



PRAM, INC.

PRESCRIPTION COVERAGE WITH NO SIDE EFFECTS



FIND THE LOWEST PRICE

Maximize savings by comparing costs at your local pharmacies with our price comparison tool



KEEP YOUR PHARMACY

Access to 100% of chains and 90% of independent pharmacies nationwide



24/7/363 SUPPORT

Uninterrupted first-class support 24x7 - 363 days a year

The information is a brief description of the important features of this insurance plan and provided for informational purposes only. It is not an insurance contract nor is it an invitation or offer to contract. Insurance carrier may vary by state. Coverage may not be available in all states or certain terms may be different when required by state law. See policy documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

Does your prescription drug plan have you feeling bottled up?



NOT ANOTHER DISCOUNT CARD!

ARE YOU TIRED OF SEEING ONLY SMALL DISCOUNTS ON YOUR EVERYDAY MEDICATIONS?

For a small monthly premium, you'll have access to a large formulary of prescription drugs at an affordable co-pay. Our "lesser of" pricing means that if the network contracted cost of the covered formulary generic or brand* medication is lower than your co-pay, **you only pay the network contracted cost, which means more money in your pocket, where it belongs.**

COVERED GENERIC MEDICATION	BRAND NAME	RETAIL	MEMBER COST	SAVINGS
AMLODIPINE BESYLATE (5 MG TABLET)	NORVASC	\$38.09	\$0.45	\$37.84
DULOXETINE HCL DR (30 MG TABLET)	CYMBALTA	\$220.99	\$7.56	\$213.43
ESCITALOPRAM (10 MG TABLET)	LEXAPRO	\$114.99	\$2.22	\$112.77
GLIPIZIDE ER (10 MG TABLET)	GLUCOTROL	\$24.39	\$8.04	\$16.35
LOSARTAN POTASSIUM (50 MG TABLET)	COZAAR	\$56.59	\$1.19	\$55.40
SIMVASTATIN (20 MG TABLET)	ZOCOR	\$26.59	\$0.88	\$25.71
TRAMADOL HCL (50 MG TABLET)	ULTRAM CIV.	\$80.99	\$2.62	\$78.37
TOTAL		\$562.63	\$22.96	\$539.67



GUARANTEED ISSUE

ANYONE from the ages of 18-64 and their dependents can enroll with no underwriting required. You cannot be turned down for pre-existing conditions.

EXTENSIVE NETWORK

THIS FULLY INSURED drug card can be used at 100% of all major chain drug stores and MOST independent pharmacies. This equates to over 67,000 pharmacies nationwide.

EASY BENEFITS MANAGEMENT

ACCESS to your personal online member portal where you can find a pharmacy near you, download your ID card, update and manage your contact information and view billing and payment history.



NEW Plan Designs & Rates

SUMMARY OF BENEFITS		Affordable	Signature	Enhanced
Annual Deductible Per Member		\$0	\$100	\$100
Formulary*		RxValue	RxBalance	RxSelect 01
✓	Formulary Generic Copay	\$10	\$10	\$10
✓	Formulary Brand Copay	Not Covered	\$50 or 50%**	N/A
✓	Non-Formulary Copay	Not Covered	Not Covered	N/A
✓	Preferred Brand Copay	N/A	N/A	\$30 or 50%** 02
✓	Non-Preferred Brand Copay	N/A	N/A	\$70 or 50%** 03
Monthly Maximum Per Member		\$300	\$400	\$500 04
Monthly Rates				
✓	Individual	\$42.62	\$59.52	\$120.80
✓	Individual + Spouse	\$80.98	\$113.09	\$229.52
✓	Individual + Child(ren)	\$74.59	\$104.16	\$211.40
✓	Family	\$98.03	\$136.90	\$277.84

*The formularies provide coverage for select generic and brand name drugs in every medically necessary therapeutic drug class, excluding specialty drugs. Not all generic and brand name drugs are covered under these formularies. Please ask for a copy of the formulary to see if your drug is covered.

**Whichever is greater

01 This **BRAND NEW** formulary is truly **OPEN!** This is a **BIG** deal. The only drugs NOT covered under this formulary are those drugs which are specifically excluded. For a list of those excluded items, please see our excluded items list.

02 A copay of \$30 or 50%, whichever is greater, on Preferred Brands. That means members will never pay more than half of the network contracted rate on all preferred brands.

03 A copay of \$70 or 50%, whichever is greater, on Non-Preferred Brands. That means members will never pay more than half of the network contracted rate on all non-preferred brands.

04 The richest monthly maximum of all three plans. Now members have more benefit for their prescriptions than ever before!

EASY Self-Enrollment for Members

01

Agent emails self-enrollment link to potential client

You've Been Invited to Enroll in a Pharmacy Benefits Plan

Hi Erika,

You've been invited to enroll in a new pharmacy benefits insurance plan. Please click link below to complete your registration and access your new pharmacy benefits account.

