Dear Member:

Welcome to the Association Rx Card Program. This program is designed to help you find drugs within the same therapeutic class as a drug you may be currently taking. Most of all, this program is designed to save you money on your prescription drug costs. This program offers four tiers of savings:

- **Tier I**: The first tier is generic drugs that will be available to you for a payment of up to $10.00
- **Tier II**: The second tier is brand name drugs and select drugs that will be available to you for a payment of up to $20.00
- **Tier III**: The third tier is brand name drugs and select drugs that will be available to you for a payment of up to $50.00
- **Tier IV**: The fourth tier is brand name drugs that we have negotiated special network pricing for you. For special network pricing, present your card at a participating pharmacy.

Our prompt Pharmacy Help Desk Customer Service is available toll-free 24 hours-a-day, 7 days a week at 1-877-684-0032.

The Association Rx Card does not assure the quality of the services or products offered by individual providers. If you remain dissatisfied after completing The Association Rx Card’s complaint system, you may contact your state insurance department.

**THIS IS NOT INSURANCE – DISCOUNTS ONLY.** Member is required to pay the entire amount of the discounted rate. The purchase price may vary by drug and by pharmacy. Discounts are available only at participating pharmacies. No portion of the drug cost or dispensing fees for drugs purchased by members under this program is paid by Association Rx Card or EnvisionRxOptions. Pricing and tier positions are subject to change without notice. Pricing and tier positions are only for quantities stated; additional quantities may incur higher costs. May not be available in all states.
To get the most out of this program you should ask your doctor to prescribe a drug within the first three tiers if possible. 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. For information on drug pricing and participating pharmacies, please visit www.AssociationRXCard.com.

Please review this entire package. Read the "Frequently Asked Questions" section for information about this program. Feel free to contact our customer service center if you have any additional questions at 1-877-684-0032.

**Association Rx Card 30 Day Cancellation Policy**

If a Member is not satisfied with the Association Rx Card program and wishes to terminate the benefit, the Member may cancel the program for any reason. Members may cancel the Association Rx Card program within thirty (30) days of joining the program, and shall be refunded any and all program fees paid during the initial program membership. Refunds can take up to 30 business days to process from the date the cancellation was received. If the Member cancels after the first 30 days, the Association Rx Card will terminate as of the program expiration date. For additional information and assistance, please contact your Association Member Services at the number listed on the back of the card.

**Renewal and Participant information**

This product will auto renew at the payment mode selected at time of application. To remove or add additional members or to change the payment mode selected, please contact your Association Member Services at the number listed on the back of the card.

Members present this card and prescription to a participating pharmacy to receive included discounts. At the time of service you must pay the pharmacy the negotiated payment required by this program. This card is for identification purposes only. A list of participating pharmacies is available at our website www.AssociationRXCard.com. **THIS IS NOT INSURANCE - DISCOUNTS ONLY**. Administered by EnvisionSavings. Member is required to pay the entire amount of the discounted rate. Pricing is subject to change without notice. Pricing is only for quantities stated; additional quantities may incur higher cost. May not be available in all states.

Pharmacy Help Desk
1-877-684-0032
NASE Member Services - 1-800-232-6273

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**Pharmacy Network**

The Association Rx Card Program network includes over 60,000 pharmacies throughout the United States. The network includes national pharmacy chains as well as thousands of independent pharmacies throughout the country.

**Frequently Asked Questions**

**Where can I use the Association Rx Card?**
The Association Rx Card network includes over 60,000 pharmacies throughout the United States. The network includes national pharmacy chains as well as thousands of independent pharmacies throughout the country. Pharmacy location can be obtained by contacting Customer Service at 1-877-684-0032 or by visiting www.AssociationRXCard.com. If a neighborhood pharmacy is not already participating in our network, please have them call us toll-free at 1-877-684-0032. We will send them information about how they can participate in the network so that you can take advantage of the savings as soon as possible.

**What if my pharmacy doesn’t recognize the card?**
Pharmacies may not be familiar with every prescription program in which they participate. If the pharmacist does not recognize your Association Rx Card or if you encounter a problem at the pharmacy, DO NOT leave without having the pharmacy call the toll-free number printed on the ID card.

**How much will I pay for my prescriptions?**
Members will pay based on the Tier their drug falls under. A payment of $10 or less is required for Tier I, $20 or less for Tier II, $50 or less for Tier III. Remember that quantities in excess of those listed for Tier I, II and III can result in a higher price. Members will pay the network contracted price negotiated by your association for Tier IV drugs.

**What is my average discount on Non-Preferred Drugs?**
There is no definite 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. THE MEMBER ALWAYS RECEIVES THE LOWER OF THE CONTRACTED PRICE OR THE PHARMACY’S PRICE.

**What is a generic drug?**
Once a patent on a brand name drug expires, other drug companies may make a generic version of the drug, with the approval of the Food and Drug Administration (FDA). The FDA’s standards for quality are the same for all manufacturers. This means the generic drug contains the same active ingredients as the brand name whose patent has expired, and that it’s safe, potent and effective.

**How can I keep my prescription drug costs down?**
The use of generic prescription drugs, whenever available, is most cost effective. Don’t be shy, discuss your prescription options with your doctor or pharmacist. Ask whether an alternative, less expensive option would work for your condition.
How will I know if there’s a generic equivalent available?
Simply ask your local pharmacist or call the Customer Service department to find out about generic equivalents for your prescription. Also ask your doctor to prescribe generics whenever possible and appropriate. (Your new member packet will include helpful materials you can share with your doctor.)

What is the difference between brand name and generic drugs?
The brand name is the trade name under which the product is advertised and sold, and is protected by patents so that it can only be produced by one manufacturer for a predetermined number of years. Once a patent expires, other companies may manufacturer a generic equivalent, providing they follow stringent FDA regulations for safety.

Generic drugs are drugs for which the patent has expired, allowing other manufacturers to produce and distribute the product under a generic name. Generics are essentially a chemical copy of their brand name equivalents. The color or shape may be different, but the active ingredients must be the same for both. The preferred drug list contains only FDA-approved generic medications.

What is a preferred drug list?
A preferred drug list is a list of recommended prescription medications that is created, reviewed and continually updated by a team of physicians and pharmacists. The preferred drug list contains a wide range of generic and brand name preferred products that have been approved by the Food and Drug Administration (FDA). Your doctor can use this list to select medications for your health care needs, while helping you maximize your prescription drug savings. A medication becomes a preferred drug based on safety and efficacy, then on cost-effectiveness.

What is the difference between a preferred brand name drug vs. a non-preferred brand name drug?
A preferred brand name drug is a medication that has been reviewed and approved by a group of physicians and pharmacists, and has been selected for preferred status based on its proven clinical and cost effectiveness.

A non-preferred brand name drug is a medication that has been reviewed by the same team of physicians and pharmacists who determined that an alternative drug that is clinically equivalent and most cost effective is available. These designations may change as new clinical information becomes available.

What drugs are considered preferred (formulary) on Discount Plans?
The preferred drugs are those that generally have larger discounts.

What if the brand drug I am taking is not discounted?
If you are currently taking a medication that has similar active ingredients or is used to treat the same conditions as the preferred brand drugs on the product guide, it will still be discounted. You will pay the negotiated price for that drug. To take advantage of the potential program savings on listed preferred drugs, you should ask your Pharmacist (where regulations permit) or a Doctor to change your medication, where medically appropriate, to a less expensive product listed in the product guide.

Please refer to www.AssociationRXCard.com for additional terms and conditions.