



**PRAM
INSURANCE
SERVICES, INC.**

PHARMACY BENEFITS PRESENTATION

INTRODUCTION

PRAM WAS FOUNDED in 1989 by independent life & health agent, David Wilson.

After a consulting contract with PacifiCare of California introduced him to the world of pharmacy benefits, Mr. Wilson recognized the need for this valuable benefit in the marketplace.

Since then, PRAM has functioned as the only nationally Registered Administrator (TPA) dedicated exclusively to providing fully insured stand-alone prescription benefits administration and claims management services.

PRAM's expertise in the prescription benefit marketplace allows us to provide the uniqueness and customization that is so lacking in the healthcare industry today. We hand select partners whose values align with our own to create one cohesive, comprehensive product.



Did you KNOW??

**Americans
spent over
\$360B on
prescription
drug
medications
in 2019**

**More first
dollar medical
expenses
are spent on
prescription
than any other
coverage**

**Prescription
Drug
medications
account for
more utilization
than dental,
accident, or
critical illness
policies**

Why add PRAM to your Medical Sales

***Your Clients
NEED this and
so do you!***

- 💡 ACA considers Prescription Drug Coverage as an **ESSENTIAL Benefit** – which means every person should have the right to have this coverage.

***Definition of Essential: absolutely necessary,
extremely important, crucial, vital, required.***

- 💡 Agents want to sell something they are proud of.
- 💡 The goal is to get your clients as close to a comprehensive benefit package as possible. Adding PRAM Rx completes any sale by adding 1st dollar benefits that make it look and feel like a true comprehensive medical plan.
- Clients are used to copays, deductibles, discounts.
 - They want an overall plan that includes and covers everything, even if a client isn't currently on any medications, so that when they do need it, they've got it.
 - Once they're on it, they'll keep it.
 - As an agent, that's security, and it also generates a great residual commission income for you.

Does your prescription drug plan have you feeling bottled up?

NOT ANOTHER DISCOUNT CARD!

ARE YOU TIRED OF SEEING ONLY SMALL DISCOUNTS ON YOUR EVERY DAY 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.**



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

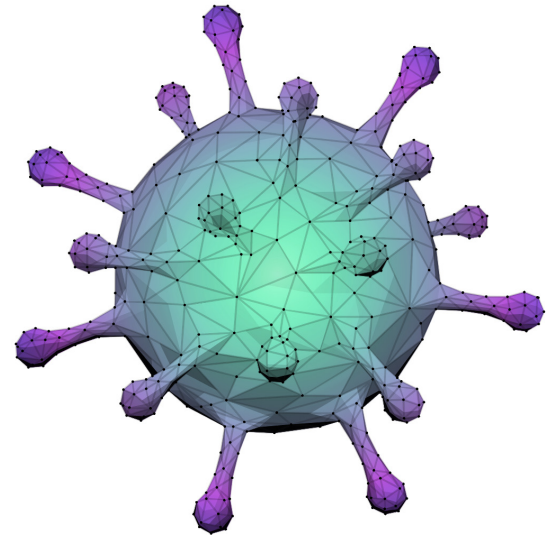
THIS FULLY INSURED drug card can be used at 100% of all major chain drug stores and MOST independent pharmacies. This equates to over 67,000 pharmacies nationwide.



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.

PRAM Covers COVID-19



▶ The following drugs are rumored to help treat COVID-19. They are all covered on the Balance Formulary. The last two are covered on the generic only Value Formulary.

| | COST OF DRUG WITH NO COVERAGE | COST OF DRUG THROUGH PRAM PROGRAM |
|----------------------------------|----------------------------------|---|
| COLORQUINE PHOSPHATE | \$163 | ≤ \$10 |
| HYDROXYCHLOROQUINE | \$127 | ≤ \$10 |
| AZITHROMYCIN (GENERIC FOR Z-PAK) | \$47 | ≤ \$10 |

Social Distancing approved - your clients can enroll themselves and their family members from the safety of their own home.

