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FULLY INSURED PHARMACY PROGRAMS

These fully insured programs are created with the average US population in mind. Good Coverage with inexpensive pricing. Service in nearly all 50 states. Including 67,000+ pharmacies across the U.S. Products are budget friendly. Non-formulary drugs are provided at a drug discount rate. State restrictions may apply.

PLAN BENEFITS	AFFORDABLE	SIGNATURE	ENHANCED
FORMULARY	Rx Value	Rx Balance	Rx Select
DEDUCTIBLE Per Member/Year	\$0	\$100	\$100
RETAIL CO-PAY	\$10 FG 100% FB 100% NF	\$10 FG \$50 OR 50%* FB 100% NF	\$10 FG \$30 OR 50%* PB \$70 OR 50%* NPB
MAIL ORDER CO-PAY	\$30 FG 100% FB 100% NF	\$30 FG \$150 OR 50%* FB 100% NF	\$30 FG \$90 OR 50%* PB \$210 OR 50%* NPB
MAXIMUM BENEFITS PAYABLE Per Member/Month	\$300	\$400	\$500
MONTHLY RATES			
PRIMARY	\$42.62	\$59.52	\$120.80
PRIMARY + SPOUSE	\$80.98	\$113.09	\$229.52
PRIMARY + CHILD(REN)	\$74.59	\$104.16	\$211.40
FAMILY	\$98.03	\$136.90	\$277.84

FG = Formulary Generic
 FB = Formulary Brand
 NF = Non-Formulary PB
 = Preferred Brand NPB
 = Non-Preferred Brand

* Whichever is greater

FULLY INSURED PHARMACY PROGRAMS + RxBOOST SPECIALTY

Boost your PRAM fully insured plan by adding RxBoost; a valuable Specialty Drug Program. Member can pay as little as \$0 for their expensive medication under this program. Program is used for high cost drugs beginning at \$1,000 retail and \$2,000 mail order.

PLAN BENEFITS	AFFORDABLE +RxBoost	SIGNATURE +RxBoost	ENHANCED +RxBoost
FORMULARY	RxValue+RxBoost	RxBalance+RxBoost	RxSelect+RxBoost
DEDUCTIBLE Per Member/Year	\$0	\$100	\$100
RETAIL CO-PAY	\$10 FG 100% FB 100% NF	\$10 FG \$50 OR 50%* FB 100% NF	\$10 G \$30 OR 50%* PB \$70 OR 50%* NPB
MAIL ORDER CO-PAY	\$30 FG 100% FB 100% NF	\$30 FG \$150 OR 50%* FB 100% NF	\$30 G \$90 OR 50%* PB \$210 OR 50%* NPB
MAXIMUM BENEFITS PAYABLE Per Member/Month	\$300	\$400	\$500
MONTHLY RATES			
PRIMARY	\$72.62	\$89.52	\$150.80
PRIMARY + SPOUSE	\$137.98	\$170.09	\$286.52
PRIMARY + CHILD(REN)	\$127.59	\$157.16	\$264.40
FAMILY	\$167.03	\$205.90	\$346.84

FG = Formulary Generic
 FB = Formulary Brand
 NF = Non-Formulary
 PB = Preferred Brand
 NPB = Non-Preferred Brand

RxCAP PROGRAM

Rx CAP is a valuable way to obtain access to network contracted rates, without worrying about deductibles or maximum benefit limits. With an unlimited formulary, and zero plan rules, members have freedom seldom available to them in the benefit marketplace today. State restrictions may apply.

PLAN BENEFITS	Rx CAP
FORMULARY UNLIMITED	Rx CAP
DEDUCTIBLE	NO DEDUCTIBLE
MEMBER COPAY MAXIMUM	
TIER 1	\$5
TIER 2	\$10
TIER 3	\$40
TIER 4	\$200
TIER 5	\$400
TIER 6	100%
MAXIMUM BENEFITS PAYABLE	NO LIMITS
MONTHLY RATES	
PRIMARY	\$20.00
PRIMARY + SPOUSE	\$35.00
PRIMARY + CHILD(REN)	\$35.00
FAMILY	\$35.00

RxBOOST
SPECIALTY
+ FREE Discount
card

PRAM's valuable Specialty Drug Program. Member can pay as little as \$0 for their expensive medication under this program. Program is used for high cost drugs beginning at \$1,000 retail and \$2,000 mail order. State restrictions may apply.

PLAN BENEFITS	RxBOOST
FORMULARY	Rx Boost
DEDUCTIBLE	NO DEDUCTIBLE
MAXIMUM BENEFITS PAYABLE	NO LIMITS
MONTHLY RATES	
PRIMARY	\$30.00
PRIMARY + SPOUSE	\$57.00
PRIMARY + CHILD(REN)	\$53.00
FAMILY	\$69.00