, sherbet		Pancake/waffle mix
	Sour cream		Appetizers, french fries, onion rings etc.		Dried fruit
Fresh foods 	Fruits	Dry goods    	Baking/cooking supplies (baking powder, yeast, baking soda)	Household products  	Canned/jarred fruits and vegetables
	Vegetables		Sugar (white, brown, and powdered)		Salsa
	Chicken		Sugar & salt substitutes		Canned meat/seafood
	Beef		Flours, cornmeal, nut and seed flours, bread/ biscuit mixes		Bath tissue
	Seafood		Condiments, sauces, dips, mayonnaise, salad dressing		Laundry—washer products (including pre-treatments)
	Sausage		Dry mixes (side dish mixes, dinner mixes)		Laundry—dryer products
	Jerky		Prepared food (canned stews, heat & eat)		After-laundry products
	Lunch meat		Puddings/gelatin		Household batteries
	Bread/rolls		Crackers		Watch and device batteries
	Tortillas		Beans		Insecticides, rodenticides & pesticides
	Ready-to-eat (soups, meals, sandwiches)		Rice		Disinfectants
Beverages 	Mom's Meals	Whole grains	Air scents sprays/ solids/gels		
	Produce Boxes	Cereal (hot and cold)	Fabric & carpet fresheners		
	Deli-processed & fried	Breakfast foods (toaster pastries, cereal bars, granola & granola bars)	Scented candles (non-giftware)		
	Coffee	Pasta	Plastic/foil wraps, bags & disposable storage containers		
	Tea	Pasta sauce	Facial tissue		
	Water	Soup	Paper towels		
	Drink mixes				
	Cocoa				
	Enhanced water				
	Ice				
Sparkling water					

Covered Grocery and Household Items (Continued)

Household products (cont'd)



Household wipes
Disposable napkins, plates & cups
Miscellaneous plastic, foil & paper
Garbage bags
Brooms, mops & accessories
Sponges, scrubbers, brushes & dusters
Household gloves
Abrasive cleaners
Bathroom cleaners
Bedding, Restraints, Gowns, Etc.
Orthopedic Footwear



Multi-purpose cleaners/ disinfectants
Oven cleaners
Drain cleaners
Floor, furniture waxes/ polishes & rug cleaners
Window cleaners
Miscellaneous cleaners & waxes
Dishwashing products
Dishwasher products



Some items may not be covered due to nutritional value. Additionally, eligibility and availability of items listed here and in the "health and hygiene items" section below may change due to regulatory or other changes.

For a full, up-to-date list of covered items, please visit www.thpmp.org/mybenefitscenter or call Member Services.



1-855-670-5934
(TTY: 711)


Non-Covered Grocery Items (examples)


- Sport drinks (Gatorade and others)
- Other desserts/sweets
- Cake/cookie mixes, frosting, chocolate chips, marshmallows, decorations
- Bakery (pies, cakes, muffins, etc.)
- Lard
- Cookies
- Salty snacks


Covered health and hygiene Items

Below is a list of other products that you can purchase with your card. Tufts Health Plan Senior Care Options has included color-coding to provide direction on how best to access each item. Please note, some items may also be available with a prescription from your provider and at no cost to you. Using this option would allow you to put your Instant Savings card quarterly allowance towards other covered items.

Color code:

 Item can be purchased using your SCO Instant Savings card quarterly allowance.

 Please check with your health care provider or Care Manager prior to purchasing the item using your SCO Instant Savings card quarterly allowance to see if it is possible to have a prescription for the item.

 Item is covered with a prescription from your physician and at no cost to you. If you choose to purchase the item using your SCO Instant Savings card quarterly allowance, no prescription is needed.

