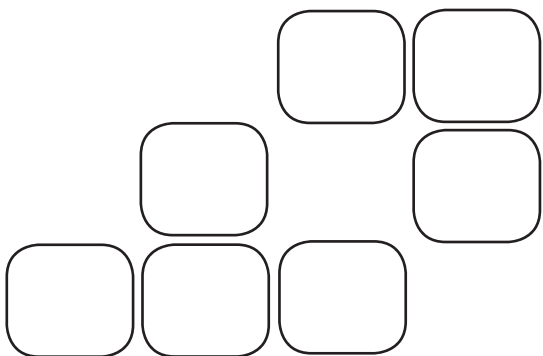


4 Tier RX Plan



When it comes to savings there is no debate.



This Program is NOT INSURANCE!

The 4 Tier Drug Program was designed to assist members in reducing the burdensome expense of prescription drug medications. Upon enrollment into the program, members will receive a comprehensive listing of preferred drugs to assist them in managing their prescription expenses.

The 4 Tier Drug Program identifies the factors that impact cost and quality of prescription medications and offers access to an effective pharmacy benefit management team and provides enhanced patient prescription care.

The 4 Tier Drug Program will help you better control the high cost associated with prescription drug benefits. The plan offers access to a revolutionary 4 tier program to help you save money on all your prescription needs. Through our nationwide network of over 50,000 participating pharmacies you now have access to a 4 tier prescription plan.

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| Tier 01: < \$10 | Consist of Generic Drugs that can be purchased for \$10.00 or less. |
| Tier 02: < \$20 | Consist of Brand Name and Generic Drugs that can be purchased for \$20.00 or less. |
| Tier 03: < \$40 | Consist of Brand Name and Select Generic Drugs that can be purchased for \$40.00 or less. |
| Tier 04: Special | Consist of Brand Name and Select Generic Drugs that can be purchased for a special discounted price. |

To get the most out of this program you should ask your doctor to prescribe a drug within the first three tiers where medically appropriate. If you have an active prescription, you should ask your doctor if there is a more cost effective drug available on the Preferred Drug List to meet your needs.

Often times drugs within the same therapeutic class can be prescribed in place of an expensive brand name drug. Of course, if you choose the higher price brand name drug we have negotiated a substantial discount for you. As always, you should follow the guidance and advice of your physician. Our knowledgeable Help Desk and Customer Service department ensures that all physician, member and pharmacy calls are responded to swiftly and accurately.

This plan is a discount prescription card. Providers are subject to change without notice. We are not the provider of services under this program. We solely arrange for access to discounts from independent third-party service providers and do not warrant or guarantee the suitability and/or quality of any service provided. A Member's participation in this program is governed by the terms of the Membership Agreement provided upon enrollment. You should follow the guidance and advice of your physician. THE MEMBER ALWAYS RECEIVES THE LOWER OF THE NETWORKS CONTRACTED PRICE OR THE PHARMACY'S PRICE. Preferred Drug List is subject to change without notice.



Q How does the program work?

A Once the member receives the Fulfillment or RX Card, they call the Toll- free number on the card, or access the "Provider Search" on-line to find participating locations. The Member presents the card to the provider at the Point-of-Service.

Q Who qualifies for this program?

A Everyone qualifies and there are no health questions.

Q What is my average discount on Non-Preferred Drugs?

A Members are currently receiving an average discount of approximately 19% on Tier 4 drugs. There is no guaranteed percentage savings on every prescription purchase. The price paid depends upon the pharmacy and the type and quantity of drug purchased. Pharmacies, just like other retail stores, compete against each other and may have special prices on some products. When this is the case, we cannot discount the pharmacy's already low price, but a member will receive the advantage of the pharmacy's special pricing.

Q When can I use my program services?

A Most providers require that a patient present their card at the time of service. You can begin using your program services as soon as you receive your medical savings card.

Q How can I keep my prescription drug costs down?

A The use of generic prescription drugs, whenever available, is most cost effective. Discuss your prescription options with your doctor and you will be rewarded with lower cost, equal quality generic options. Ask whether an alternative, less expensive option would work for your condition.

The 4 Tier Drug Program is accepted at over 44,000 participating pharmacies throughout the United States. The network includes most major chains, as well as thousands of independent pharmacies. The network pharmacies participation in this program is not an endorsement of this program.

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| ALBERTSONS A AND P PHARMACY ARBOR DRUGS ARROW CENTER AURORA PHARMACY BARTELL DRUGS BIG BEAR PHARMACY BI-LO PHARMACY BI-MART PHARMACY BROOKS PHARMACY BROOKSHIRE BROS. BROOKSHIRE PHARMACY BRUNO'S PHARMACY CASHWISE COSTCO CUB PHARMACY CVS PHARMACY DILLON PHARMACY DISCOUNT DRUG MART DRUG EMPORIUM DUANE READE D & W FOOD CENTERS EAGLE PHARMACY | ECONOFOODS ECKERD DRUG EDWARDS PHARMACY EPIC FAGEN PHARMACY FAIRVIEW PHARMACY FARMCO DRUG CENTER FARMER JACK FOOD TOWN PHARMACY FRED MEYER PHARMACY FRED'S PHARMACY FRUTH PHARMACY FRY'S FOOD & DRUG FURR'S PHARMACY GIANT EAGLE GRAND UNION HAGGEN HARRIS TEETER HOMELAND PHARMACY HORIZON PHARMACY HY-VEE PHARMACY KERR DRUG K MART PHARMACY | KASH N'KARRY KING SOOPERS KINNEY DRUGS, INC. KNIGHT DRUGS KROGER PHARMACY LEGEND LEWIS FAMILY DRUG LONG'S MARC'S MED-X DRUG MEDIC DRUG MEDICAP PHARMACY MEDICINE SHOPPE MEIJER PHARMACY METRO PHARMACY MORE 4 FAMILY NCS HEALTHCARE OSCO DRUG PAMIDA PHARMACY PATHMARK PHARMACY PHAR-MOR PRICE CHOPPER PUBLIX PHARMACY | RAINBOW PHARMACY RITE AID PHARMACY SAFEWAY PHARMACY SAVE-ON SAVE MART PHARMACY SCHNUCKS PHARMACY SEELY SNYDER DRUG SENTRY DRUGS INC SHOP'N SAVE SHOPKO PHARMACY SHOPRITE PHARMACY STAR PHARMACY STOP & SHOP TARGET PHARMACY TIMES PHARMACY TOPS PHARMACY UKROPS PHARMACY UNITED PHARMACY VON'S PHARMACY WAL-MART PHARMACY WALDBAUM'S WALGREENS |
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