



GUIDE TO USING YOUR Rx101 Saver's Card

INTRODUCTION



Rx101 Saver's Card has been helping individuals lower the cost of their medications since 2004. Times have changed, and we have too!

This guide will help you get the most out of your Rx101 Saver's Card, and get savings in other ways as well. Our program has expanded to include other forms of savings on your prescriptions and other out-of-pocket expenses.

Through all these changes, one thing has not changed: *Our commitment to helping you!*



WHERE WILL I GET THE BEST PRICES?



Drug Stores

Best for: Acute medications, generics and some lower priced brand names.

Where to buy: Retail Pharmacies and our U.S. Mail Order Our interactive pricing tool allows you find the lowest price for your medications at over 75,000 Retail Pharmacies. You can even print a coupon so you are assured you are getting the price you see on our site.



Domestic Mail Order

Best for: Maintenance medications, those living in rural areas,

Where to buy: U.S. Based Mail Order Our interactive pricing tool allows you compare our U.S. Based Mail order prices to Retail Pharmacies. There is no shipping added to the price you see, and you can order 90 day supplies, as prescribed by your doctor.



International Mail Order

Best for: Expensive brand name, generics and specialty meds

Where to buy: International Mail Order Our website shows the pricing on the most

MY DOCTOR WANTS A PHARMACY NAME!

When prescribed a new medication, it can be difficult to choose a pharmacy because they want to know where to send the prescription. You can do several things:

1. Ask for a paper prescription. Don't be surprised if they will not do this.
2. Go to our pricing tool on our website or app and look up the exact medication, find a pharmacy with the best price and give your physician's office the name, city and phone number of the pharmacy.
3. Tell them you will call them back with pharmacy where you would like the prescription to be sent. Only do this if this is a non-urgent situation.
4. If all else fails, give them the name of your local grocery store, regional drugstore chain or hospital pharmacy. Do not give them the name of the major chain pharmacies.



RETAIL PHARMACIES

Easy Access and Savings

Rx101 Saver's Card provides access to over 75,000 pharmacies located throughout the United States.

National Chains: These are the stores you can find anywhere in the country, although some chains have a larger presence in some parts of the country: CVS, Walmart and Walgreens are a few examples.

Regional Chains: Regional chains are often located inside grocery stores and larger retail stores. Examples include: Publix, Harris Teeter, Kroger and Meijer.

Local Chains: Some locations have a local footprint and are locally owned and also offer a full service shopping experience.

Small Independent Stores: These stores may only have a few locations and sell health-related items and durable and non-durable medical equipment. Some independent stores still offer delivery of medications.

Hospital Pharmacies: You are able to use your Rx101 Saver's Card at a hospital pharmacy on a regular basis, not just when you are leaving the hospital. Some hospitals also have pharmacies that are conveniently located within their medical offices not attached to a hospital.

Tip: Never assume that because a store has a national presence that they use their buying power to pass savings on to you! Some of our best prices come from regional grocery stores, local chains and hospitals.





U.S. BASED MAIL ORDER

Reliability, Convenience and Savings

Although it may appear that there is a pharmacy on every street corner, for others in more rural areas, there is not easy access. In some parts of the country, large pharmacy chains have a stronghold on the market, and smaller more regional pharmacies have closed. Furthermore, Americans are starting to experience medication shortages in some areas of the country, and when they have limited pharmacy choices, it could present a challenge.

Our solution is our US. Based Mail Order program. Our mail order pharmacy is located in North Canton, Ohio. Founded in 1999, Ellxir-BirdiRx holds a URAC accreditation for Mail Service, along with several other accreditations listed on their website.

Our pharmacy is able to offer:

- The convenience of mail order and savings off the prices at retail pharmacies
- 90 day supplies with a prescription for that quantity from your physician
- Specialty medications for individuals with rare, serious and complicated conditions

Some medications, such as controlled substances and narcotics, are not available in 90 day supplies, but you may be able to obtain a 30 day supply. Rules vary depending on the state in which the prescription is written and what the substance is. In all cases, the dispensing pharmacist has discretion over when or not they will fill a mail order prescription for controlled substances.

INTERNATIONAL MAIL ORDER



Brand Name Meds without the Brand Name Price

An International Medication Mail Order program is a way for individuals to purchase medications legally, safely and cost-effectively from around the world at a fraction of the price they would be charged at a U.S. Retail Pharmacy.

Our manufacturers in Tier 1 countries include: Canada, India, Turkey, United Kingdom, New Zealand and Australia. You always have the choice as to where we source. Just as in the United States, the Tier 1 countries who perform our fulfillment have government agencies tasked with the approval of medications, abiding by rules for generics, facility inspections to ensure health and safety regulations are being followed, guaranteeing that medications include the active/inactive ingredients listed, and making sure packaging includes the correct medication.

While many Americans know that patents protect a brand name medication for years before a generic is available. What they don't know is that other countries allow for the manufacture and distribution of generics sooner than in the U.S. When a generic equivalent is available in one of our Tier 1 countries, you will have the choice to purchase the Brand Name or the Generic Equivalent. Typically, the Generic will give you greater savings over the Brand Name, but the choice is yours.

Initial orders take 3 - 5 weeks, and we will send you reorder and refill reminders. Some medications are not suitable for mail order, such as acute meds, narcotics and controlled substances .