First Aid

First aid dressings



- Adhesive & liquid bandages
- First aid tapes
- Gauze pads & dressings
- Mixed/miscellaneous first aid dressings
- Surgical bandages & surgical dressings
- Brand name first aid dressings
- Generic first aid dressings

First aid treatments



- Antibiotic products
- Antiseptics & medicated products (includes alcohol, peroxide, Epsom salt, etc.)
- Mixed/miscellaneous first aid treatments
- Skin remedies (includes burn & scar treatments)
- Skin protectants (includes petroleum jelly)
- Wound cleansers (salines)
- Brand name first aid treatments
- Generic first aid treatments

Antiparasitic treatments



- Lice treatments & accessories
- Mixed/miscellaneous antiparasitic treatments & accessories
- Brand name antiparasitic treatments
- Generic antiparasitic treatments

First aid kits & supplies

- First aid kits
- Mixed/miscellaneous first aid kits & supplies
- Brand name first aid kits & supplies

First aid kits & supplies (cont'd)



- Generic first aid kits & supplies
- Cotton swabs
- Cotton balls
- Protective gloves
- Narcan (OTC emergency treatment of opioid overdose)
- Masks (Respiratory, Barrier etc.)
- Finger Cots & Splints

Anti-itch treatments



- Hydrocortisone products
- Anti-itch treatments (excludes hydrocortisone), jock itch & insect bite remedies
- Mixed/miscellaneous anti-itch treatments
- Brand name anti-itch treatments
- Generic anti-itch treatments

Home Health Care

Bathroom safety



- Bathtub safety & accessories
- Bathtub & toilet rails & frames
- Elevated toilet seats & accessories
- Grab bars & handles
- Sitz baths & bidets
- Hand held showers
- Mixed/miscellaneous bathroom safety

Home Diagnostics & Patient Aids For Daily Living



- Bathing & oral hygiene aids (example: bath seats, toothbrush modifiers)
- Medical alert IDs & devices
- Medicine dosers, pillboxes, pill cutters, organizers, & reminders
- Reachers, grippers & lifts
- Reading, writing & telephone aids
- Mobility safety (stair rails, stair treads, temporary mobility ramps)
- Grooming & dressing aids (example: dressing stick, long-handle shoehorn)
- Blood pressure monitors
- Floor scale
- Heart rate monitor
- Thermometer
- Night lights
- Canes
- Walkers & rollators
- Walking aid accessories
- Wheelchair cushions/seats
- Pulse oximeters & heart rate monitors

Compression Hosiery

Support hose—low compression (8–15 mmhg)



Mixed/miscellaneous support hose & accessories

Men's support hose

Women's support hose (knee high)

Women's support hose (thigh high)

Women's support hose (full & maternity)

Athletic support socks

Brand name support hose

Generic support hose

Medical support—high compression (over 15 mmhg)



Mixed/miscellaneous medical support & accessories

Knee high medical support

Thigh high medical support

Waist high medical support

Lymphedema treatments (sleeves, socks, pumps, etc.)

Women's high compression support hose (full & maternity)

Brand name medical support

Generic medical support

Hygiene

Hair care



Shampoo

Conditioner

Therapeutic shampoo, conditioner, & scalp treatment

Odor care

Deodorant solids & gels

Deodorant sprays

Roll-on deodorants

Shaving & grooming

Razors & refills (disposable & reusable)

Face, hand, and body care



Body cleansing liquids (body washes & gels)

Hand & body cleansing bars (soap)

Hand cleansing liquids

Instant hand sanitizers

Mixed/miscellaneous hand & body cleansing (towelettes, foaming, etc.)

Beauty hand & body moisturizers & treatments

Therapeutic hand & body moisturizers

Hand & body cleansing wipes

Cosmetic puffs & pads

Hand & body moisturizing sets

Face, hand, and body care (cont'd)