Marketing to EVERYONE

***The PRAM
product is
the ONLY
insured
prescription
drug product
on the
market***

Pair our plans with


- ▶ Short Term Medical
- ▶ Employer Groups - small/midsize/large
- ▶ Limited Medical
- ▶ GAP
- ▶ MEC with optional ACA required self-funded add-on
- ▶ Indemnity
- ▶ Health Sharing Ministry Plans
- ▶ High Deductible Health Plans
- ▶ Stand-Alone

**Email
template
provided
for easy
distribution to
clients**

**Excellent
LEAD IN
or
CLOSING
opportunity at
point of sale**


Individual Plan DESIGNS & Rates

| | AFFORDABLE | SIGNATURE | ENHANCED |
|---------------------------------|-------------|---------------|---------------|
| FORMULARY | RxValue | RxBalance | RxSelect |
| ANNUAL DEDUCTIBLE PER MEMBER | \$0 | \$100 | \$100 |
| RETAIL COPAYS | | | |
| FORMULARY GENERICS | \$10* | \$10* | \$10* |
| FORMULARY BRANDS | Not Covered | \$50 or 50%** | N/A |
| NON-FORMULARY | Not Covered | Not Covered | N/A |
| PREFERRED BRANDS | N/A | N/A | \$30 or 50%** |
| NON-PREFERRED BRANDS | N/A | N/A | \$70 or 50%** |
| MAXIMUM BENEFITS PAYABLE | | | |
| LIMIT PERIOD | Monthly | Monthly | Monthly |
| PER MEMBER | \$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 |



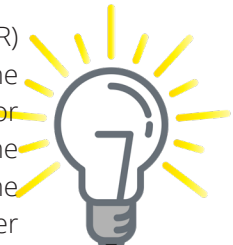

****"LESSER OF" LOGIC**

"Lesser of" means that the member pays the cost of the drug or \$10, whichever is less! If the network contracted rate (NCR) for the drug is \$2.22, that is all the member will pay for that medication.



*****"GREATER OF" LOGIC**

If the network contracted rate (NCR) for the drug is less than \$50, the member pays the NCR. If the NCR for the drug is between \$50-\$100, the member pays \$50. If the NCR for the drug is more than \$100, the member pays 50% of the NCR.

Group Plan DESIGNS & Rates

| | AFFORDABLE | SIGNATURE | ENHANCED |
|---------------------------------|-------------|---------------|---------------|
| FORMULARY | RxValue | RxBalance | RxSelect |
| ANNUAL DEDUCTIBLE PER MEMBER | \$0 | \$100 | \$100 |
| RETAIL COPAYS | | | |
| FORMULARY GENERICS | \$10* | \$10* | \$10* |
| FORMULARY BRANDS | Not Covered | \$50 or 50%** | N/A |
| NON-FORMULARY | Not Covered | Not Covered | N/A |
| PREFERRED BRANDS | N/A | N/A | \$30 or 50%** |
| NON-PREFERRED BRANDS | N/A | N/A | \$70 or 50%** |
| MAXIMUM BENEFITS PAYABLE | | | |
| LIMIT PERIOD | Monthly | Monthly | Monthly |
| PER MEMBER | \$300 | \$400 | \$500 |
| MONTHLY RATES | | | |
| INDIVIDUAL | \$25.70 | \$39.22 | \$88.24 |
| INDIVIDUAL + SPOUSE | \$48.83 | \$74.52 | \$167.66 |
| INDIVIDUAL + CHILD(REN) | \$44.98 | \$68.64 | \$154.42 |
| FAMILY | \$59.11 | \$90.21 | \$202.95 |

- Larger Commission Opportunity
- Nationwide Carrier - 5 or more members
- Pairs well with STM, Limited Medical, GAP, HDHP plans, etc.
- Ease of Plan Administration

PAINLESS Plan Administration

NO ADMINISTRATION HEADACHES

IF YOU HAVE 5 OR MORE EMPLOYEES, PRAM can manage everything! Our self-enrollment tool allows the plan sponsor to choose one of the following options for premium payment and collection:

LIST BILL

PLAN SPONSOR offers this elective benefit to eligible members and manages enrollment. Group and member enrollment can be managed electronically by a plan admin through our member portal, or,

Members can still self-enroll, but upon request, PRAM can remove the payment option from the process.

