

# PRESCRIPTION PROGRAMS WITH NO SIDE EFFECTS

OFFERED EXCLUSIVELY THROUGH BLOOM BENEFITS ASSOCIATION



## PRODUCT OPTIONS

SUMMARY OF BENEFITS		AFFORDABLE	SIGNATURE
Program Type		INSURED	
Association Membership		BLOOM BENEFITS ASSOCIATION	
Annual Deductible Per Member		\$0	\$100
Monthly Maximum Per Member		\$100	\$300
Formulary		RxValue	RxBalance
RETAIL COPAYMENTS			
✓	Formulary Medication Generic	\$10	\$10
✓	Formulary Medication Brand	Discount Rate	\$50 or 50% whichever is greater
✓	Non-Formulary Medication	Discount Rate	Discount Rate

- ✓ Keep your pharmacy. Vast network of over 70,000 pharmacies includes 100% of chains and 90% of independents.
- ✓ Maximize savings by comparing costs at your local pharmacies with our price comparison tool.
- ✓ Comprehensive Formularies. Custom formularies designed with your health in mind.

View our formularies online for a complete list of covered formulary medications

Affordable Plan - <https://www.pram.com/formulary/rxvalue>  
Signature Plan - <https://www.pram.com/formulary/rxbalance>

## POTENTIAL SAVINGS



GENERIC NAME	BRAND NAME	RETAIL	MEMBER COST*	SAVINGS
AMLODIPINE BESYLATE (5 MG TABLET)	NORVASC	\$38.09	\$0.45	\$37.84
DULOXETINE HCL DR (30 MG TABLET)	CYMBALTA	\$220.99	\$7.56	\$213.43
ESCITALOPRAM (10 MG TABLET)	LEXAPRO	\$114.99	\$2.22	\$112.77
GLIPIZIDE ER (10 MG TABLET)	GLUCOTROL	\$24.39	\$8.04	\$16.35
LOSARTAN POTASSIUM (50 MG TABLET)	COZAAR	\$56.59	\$1.19	\$55.40
SIMVASTATIN (20 MG TABLET)	ZOCOR	\$26.59	\$0.88	\$25.71
TRAMADOL HCL (50 MG TABLET)	ULTRAM CIV.	\$80.99	\$2.62	\$78.37
<b>TOTAL</b>		<b>\$562.63</b>	<b>\$22.96</b>	<b>\$539.67</b>

\*Member cost is an estimate. Actual cost may vary by location.

Contact your agent or reach out to us on our website at [www.pram.com](http://www.pram.com) to get enrolled today!

The information contained herein is a brief description of the important features of this insurance plan and provided for information purposes only. It is not an insurance contract nor is it an invitation or offer to contract. Coverage may not be available in all states or certain terms may be different when required by state law. See policy documents for a complete description of benefits, exclusions, limitations and conditions of coverage. THIS IS A LIMITED POLICY.



Program is Administered by PRAM Insurance Services, Inc.  
1 Pointe Dr., #120, Brea, CA 92821 / (800) 262-7726 / <https://www.pram.com>

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# AFFORDABLE<sup>Rx</sup>

Prescription Coverage Made Simple.

## PRESCRIPTIONS FOR \$10. THAT'S IT.



Pay only \$10 - or less - for formulary Generics. No tricks. No hoops. Just affordable coverage.



### HOW IT WORKS



Bring your AffordableRx ID Card to any participating pharmacy



Pay Less at Checkout with a \$10 copay or the cost of the medication for formulary generics.



Stay Covered Every Month - Simple, predictable savings you can count on.



Keep Your Pharmacy - Your AffordableRx ID Card is accepted at 70,000+ pharmacies across the U.S.



Guaranteed Acceptance! - No underwriting, no waiting periods, no medical exclusions!

### FORMULARY MEDICATION CATEGORIES

- Antibiotics
- Antifungals
- Antivirals
- Antidepressants
- Mental Health
- Anxiety & Sleep
- Pain Relievers
- NSAIDs
- Antimigraine
- Seizure & Nerve Pain
- Blood Pressure Meds
- Cholesterol Meds
- Fluid Control Meds
- Diabetes (Pills)
- Thyroid Meds
- Heartburn & Acid Reflux
- Allergy & Asthma Sprays & Meds
- Contraceptives & Hormones
- Vitamins & Supplements

### PLAN HIGHLIGHTS

- ✓ \$0 Deductible - Start saving immediately!
- ✓ \$100 Monthly Maximum Benefit - Reliable coverage every month
- ✓ Discounted Brand & Specialty Medications - Beyond Generics

### WHY CHOOSE AFFORDABLE RX?

- ✓ Predictable prescription costs every month
- ✓ Freedom to use your local pharmacy
- ✓ Protection and peace of mind for pennies a day
- ✓ *We're not just "Good"... we're Much Better!*



Unlike discount-only cards (like GoodRx), AffordableRx is a fully-insured prescription benefit plan. That means:

- ✓ Great Supplement for a High Deductible Health Plan - no deductible to meet!
- ✓ Built-in coverage - not just a coupon or one-off discount
- ✓ Reliable benefits - up to \$100 in monthly prescription value



BLOOM BENEFITS ASSOCIATION

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*This plan is not a Medicare Part D qualified plan. Consult with a Medicare specialist prior to enrolling if you are over the age of 64.*

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Program Website: <https://www.pram.com>

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# SIGNATURE<sub>Rx</sub>

Expanded Coverage. Greater Value.