Facial moisturizers

Eye creams

Personal hygiene sets

Cleansers & washes

Wipes & towelettes

Foot Care

Foot cushioning & treatments



Corn, callus & bunion pads

Corn & callus removers

General foot cushioning & protection

Ball of foot cushioning

Toe cushioning & protection

Odor & wetness powders

Odor & wetness sprays

Antifungal treatments



Antifungal powders

Antifungal creams & liquids

Antifungal sprays

Nail fungus treatments

Mixed/miscellaneous antifungal treatments

Brand name antifungal treatments

Generic antifungal treatments

Wart removers



Pads & liquids

Mixed/miscellaneous wart removers

Brand name pads & liquids

Generic pads & liquids

Foot grooming & pain relief

Foot pain relief

Heel and arch

Heel cups, arch supports & orthotics

Plantar fasciitis products

Insoles

Ball of Foot Inserts

Incontinence

Disposable incontinence



Brand name disposable incontinence

Disposable underwear

Disposable briefs & undergarments

Disposable underpads

Disposable pads, shields, guards & drip collectors

Mixed/miscellaneous disposable incontinence

Generic disposable incontinence

Flushable wipes

<p>Reusable incontinence</p> 	<ul style="list-style-type: none"> Brand name reusable incontinence Reusable garments Reusable underpads Mixed/miscellaneous reusable incontinence Generic reusable incontinence 	
<p>Incontinence supplies</p> 	<ul style="list-style-type: none"> Brand name incontinence supplies Perineal-only cleansers & washes Perineal-only wipes & towelettes Perineal-only moisturizers, barriers & protectants Perineal-only antifungals Deodorizers Mixed/miscellaneous incontinence supplies Generic incontinence supplies 	
<p>Oral Care</p>		
<p>Toothpaste & treatments</p> 	<ul style="list-style-type: none"> Regular toothpaste & toothpowder Sensitive toothpaste & treatments Mixed/miscellaneous toothpaste & treatments Brand name toothpaste & treatments Generic toothpaste & treatments 	
<p>Toothbrushes</p> 	<ul style="list-style-type: none"> Manual toothbrushes Battery toothbrushes & refills Rechargeable toothbrushes & refills Mixed/miscellaneous toothbrushes & accessories Brand name toothbrushes Generic toothbrushes 	
<p>Denture products</p> 	<ul style="list-style-type: none"> Denture adhesives Denture cleaners & accessories Denture repair & pain relief Mixed/miscellaneous denture products Brand name denture products Generic denture products 	
<p>Interdental, gum care, etc.</p> 	<ul style="list-style-type: none"> Floss & flossers Interdental Gum care Dental gum Mixed/miscellaneous interdental, gum care, etc. Brand name interdental, gum care, etc. Generic interdental, gum care, etc. 	

Oral remedies



Oral pain relief & mouth sores

Dry mouth products

Temporary dental repair

Mixed/miscellaneous oral remedies (includes fluoride treatments)

Brand name oral remedies

Generic oral remedies

Personal Care



Deodorants & powders

Douches

Feminine anti-itch

Feminine moisturizers

Wipes & external washes

Feminine pads

Panty liners

Reusable feminine protection

Feminine anti-fungal treatments

Male condoms

Jock itch treatments

Physical Fitness & Exercise Equipment

Physical fitness



Pedometers, fitness trackers

Strength/range of motion (bands, hand exercisers, etc.)

Yoga mats

Balls/stability devices (balls, boards, etc.)

Foam rollers/massage devices

Weights

Cardio (aerobic steps, jump ropes)

Scales (includes body fat analyzers)

Treadmills

Steppers & ellipticals

Stationary bikes

Skin Care

Acne medications (face & body)



Acne creams, gels, lotions & patches


Acne soaps & cleansers

Acne astringents & pads





Mixed/miscellaneous acne medications

Brand name acne medications

Generic acne medications

Skin protection 	Face sun protection	
	After sun	
	Insect repellent	
	Sun protection (SPF 15-49)	
	Sun protection (SPF 50+)	
	Mixed/miscellaneous sun protection (SPF 15+)	
	Lip protection (sun care lines only)	
	Sport sun protection	

Covered OTC Items

Cold & Allergy		
Adult cough, cold & flu 	Cough, cold & flu liquids	
	Cough, cold & flu tab	
	Mixed/miscellaneous adult cough, cold & flu	
	Cold & flu preventives/symptom reducers	
	Brand name cough, cold & flu	
	Generic cough, cold & flu	
Cough drops, sore throat relief 	Sore throat pain relief	
	Throat & cough drops	
	Mixed/miscellaneous cough drops, sore throat relief	
	Brand name cough drops, sore throat relief	
	Generic cough drops, sore throat relief	
Allergy, sinus & combinations 	Allergy, sinus & combination liquids	
	Allergy, sinus & combination tabs	
	Mixed/miscellaneous allergy, sinus & combinations	
	Brand name allergy, sinus & combinations	
	Generic allergy, sinus & combinations	
Respiratory treatments	Vapor products (includes waterless vaporizers)	
	Vaporizers, humidifiers, & accessories	
	Mixed/miscellaneous respiratory treatments	
Nasal 	Nasal sprays, drops & inhalers	
	Nasal moisturizing products & washes	
	Nasal strips & snore relief	
	Mixed/miscellaneous nasal	
	Brand name nasal	
	Generic nasal	