This would allow the plan sponsor to run the product through payroll such as they may do with other member benefits and submit a list bill of collected premiums to PRAM once monthly.



FINANCIALLY GUARANTEED. Fully Insured prescription drug plans mean no worry over spiraling drug costs.



PEACE OF MIND. Plan Sponsor can feel confident they have provided their members with the most comprehensive prescription drug benefit on the market.

Member SAVINGS

SAVINGS REALIZED WITH PRAM'S NETWORK CONTRACTED RATES

| MEDICATION | BRAND NAME | THERAPEUTIC CLASS | RETAIL | MEMBER COST | SAVINGS |
|------------------------------------|-------------|--|-----------------|----------------|-----------------|
| AMLODIPINE BESEYLATE (5 MG TABLET) | NORVASC | antianginal, antihypertensive | \$38.09 | \$0.45 | \$37.84 |
| DULOXETINE HCL DR (30 MG TABLET) | CYMBALTA | antidepressant | \$220.99 | \$7.56 | \$213.43 |
| ESCITALOPRAM (10 MG TABLET) | LEXAPRO | antidepressant | \$114.99 | \$2.22 | \$112.77 |
| GLIPIZINE ER (10 MG TABLET) | GLUCOTROL | treats type 2 diabetes | \$24.39 | \$8.04 | \$16.35 |
| LOSARTAN POTASSIUM (50 MG TABLET) | COZAAR | treats type 2 diabetes with hypertension | \$56.59 | \$1.19 | \$55.40 |
| SIMVASTIN (20 MG TABLET) | ZOCOR | treats high cholesterol | \$26.59 | \$0.88 | \$25.71 |
| TRAMADOL HCL (50 MG TABLET) | ULTRAM CIV. | analgesic - pain management | \$80.99 | \$2.62 | \$78.37 |
| TOTAL | | | \$562.63 | \$22.96 | \$539.67 |

DEMONSTRATION OF "LESSER OF" COPAY

PHARMACY ONE

- **Retail Cost of Drug: \$100**
- **Network Contract Rate: 85% off**
- **PRAM Cost: \$15**
- **Total Member Cost \$10.00**

PHARMACY TWO

- **Retail Cost of Drug: \$100**
- **Network Contract Rate: 92% off**
- **PRAM Cost: \$8.00**
- **Total Member Cost \$8.00**

PRAM - Drug Look up Pricing Tool

Allows the members to price shop for their medications at local pharmacies. This lowers plan costs for everyone and saves the members money out of pocket.

Members recognize value of the plan when they can see their savings first hand.

DRUG NAME: ZOLPIDEM TARTRATE, TABLET, 30 DAYS SUPPLY (30 QTY)