To obtain pricing, go to our site and click on the pricing tool. You can also click here to view our Guide to Purchasing International Medications.

OBTAINING YOUR Rx101SaversCard

If you already have a card, and have used it at your pharmacy, this card should stay in their system. One card is sufficient for the entire family.

If you are changing pharmacies or want to use a second pharmacy for another prescription, and no longer have your card in your possession, we have several easy ways for you to receive a card.

There are several ways to “Get-Your-Card”:

Physical card: Complete the request form on our website. We will mail a card to you. You will need to put your Member ID on the card prior to using. This is your Date of Birth , as six digits or MMDDYY. An Example of someone born on July 26, 2002 would be 072602

Electronic card: This form will automatically fill in your name and date of birth on the card. Once you submit the form, you can download the card to your computer or phone.

Printed card: Our website also has a printable pdf that you may download. You will need to put your date of birth on the card prior to using.



ADDITIONAL SAVINGS

Discount Labs: As self-pay patients, CHM Members are aware of the challenges of receiving transparent pricing and discounts for self-pay. This is true at all levels of our healthcare, but especially for labs.

Our relationship with Direct Labs allows Members to:

- See pricing before they agree to a test
- Have control over the tests Members want to have: your doctor does not need to authorize the tests.
- No need to pay for an additional office visit just to have labs ordered
- Save tremendously over getting blood draws and labs at the hospital or medical office facilities.
- Allow their physicians access to results as they normally would
- Never wait again for your doctors' office to confirm lab results - you have immediate online access when results are posted
- Convenient locations for blood draws
- Safe, accurate labs

Mental Health: We realize that there is a connection between Mental Health and Physical Health and that Mental Health issues are on the rise. Rx101 Saver's Card has a partnership with Rx4 Mental Health, which has a membership based program for the entire household, at \$39.95 per month with no contract.

It provides:

- **Confidential therapy** on your terms with virtual access to licensed therapists, psychologists and psychiatrists with only a \$25 per session fee with no limits on usage.
- **Counseling services** are available 24/7 for all members of your household 13+ when you simply can't wait for an appointment.
- Feel better now! **24/7 access to a doctor** is only a call or click away anytime, anywhere with no per visit fee and for your entire household regardless of age.
- Healthcare is complicated. **Personal Health Advocates** help you navigate the insurance and healthcare systems.



ARE THERE OTHER WAYS TO SAVE ON THE COST OF MEDICATIONS?

1. Splitting pills - Interestingly, medications that are higher in strength are not necessarily more expensive. If you are taking a medication that is in tablet form and is NOT Extended Release (ER) and is NOT Delayed Release (DR), you could ask your doctor if you can split your pills. If he or she says yes, you will get twice the strength, and half the quantity as your original prescription.
Never split pills unless you have been advised by your physician that this is acceptable.
2. Filling Weekly or Biweekly - Many people believe that because their prescription is for 30 days, they must fill the entire prescription. Although only suitable for Retail Pharmacies, filling your prescription this way may help budget your medication spend.
3. Price out different pharmacies - Sometimes one pharmacy has better pricing for one of your medications, and a different pharmacy may have better pricing for another medication. You can use more than one pharmacy.

ARE THERE ALTERNATIVES TO EXPENSIVE BRAND NAME MEDICATIONS?

Oftentimes, there are alternatives.

1. The easiest is to see if your medication comes in a generic form and ask the pharmacist to fill it that way.
2. Therapeutic equivalents are something your doctor would have to re-prescribe, but may help you save money. Talk to your doctor about the cost of your medications. You can have our pricing tool on your phone at your next visit.
3. See if taking two separate medications instead of a "combination" medication helps reduce the cost.
4. Conversely, sometimes asking for the "combination" medication instead of filling two separate prescriptions may help.
5. Shopping through our **International Mail Order** may help tremendously with the cost of brand name and the more expensive generics. They are legal, safe, and most medications currently sold in local retail pharmacies were manufactured abroad. You can ask your doctor for samples so you don't have to pay retail prices while awaiting delivery of your first order or have your prescription filled weekly until it arrives.

HELPFUL HINTS

When using your card for the first time at a Retail Pharmacy:

- Your card is already activated and has no expiration
- You only need one card for the entire family
- If you do not have your card with you, you can use our mobile site to create an electronic card by going to the Get Your Card tab on our website.

Troubleshooting:

If you pay full price for a prescription because you did not have your card, we should be able to reverse the charge and give you the appropriate discount. You will need to complete a trouble shooting form on our website as soon as possible. Pharmacies limit the time a correction may be made.

- If you did not print a coupon, and the price differs from the posted price online, complete a trouble-shooting form and we will investigate. If the price is incorrect, we should be able to correct it and get a reimbursement, but we need to know as soon as possible. Pharmacies limit the time a correction may be made.
- If you are told that the card doesn't work, has expired, or their system can't connect, there is a PHARMACY HELP DESK number listed on your card. Ask them to call this number and the help desk will assist them in placing the order.



- 🌐 Rx101Saverscard.org
- ✉ 877-377-9101
- ✉ **International Mail Order:**
216-242-2619
- ✉ **U.S. Based Mail Order:**
800-742-0504

