

OTC Benefit

Welcome! In this video, we will walk you through how to use your Over-The-Counter, or OTC, benefit. If you have any questions after watching, please call the phone numbers shown at the end of this video.

Starting January 1, 2026, your OTC benefit is available on a new Healthy Extras card, which is a pre-paid benefit card you can use for qualified OTC purchases in-person at over 70,000 participating retailers nationally, including Kaiser Permanente pharmacies, and online through CVS Health. Please note that the only online shopping option for this benefit is through CVS Health. This Healthy Extras card is mailed to your address you have on file with Kaiser Permanente.

If you enrolled in a health plan that includes the OTC benefit, you should have received your new healthy extras card in the mail. If you haven't received your card and believe that you qualify for one, please stay until the end of the video to receive a contact number for our partner, InComm, and give them a call at 833-524-7035 for CA, GA, or MAS, or 833-365-7674 for CO - 7 days a week from 8 a.m. to 8 p.m. ET.

You can manage your OTC benefit through My Benefits Center at mybenefitscenter.com, where you can activate your card, check your balance, view your transaction history, find participating retailers, and see which products are covered. Additionally, you can download the OTC Network mobile app to manage your healthy extras card online and in-store. You can use the app to view your card balance, find participating retailers, view transaction history, and even scan items for eligibility in-store.

Once you receive your card, you must activate it before it can be used to shop. You can activate your card either online, or by phone. To activate online, log in to the My Benefits Center website at mybenefitscenter.com. You will need to enter your 19-digit card number along with your activation code (which is your birthdate in MMDDYYYY format. For example, a birthday of January 3, 1957, would be entered as 01031957). After you log in, your card will be automatically activated, and you will be directed to your My Benefits Portal. At future log ins, you will be asked for a secondary piece of information, like your zip code or birthdate. To activate by phone, call the phone number listed on the back of your card, or on the sticker on the front of your card. The system will prompt you to enter your full card number (located on the front of the card) followed by your 8-digit birthdate in the format MMDDYYYY. For example, you can enter 01031957 on your keypad for a birth date of January 3rd, 1957. Then, the automated system will confirm that the card is active. You may choose to stay on the line to hear your wallet balance, review their most recent transaction, or speak with a customer service agent.

Your balance will be visible as soon as you log in to My Benefits Center. Your benefit allowance refreshes monthly or quarterly, depending on your plan. To see previous transactions, visit the “transactions” tab. Transactions will track your spending with detailed accounts for your purchases. For a list of covered products, see the “Products” tab.

When you’re ready to start shopping, there are three ways you can use your card: in-person, online, or by phone with a catalog. You can use your healthy extras card to make purchases in person at any qualifying retailer. To find qualifying retailers, use the “Location” tab on My Benefits Center. Enter the zip code of the area you will be shopping in to find participating in-person retailers listed here. You can also use your healthy extras card to purchase eligible products online through CVS Health. To proceed with shopping online, click on the CVS Health link, which will take you straight to the eligible products page. You can also see your benefit balance on this page.

Additionally, you can request a physical catalog. To do so, call the phone number on the back of your card to request a free paper catalog to be sent to your home.

To find answers to frequently asked questions and additional video resources, click “support” at the bottom of the page on mybenefitscenter.com. For lost or stolen cards, please contact our partner InComm. InComm’s customer service in CA, GA, or MAS can be reached at: 833-524-7035 7 days a week from 8 a.m. to 8 p.m. ET. In CO, use 833-365-7674 also 7 days a week from 8 a.m. to 8 p.m. ET. For Kaiser Permanente-specific benefits-related inquiries, including benefit overview and member eligibility, members should call Kaiser Permanente’s member services, 7 days a week from 8 a.m. to 8 p.m. local time:

Georgia: 800-232-4404

Mid-Atlantic States: 888-777-5536

California: 800-443-0815

Colorado: 800-476-2167

For help placing an online order, you can call the phone number on the back of your card to speak to a representative.