| PHARMACY | COST OF DRUG | GENERIC ONLY | BRAND WRAP 1 | BRAND WRAP 2 |
|--|--|-------------------------|-------------------------|-------------------------|
| HERITAGE COMPOUNDING PHARMACY 2903 SATURN ST 1.24 Miles Away | Cost of drug without coverage | \$138.90 | \$138.90 | \$138.90 |
| | Listed on Formulary | Yes | Yes | Yes |
| | Type of Pricing Utilized | Network Contracted Rate | Network Contracted Rate | Network Contracted Rate |
| | Approximate PRAM Member Cost | \$0.99 | \$0.99 | \$0.99 |
| | According to plan design chosen, member may be required to meet a deductible prior to this pricing being applicable. | | | |
| LINDA VISTA PHARMACY 4300 ROSE DR STE D 2.28 Miles Away | Cost of drug without coverage | \$138.90 | \$138.90 | \$138.90 |
| | Listed on Formulary | Yes | Yes | Yes |
| | Type of Pricing Utilized | Network Contracted Rate | Network Contracted Rate | Network Contracted Rate |
| | Approximate PRAM Member Cost | \$1.64 | \$1.64 | \$1.64 |
| | According to plan design chosen, member may be required to meet a deductible prior to this pricing being applicable. | | | |
| SAV-ON PHARMACY 2141 2500 E IMPERIAL HWY 1.20 Miles Away | Cost of drug without coverage | \$138.90 | \$138.90 | \$138.90 |
| | Listed on Formulary | Yes | Yes | Yes |
| | Type of Pricing Utilized | Network Contracted Rate | Network Contracted Rate | Network Contracted Rate |
| | Approximate PRAM Member Cost | \$1.92 | \$1.92 | \$1.92 |
| | According to plan design chosen, member may be required to meet a deductible prior to this pricing being applicable. | | | |
| WALMART PHARMACY 10-2523 102523 2595 E IMPERIAL HWY 0.96 Miles Away | Cost of drug without coverage | \$138.90 | \$138.90 | \$138.90 |
| | Listed on Formulary | Yes | Yes | Yes |
| | Type of Pricing Utilized | Generic Copay | Generic Copay | Generic Copay |
| | Approximate PRAM Member Cost | \$10.00 | \$10.00 | \$10.00 |
| | According to plan design chosen, member may be required to meet a deductible prior to this pricing being applicable. | | | |
| CVS PHARMACY 17530 855 E BIRCH ST 1.64 Miles Away | Cost of drug without coverage | \$138.90 | \$138.90 | \$138.90 |
| | Listed on Formulary | Yes | Yes | Yes |
| | Type of Pricing Utilized | Generic Copay | Generic Copay | Generic Copay |
| | Approximate PRAM Member Cost | \$10.00 | \$10.00 | \$10.00 |
| | According to plan design chosen, member may be required to meet a deductible prior to this pricing being applicable. | | | |

Manufacturer COUPONS!

SAVE MONEY ON DRUGS NOT ON FORMULARY


- ▶ PRAM is commercial insurance! Most copay savings cards/manufacturer coupons state “For commercially insured patients only”.
- ▶ Coupons can be found on the manufacturer’s website and presented to the pharmacy with a valid doctor issued prescription and their PRAM insurance card.
- ▶ Please note the “Terms & Conditions” in small print for each manufacturer coupon as discounts vary.
- ▶ Non-Formulary Drugs without manufacturer coupons still receive a discounted rate that varies based on the retail cost of the drug.

*PRAM drug exclusions list applies



Agent Dashboard SAMPLE

NAVIGATION & PROFILE



YOUR LOGO HERE

- Home
- Pharmacy Locator
- Drug Lookup
- Members >
- Agent Profile ▾
 - View
 - Commission Detail
- Help
- Admin >

CURRENT MONTH COMMISSIONS EARNED & ESTIMATED PAYOUT DATE

THIS MONTH'S COMMISSION EARNED

Earned Commission so far, February 2020

\$931.59

Scheduled payout to checking 0460 in 11 days

[View Details](#)

SALES VOLUMES

THIS MONTH'S SALES

Sales within February 2020

\$7,710.61

Scheduled payout in 11 days [View Details](#)

0.62% LOWER THAN LAST MONTH

OVERALL SALES

Sales since joining on Nov 04, 2017

\$169,179.90

4.78% HIGHER THAN LAST MONTH

COMMON TASKS

Enroll a New Member

Invite to Self-Enroll

View Plans Available

Formulary PDF's(3)

Approved Marketing

How to Videos

New Group Application

PRAM Client Video [View](#) | [Customize](#)

APPOINTED STATE SUMMARY

| State | Members |
|-------|---------|
| AL | 1 |
| AZ | 7 |
| FL | 9 |
| GA | 8 |

