



Access Your Over-the-Counter Benefit With Your

Sharp Health Plan &more Card!

Effective January 2026



The Sharp Health Plan &more Card* can be used to purchase eligible over-the-counter (OTC) products online, over the phone or in person at participating retailers! Many major retailers are included, such as CVS, Walmart Costco, and Target, to name a few.

Use this card to purchase items like:

- Pain relievers and sleep aids
- Common cold medications
- First aid and medical supplies
- Vitamins and supplements
- Eye, ear and dental care
- Allergy and digestive health remedies
- And more!

Note: Items purchased with this card are subject to sales tax.



To find a participating retailer, or for more information about your over-the-counter benefit, visit andmorehealth.com or call 1-855-AND-MORE (1-855-263-6673).

* &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.

Frequently asked questions

What is the Sharp Health Plan &more Card?

The Sharp Health Plan &more Card is a new preloaded debit card that you will use to access your OTC benefit. You can use the card to purchase eligible items over the phone, online or in-store at participating retailers.

When does my card get loaded with funds?

Your card gets loaded with funds at the start of each quarter, or three-month period, on Jan. 1, April 1, July 1 and Oct. 1.

How can I check my balance?

Sign in to andmorehealth.com to see all your current benefits and available balances.

Do I lose benefits if I don't use them?

What happens to unspent funds?

Your benefit allowance does not roll over. You will lose any unspent funds at the end of the quarter.

How do I access my benefits?

After activating your card, you can use it to make purchases online or through a participating retailer. You can also sign in to andmorehealth.com for balance information and to order through our online catalog.

When will I receive my card?

You will receive your card within 7-14 days of enrolling in an eligible plan. For members enrolling during Medicare's Open Enrollment Period, your cards will be mailed so that they arrive before Jan. 1 of the benefit year.

Can I use my card at other retailers?

Yes, there are 68,000 locations nationwide. Retailers can be found under locations on andmorehealth.com or the and more app.

Do I need a PIN to make purchases?

You will not need a PIN for most retailers. If you are asked for a PIN, enter 0000.

If I don't have enough funds on my card, can I use another form of payment for my purchase?

Yes, when using your card in-store at participating retailers.

What products can I purchase in stores?

Eligible OTC items are included in the following categories:

- Cold and flu remedies
- Allergy medication
- Digestive health
- Pain relief
- Vitamins and dietary supplements
- First aid supplies

Will my card be declined if I include noneligible items with my purchase?

This varies by retailer, so we recommend purchasing ineligible items in a separate transaction.

Can I use my card at self-checkout in stores?

Yes, you can use your card at self-checkout in stores.

What if my card is denied?

Please double check if the card is active and has a balance available on the given benefit. You can also call us at 1-855-263-6673 (TTY/TDD: 711) Monday to Friday, from 8 a.m. to 8 p.m. local time.

What if my card is lost or stolen?


You have to call 1-855-263-6673 (TTY/TDD: 711) Monday to Friday, from 8 a.m. to 8 p.m. local time..

Will I be charged sales tax?

Yes, sales tax is required for all purchases made with this card.

Can I use coupons or my store loyalty program with my card?

Yes, you can use coupons and store loyalty programs when making purchases in stores.

 **Online orders for each benefit period must be placed by 11:59 Pacific time on the last day of the period. Online orders placed on December 31st must be completed by 9:59pm PT.**