Diabetes Care

Diabetes care accessories



Mixed/miscellaneous diabetes care accessories

Alcohol swabs

Brand name diabetes care accessories

Generic diabetes care accessories

Sharps container

Diabetes monitors

Diabetic socks

Diabetes nutritionals & wellness

Diabetes supplements

Diabetes health & personal care

Diabetes skin care & external pain relief

Digestive Health

Stomach remedies



Antacid liquids

Antacid tabs & other forms

Antacid effervescent

Multi-symptom & nausea products

Mixed/miscellaneous stomach remedies

Brand name antacids

Generic antacids

Electrolytes

Acid controllers



Acid controllers

Mixed/miscellaneous stomach acid controllers

Brand name acid controllers

Generic acid controllers

Laxatives



Fiber products

Enemas, laxative suppositories, kits, etc.

Laxative tabs & powders (includes combination products)

Laxative liquids (includes combination products)

Stool softeners

Mixed/miscellaneous laxatives

Brand name laxatives

Generic laxatives

Anti-diarrheals



Anti-diarrheal tabs

Anti-diarrheal liquids

Mixed/miscellaneous anti-diarrheals

Brand name anti-diarrheals

Generic anti-diarrheals






Lactose intolerance & digestive aids



Lactose intolerance

Generic digestive aids

Digestive health prebiotics & probiotics

Anti-gas 	Anti-gas products Mixed/miscellaneous anti-gas Brand name anti-gas Generic anti-gas	
Hemorrhoidal preparations 	Hemorrhoidal treatments Hemorrhoidal wipes & washes Mixed/miscellaneous hemorrhoidal preparations Brand name hemorrhoidal preparations Generic hemorrhoidal preparations	
Eye & Ear Care		
Contact lens care 	Soft lens multi-purpose solutions Soft lens disinfecting Soft lens saline solutions Soft lens cleaners Soft lens rewetting drops Gas permeable & hard lens care Mixed/miscellaneous contact lens care Brand name contact lens care Generic contact lens care	
Reading glasses & magnifying glasses	Reading glasses Magnifying glasses Mixed/miscellaneous reading glasses & magnifying glasses	
Eye preparations 	Eye relief products Dry eye relief Eye wash Mixed/miscellaneous eye preparations (includes sleep masks) Brand name eye preparations Generic eye preparations	
Ear care 	Ear drops & syringes Ear plugs & protection Mixed/miscellaneous ear care Brand name ear care Generic ear care Hearing aids Lipoflavonoids Hearing aid batteries (standard & high performance)	

Health Supports

Braces



Ankle & foot
Hand & wrist
Elbow & arm
Knee
Thigh, calf, & shin
Joint warmers & arthritis
Mixed/miscellaneous braces
Brand name braces
Generic braces

Hot/cold therapy



Hot/cold therapy
Mixed/miscellaneous hot/cold therapy
Brand name hot/cold therapy
Generic hot/cold therapy
Heating pads (electric)

Pain Relief

Adult pain relief



Adult acetaminophen
Feminine pain relief
Adult aspirin & combinations
Adult ibuprofen & other anti-inflammatories
Mixed/miscellaneous adult pain relief
Adult specialty (includes topical headache & fever relief)
Brand name adult pain relief
Generic adult pain relief

External pain relief



External muscle/joint pain relief patches & pads
External muscle/joint pain relief rubs & liquids
External muscle/joint pain relief liquids, roll-ons & sprays
Mixed/miscellaneous external pain relief
Brand name external pain relief
Generic external pain relief

Patient Skin Care

Patient skin support



Moisturizers, barriers & protectants
Antifungals
Mixed/miscellaneous patient skin support
Brand name patient skin support
Generic patient skin support

Sleep Care

Sleep aids

Sleep aids and sedatives

White noise machines

Stimulants

Smoking Deterrents

Nicotine patches, gum, etc.



Nicotine patches

Nicotine gum

Mixed/miscellaneous nicotine patches, gum, lozenges, etc.