SALES BY STATE

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

Welcome, 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

PRAM

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 Rx Balance | \$100 Select |
| Formulary | | | |
| Retail Co-pay | | | |
| Formulary Generics | \$10 | \$10 \$50 OR 50% | \$10 |
| Formulary Brands | 100% | Whichever is Greater | \$30 |
| Non-Formulary | 100% | 100% | Whichever is Greater |
| Mail Order Co-pay | | | |
| Formulary Generics | \$30 | \$30 \$150 OR 50% | \$30 |
| Formulary Brands | 100% | Whichever is Greater | \$90 |
| Non-Formulary | 100% | 100% | Whichever is Greater |
| Maximum Benefits Payable | | | |
| Per Member Per Month | \$300 | \$400 | \$500 |
| Monthly Rates | | | |
| Individual | | | |
| Individual + Spouse | | | |
| Individual + Child(ren) | | | |
| Family | | | |

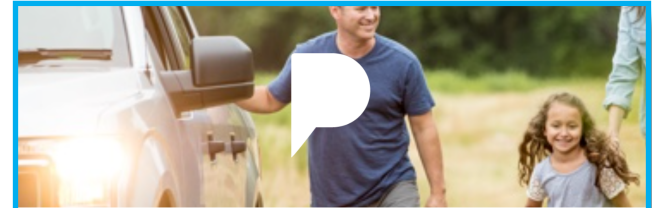
APPLICANT ADDRESS

Street 1234 Any Street

City Anytown

State Alaska

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

Use these links to access your benefits online, print ID cards, add or remove family members, view and update payment information, access our drug lookup and pharmacy locator tools.