[Enroll Online Now](#)

02

Member completes self-enrollment process

Pharmacy Benefits Plan Enrollment

You have been invited by Sample Company / Sample Agent to enroll in this valuable prescription drug benefit.

PLAN SECTION	Choose a Plan		
	Select this Plan Affordable	Plan Selected Signature	Select this Plan Enhanced
Annual Deductible Per Member	No Deductible	\$100	\$100
Formulary	Rx Value	Rx Balance	Select
Retail Co-pay			
Formulary Generics	\$10*	\$10*	\$10*
Formulary Brands	Not Covered	\$50 or 50%**	\$30 or 50%**
Non-Formulary	Not Covered	Not Covered	\$70 or 50%**
Mail Order Co-pay			
Formulary Generics	\$30*	\$30*	\$30*
Formulary Brands	Not Covered	\$150 or 50%**	\$90 or 50%**
Non-Formulary	Not Covered	Not Covered	\$210 or 50%**
Maximum Benefits Payable			
Per Member Per Month	\$300	\$400	\$500
Monthly Rates			
Individual	\$42.62	\$59.52	\$120.80
Individual + Spouse	\$80.98	\$113.09	\$229.52
Individual + Child(ren)	\$74.59	\$104.16	\$211.40
Family	\$98.03	\$136.90	\$277.84

Add Credit Card

First Name: John
 Middle Name: D
 Last Name: Smith
 Security # (Optional): 123456789
 Date of Birth: 07/01/1955
 Gender: Male
 E-mail Address: abcd@pram.com
 Home Phone: 823-555-5555
 Cell Phone: 823-555-5555
 Select Effective Date: Oct 15, 2019
 Street: 1234 Any Street
 City: Anytown
 State: Alaska

4242 4242 4242 4242
 JOHN SMITH
 1234 Any Street
 Anytown, Alaska 12345

03

Member completes enrollment verification process and receives ID cards in Welcome Email. The agent receives credit for the sale!

PRAM, INC.

Welcome, Erika

We are excited to welcome you as a new and valued member of our fully-insured pharmacy program.

Please read through this information to get acquainted with your benefits. With receipt of this email, and your accompanying printable ID Card, you may now go to any one of the 67,000+ pharmacies across the U.S. and begin filling your prescriptions.

Plan effective date: 11/1/2019

Important Links & Downloads

- [ID Cards](#)
- [Fulfill Mail Order Prescriptions](#)
- [Download Your Drug Formulary](#)
- [Pharmacy Locator](#)
- [Account Login](#)

[Go to My Account](#)

By choosing an insured prescription drug plan through PRAM, Inc., you are eligible for further benefits provided by Bloom Benefits Association



BLOOM BENEFITS
ASSOCIATION

CAREINGTON SUITE OF PRODUCTS

DIABETIC CARE & SUPPLIES

Better Living Now, Inc. (BLN) is a managed care provider of health care products and services, specializing in the needs of patients with chronic conditions, offering 20% to 40% off retail price of diabetic supplies including an insulin pump, a continuous glucose monitor (CGM) and testing supplies (monitor, strips and lancets).

HEARING CARE

- Save 40% on diagnostic services, including hearing exams, at over 3,800 provider locations nationwide.
- Hearing aid low price guarantee: If you should find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%!
- 2 years of free batteries (80 cells per hearing aid, per year)

LAB SERVICES

A simple blood test is necessary for the prevention or early detection of diseases. The earlier a problem is identified, the easier and more likely it is to be treated.

DirectLabs® (DLS) is the leader in direct access laboratory testing.

DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members 10% to 80% off regular retail pricing at over 3,000 certified labs nationwide. *

Take charge of your health and wellness and order today! No doctor's visit required.

*Services not available in MD, NY, NJ, or RI

DISCLOSURE

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is on this website. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund, less a nominal processing fee (nominal fee for MD residents is \$5, AR and TN residents will be refunded processing fee). Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

This plan is not available in Vermont or Washington.

ADDITIONAL BENEFITS

FITBIT™

Bloom's valuable partnership with Fitbit Health Solutions brings discounts on Fitbit wearables to Bloom's members.

RETAIL DISCOUNTS

As a member you will automatically receive access to local and national discounts at work, at home, or on the go! Save on thousands of hotels, restaurants, movie tickets, retailers, florists, car dealers, theme parks, national attractions, concerts, and events. With an iPhone App (Android coming soon) at your fingertips, discovering discounts in your neighborhood becomes fun and easy! Also we have great giveaways every month! Win movie tickets, electronics, cash, and more!

DISCLOSURE: THESE ITEMS ARE NOT INSURANCE AND ARE NOT INTENDED TO BE CONSTRUED AS SUCH.

PRAM members are automatically enrolled in the *Renew* plan. Visit the website to upgrade or view current plan benefits.

TO LEARN MORE:

VISIT BLOOM ON THE WEB AT:

<https://www.bloombenefitsassoc.com/>

