



ENHANCED ACCESS TO OVER-THE-COUNTER (OTC) MEDICINE

LA Health members will recall the announcement in February this year, confirming an increase in the Over-the-Counter (OTC) medicine benefit to R1,500 per beneficiary per year. After careful consideration, we are pleased to confirm that additional enhancements have been made to the OTC medicine benefit.

From **9 April 2021, only certain categories of OTC medicines will be subject to the OTC medicine limit**. All other OTC claims will be funded from available day-to-day benefits, as they previously have been in 2020:

- On LA Core and LA Active OTC medicine claims, except those in the categories in the table below, will be paid from available savings in the Medical Savings Account (MSA) and the Extended Day-to-Day Benefit (EDB), once the MSA has been depleted.
- On LA Comprehensive and LA Focus all OTC claims, except for those mentioned in the table below, will fund from available savings in the Medical Savings Account.

THE ANNUAL OTC BENEFIT LIMIT WILL ONLY APPLY TO CERTAIN CATEGORIES OF OTC MEDICINE

The table below outlines the only categories of OTC medicines that will be subject to the annual OTC benefit limit from mid-April 2021. The medicines that fall within these categories are typically unscheduled and available in the self-service sections of a pharmacy.

OVER-THE-COUNTER MEDICINE CATEGORY	EXAMPLES
Homeopathic, Herbal and Natural Remedies	Linctagon Cough Syrup, A.Vogel Multiforce alkaline lemon, Osteoeze, etc.
Multivitamin Preparations and Vitamin Combinations	Procydin Antioxidant, Linctagon C Effervescent, Centrum Active, Berocca, Bioplus, Ciplaton, Maxivit, etc.
Single or Combined Mineral Preparations	Zinplex, Vital Zinc, Slow Mag Fizzy, Slow-Mag, Smart Zinc, etc.
Antidiarrheal Micro-Organisms - Replacement Therapy for Natural Gut Flora (Probiotics)	Reuterina, Probiflora, Inteflora, Entiro, Pro-b5
Essential Fatty Acid Preparations and Combinations	Vital Omega 3, etc.
Tonics and Stimulants	Vita-Thion, etc.

HOW WILL THIS CHANGE AFFECT YOU?

From 1 January 2021, we applied the OTC medicine limit to all types of OTC medicine. From mid-April 2021, only certain categories of OTC medicines will accumulate to the limit of R1,500, per beneficiary per year.

If you have reached the R1,500 OTC medicine limit before mid-April 2021, you will no longer be able to access cover for the OTC medicine categories listed in the table above. You will however again have cover for other OTC medicines, that do not fall into one of the categories, subject to available benefits for your benefit option, as indicated.

THE SCHEME FULLY SUPPORTS THE USE OF OTC MEDICINES

The latest change to the OTC medicine benefit, limiting the categories of medicines to which the OTC limit applies, will make it easy for you and your family to access OTC medicines for minor ailments.

Based on the Scheme's 2020 claims experience, the majority of OTC medicines being used to for example treat allergies, flu symptoms and mild pain, will not be subject to the OTC medicine limit. You will thus be able to claim OTC medicines such as Allergex, Mybulen, Benylin, Adco-dol, Acc, Corenza C, Gen-payne etc. from the available funds in your MSA and EDB, depending on your benefit option.

The new structure of the OTC medicine benefit will prevent over utilisation of unscheduled medical supplements, whilst ensuring that you are able to access the necessary OTC medicines to treat minor ailments, as you have been able to do in previous years.