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

Go to My Account

Add Credit Card

4242 4242 4242 4242

JOHN SMITH

12 / 2024

625

Click here if same as applicant address

1234 Any Street

Address Line 2

Anytown

Alaska

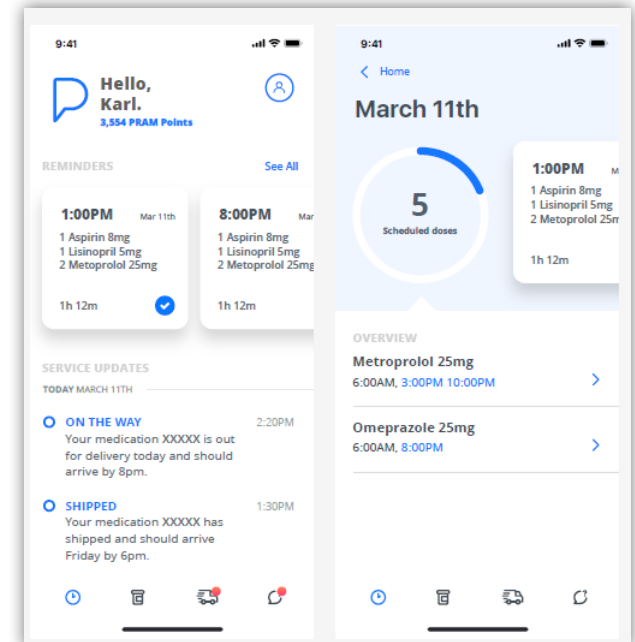
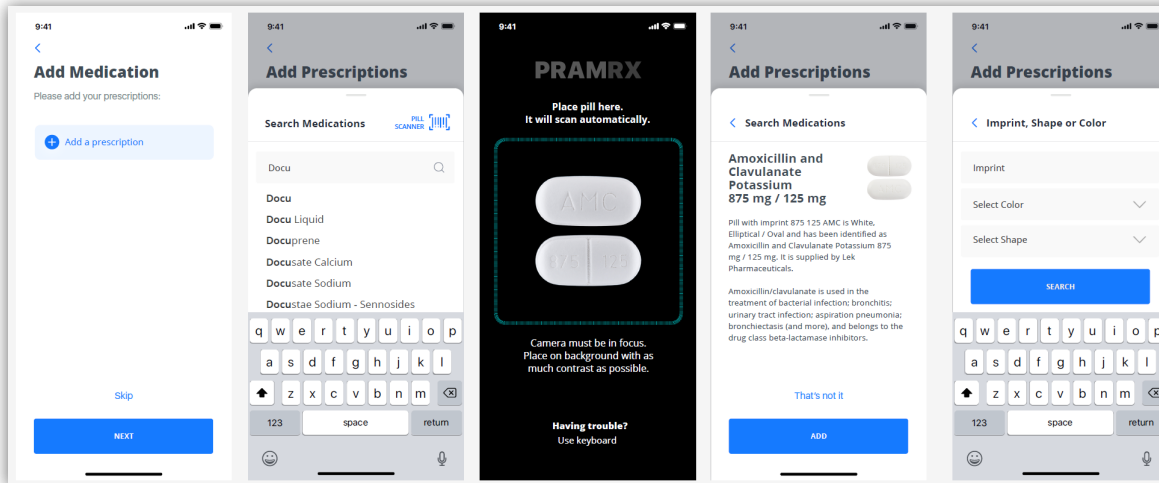
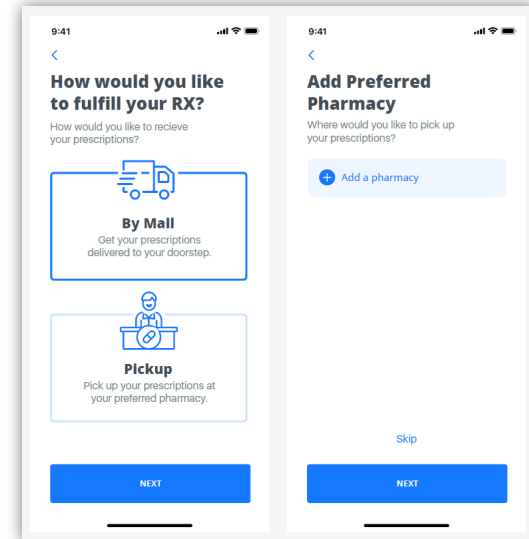
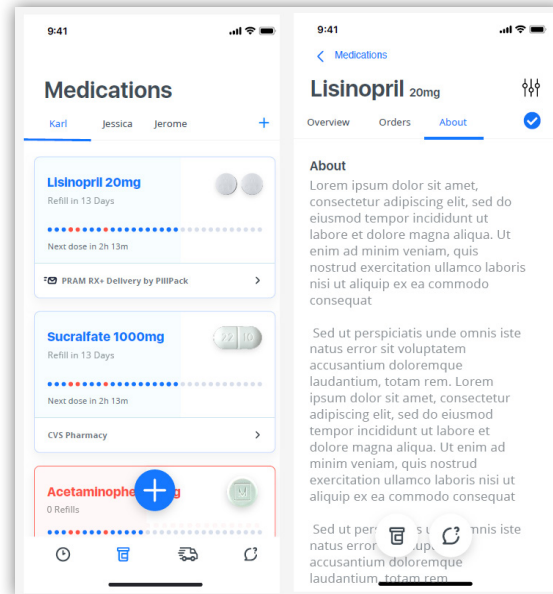
12345

Save Cancel

COMING SOON PRAM Mobile App



- Integrated Drug Pricing Tool
- Integrated medication refills and mail order options
- Medication Identifier
- Medication adherence tracker & reminders
- Drug facts
- Caretaker monitoring



Testimonials

“The need for alternatives to high priced ACA plans will be greater than ever, with many of our potential clients living in counties without any ACA plan in the marketplace. It is important for us to be able to offer our clients the most comprehensive coverage available. The one piece we’ve been missing is a fully insured Rx plan we can sell to individuals.” ~ PRAM Broker

“This plan saves me more money than my Blue Cross plan.” ~ PRAM Member

“I couldn’t believe the difference in cost! It sure made a believer out of me!” ~ PRAM Member

“The PRAM team is always so helpful!” ~ PRAM Broker

“I love the plan and definitely want to keep it.” ~ PRAM Member

“I wanted to take this opportunity to thank you for the service PRAM has provided not only to myself but also to my clients. The product offering has not only provided my customers savings on prescription costs (with no pre-existing exclusion clause) but also the added value of staff that is readily accessible in the event they have questions. The PRAM product is a perfect fit (when sold as a package with the health plan and ancillary products) since it is portable and can be utilized regardless of whether they move health insurance carriers later down the line.” ~ PRAM Broker