Brand name smoking deterrents

Generic smoking deterrents

Home Tests

Home tests

Home tests for colon cancer

Home tests for COVID (Coronavirus)

Cholesterol meters & testing kits

Urine testing



Urine test strips

Urine test tablet

Mixed/miscellaneous urine testing

Brand name urine testing

Generic urine testing

Vitamins/Dietary Supplements

Multivitamins & multivitamins w/minerals



Adult multivitamins & multivitamins w/minerals

Eye health vitamins

Mixed/miscellaneous multivitamins & multivitamins w/minerals

Brand name multivitamins & multivitamins w/minerals

Generic multivitamins & multivitamins w/minerals

Specialty supplements



Joint health (includes glucosamine)


Menopause support (soy)


Heart health & essential fatty acids (fish oil, flax, GLA, etc.)

General health prebiotics & probiotics


CoQ10 only (Ubiquinol)

Collagen

Single-entity vitamins 	Vitamin B & vitamin B complex
	Vitamin C
	Vitamin E
	Mixed/miscellaneous single-entity vitamins
	Vitamin D
	Brand name single-entity vitamins
	Generic single-entity vitamins

Mineral supplements 	Calcium
	Iron
	Mixed/miscellaneous mineral supplements
	Multi-mineral
	Brand name mineral supplements
	Generic mineral supplements

Weight Management

	Weight management foods, liquids & powders
	Food scales
	Weight management tabs & caps
	Nutritional liquids
	Nutritional powders
	Thickeners & pre-thickened beverages/foods
	General health oral rehydration therapy
	Diuretics
	Weight loss cleansing & detox

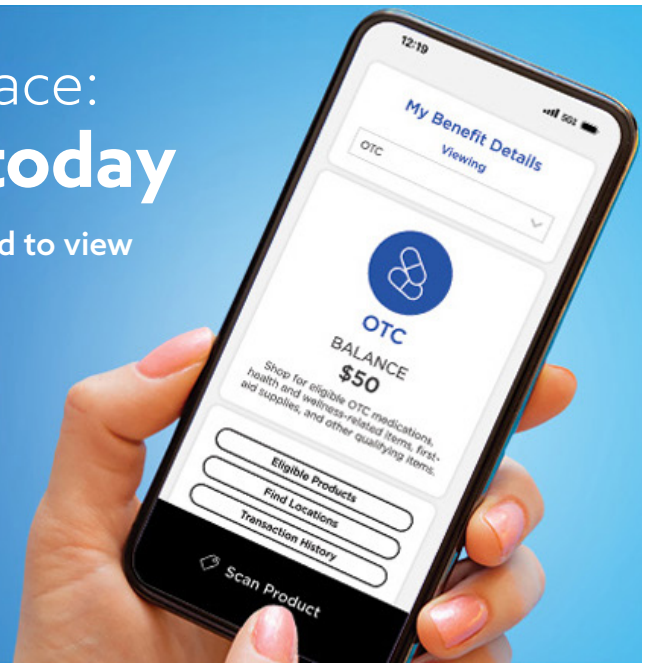
Non-Covered Items (examples)

- Alternative therapy (e.g., acupressure, aromatherapy, weighted blankets, magnetic therapy)
- Most baby care products
- Cosmetic products of any kind
- Certain supplements
- Hair color
- Perfumes
- Teeth whitening strips/treatment

All your benefits in one easy place: Download the App today

Enter your OTC card number and one secondary ID field to view your benefits. (Ex: Member ID, birthday, zip code.)
Do not include spaces or dashes.

- ✓ View your available balance.
- ✓ Find preferred retailers or shop online.
- ✓ View transaction history.
- ✓ Scan product barcodes in store to check for eligibility.
- ✓ View online at www.MyBenefitsCenter.com.



If you have any questions about your Instant Savings card, please contact Tufts Health Plan Senior Care Options (HMO-SNP) Member Services at **1-855-670-5934 (TTY: 711)** for specific instructions on using this benefit. Representatives are available 8 a.m.–8 p.m., 7 days a week (Mon.–Fri. from Apr. 1–Sept. 30).

To check your card balance, call the OTC Network at **1-888-682-2400** or visit www.thpmp.org/mybenefitscenter.

Tufts Health Plan Senior Care Options is an HMO-SNP plan with a Medicare contract. Enrollment in Tufts Health Plan Senior Care Options depends on contract renewal. The HMO-SNP is available to anyone who has both MassHealth Standard (Medicaid) and Medicare Parts A and B. The SCO is available to anyone who has MassHealth Standard only. Other eligibility requirements may apply. Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including pregnancy, sexual orientation, and gender identity). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-670-5934 (TTY: 711). H8330_2025_38_C