PRAM INSURANCE SERVICES, INC.

Rx CAP

Some coverage & savings examples include:

Therapy classes that are typically excluded

- Fertility medications
- Erectile Dysfunction medications - as low as $5* per month
- Weight Loss medications - as low as $10* per month

Coverage within chronic disease states

- 18 generic diabetes medications with an average monthly cost of $10* or less - Metformin 500mg - less than $6* per mo.
- Over 20 cholesterol medications with an average monthly cost of $10 or less - Generic Lipitor as low as $4 per mo.

Not ready to have a baby?

- Rx CAP covers over 20 birth control products with an average monthly cost of less than $25*

What does Rx CAP Cover? EVERYTHING!

Rx CAP is a valuable way to get 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.

MONTHLY COST FOR Rx CAP PROGRAM	
PRIMARY	$20
PRIMARY + DEPENDENT(S)	$35

CONTACT US AT TEAM@PRAM.COM TO GET STARTED TODAY!

*Estimated cost per medication is not guaranteed. Costs are dependent upon the specific pharmacy, NDC, quantity, dosage, date, and time filled.

THE RX CAP PROGRAM IS NOT INSURANCE. The Program provides members with network contract rates for the cost of prescriptions. The Program does not make payments directly to the providers of prescription services. The Program member is obligated to pay for all prescription services but will receive network contract rates on prescriptions from those prescription providers who have contracted with the prescription plan organization. Upon request, the Program administrator will make available a complete list of pharmacy program providers in the cardholder's service area. This information can also be found online at the website below. Program administered by Professional Risk & Asset Management Insurance Services, Inc., DBA: PRAM Insurance Services, Inc.

CA LIC #: 0812797 - 1 Pointe Dr., #120, Brea, CA 92821 - 800-262-7726 - www.pram.com

The 25 Most Commonly Prescribed Drugs in America

and how Rx CAP stacks up

	DRUG NAME	THERAPY CLASS	AVERAGE RETAIL COST*	AVERAGE COST THROUGH CAP*	% SAVINGS
1	LISINOPRIL	ACE INHIBITOR	$ 27.10	$ 4.25	84%
2	ATORVASTATIN	CHOLESTEROL	$ 218.51	$ 8.17	96%
3	LEVOTHYROXINE	HYPOTHYROIDISM	$ 31.29	$ 10.94	65%
4	METFORMIN	TYPE 2 DIABETES	$ 16.25	$ 3.41	79%
5	AMLODIPINE	HIGH BLOOD PRESSURE	$ 27.34	$ 5.20	81%
6	METOPROLOL	HIGH BLOOD PRESSURE	$ 13.63	$ 5.79	58%
7	OMEPRAZOLE	GASTROESOPHAGEAL REFLUX	$ 82.49	$ 12.95	84%
8	SIMVASTATIN	REDUCE RISK OF HEART ATTACK & STROKE	$ 66.58	$ 4.02	94%
9	LOSARTAN	HIGH BLOOD PRESSURE	$ 128.90	$ 10.92	92%
10	ALBUTEROL	ASTHMA/COPD	$ 53.75	$ 19.13	64%
11	GABAPENTIN	EPILEPSY	$ 68.67	$ 8.03	88%
12	HYDROCHLOROTHIAZIDE	HIGH BLOOD PRESSURE/EDEMA	$ 16.77	$ 5.05	70%
13	ACETAMINOPHEN/HYDROCODONE	NARCOTIC PAIN RELIEVER	$ 124.14	$ 8.24	93%
14	SERTRALINE	DEPRESSION/OCD/PTSD/PANIC ATTACKS, SOCIAL ANXIETY	$ 32.21	$ 6.61	79%
15	FLUTICASONE	ALLERGIC RHINITIS	$ 56.37	$ 13.30	76%
16	MONTELUKAST	ASTHMA	$ 82.18	$ 7.91	90%
17	FUROSEMIDE	EDEMA	$ 9.14	$ 2.13	77%
18	AMOXICILLIN	BACTERIAL INFECTIONS	$ 16.27	$ 3.07	81%
19	PANTOPRAZOLE	GASTROESOPHAGEAL REFLUX	$ 68.84	$ 7.23	89%
20	ESCITALOPRAM	DEPRESSION/ANXIETY	$ 70.49	$ 5.89	92%
21	ALPRAZOLAM	PANIC/ANXIETY DISORDERS	$ 32.42	$ 4.73	85%
22	PREDNISONE	LOW CORTICOSTEROID LEVELS	$ 10.03	$ 6.52	35%
23	BUPROPION	DEPRESSION/SEASONAL AFFECTIVE DISORDER	$ 36.53	$ 19.03	48%
24	PRAVASTATIN	REDUCE RISK OF HEART ATTACK & STROKE	$ 99.81	$ 13.13	87%
25	ACETAMINOPHEN	MILD PAIN & FEVER	$ 4.35	$ 0.82	81%

*These are estimated costs based on averages. The actual cost may be higher or lower depending on the specific pharmacy, NDC, quantity and dosage.

Program administered by Professional Risk & Asset Management Insurance Services, Inc., DBA: PRAM Insurance Services, Inc.
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