## YOUR SIGNATURE CHOICE FOR SMARTER PRESCRIPTION COVERAGE



**\$10**  
Copay for  
formulary  
Generics

### HOW IT WORKS

-  Bring your SignatureRx ID Card to any participating pharmacy
-  **Pay Less at Checkout** \$10 copay for generics and \$50 or 50%\* for brands (\*whichever is greater).
-  **Stay Covered Every Month** - Simple, predictable savings you can count on.
-  **Keep Your Pharmacy** - Your SignatureRx ID Card is accepted at 70,000+ pharmacies across the U.S.
-  **Guaranteed Acceptance!** - No underwriting, no waiting periods, no medical exclusions!

### FORMULARY MEDICATION CATEGORIES

- Antibiotics
- Antifungals
- Antivirals
- Antidepressants
- Mental Health Meds
- Anxiety & Sleep
- Pain Relievers
- NSAIDs
- Antimigraine
- Seizure & Nerve Pain
- Blood Pressure Meds
- Cholesterol Meds
- Fluid Control Meds
- Diabetes Meds (Pills)
- Thyroid Meds
- Heartburn & Acid Reflux
- Allergy & Asthma Sprays & Meds
- Contraceptives & Hormones
- Vitamins & Supplements

### PLAN HIGHLIGHTS

- ✓ \$100 Annual Deductible - Start saving immediately!
- ✓ \$300 Per Member Monthly Maximum Benefit - Reliable coverage every month
- ✓ Discounted Brand & Specialty Medications - Beyond Generics

### WHY CHOOSE SIGNATURE RX?

- ✓ Expanded formulary over Affordable plan
- ✓ Freedom to use your local pharmacy
- ✓ Predictable costs with our drug pricing tool
- ✓ *We're not just "Good"... we're Much Better!*



Unlike discount-only cards (like GoodRx), SignatureRx is a fully-insured prescription benefit plan. That means:

- ✓ **Great Supplement for a High Deductible Health Plan** - with a small \$100 annual deductible!
- ✓ **Peace of Mind** - insured protection, not just a coupon or one-off discount
- ✓ **Reliable benefits** - up to \$300 in monthly prescription value



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**BLOOM BENEFITS  
ASSOCIATION**

**By choosing an insured  
prescription drug plan through  
PRAM, you are automatically  
enrolled in Bloom Benefit  
Association's Spring plan.**

## **ADDITIONAL BENEFITS**

### **RETAIL DISCOUNTS**

As a member you will automatically receive access to local and national discounts at work, at home, or on the go! Save on thousands of hotels, restaurants, movie tickets, retailers, florists, car dealers, theme parks, national attractions, concerts, and events. With an iPhone App (Android coming soon) at your fingertips, discovering discounts in your neighborhood becomes fun and easy! Also we have great giveaways every month! Win movie tickets, electronics, cash, and more!

**THE BENEFITS LISTED ON THIS PAGE  
ARE NOT INSURANCE. THEY ARE  
DISCOUNT PRODUCTS PROVIDED  
UNDER A MEMBERSHIP THROUGH  
BLOOM BENEFITS ASSOCIATION.**

## **BLOOM SPRING\* BENEFITS**

### **Diabetic & Home Medical Supplies**

Enjoy access to fast, reliable and affordable diabetic, health and wellness and pet health supplies! Members save an additional 10% on products by ordering online or by phone.

### **Vitamin Discounts**

Receive up to a 20% discount on Swanson brand vitamin and mineral supplements online.

### **Pet Insurance Discount**

Receive up to a 20% discount on SPOT Pet Insurance plans. Members get a 10% member discount on your first pet, plus 10% on top of that for additional pets.

### **Entertainment Discounts**

My Association Saving Benefits provides members with exclusive perks and over \$4,500 in savings on everything from pizza and the zoo, to movie tickets, oil changes, hotels, and car rentals!

### **Shipping Services**

Members receive "Members-Only" savings on shipping through UPS.

### **Car Rental Discounts**

Association members save up to 25% off Avis and Budget base rates for car rentals.

### **Hotel Discounts**

Association members save up to 20% off the best available rate at participating Choice Hotels.

### **Roadside Assistance**

Get protection in case of a roadside breakdown for your household vehicles. Members save up to 50% off select Roadside Assistance one year memberships.

### **TravNow**

TravNow offers free access to a merchant network that combines the power of over 900 world-class brands with the relevance of local merchants from every community in America. This collection of over 300,000 in-store locations offers an unparalleled value of 10-50% in savings at the places consumers shop every day.

**TO LEARN MORE:  
VISIT BLOOM ON THE WEB AT:  
<https://www.bloombenefitsassoc.com/>**



# WELCOME TO BLOOM BENEFITS ASSOCIATION

<https://bloombenefitsassoc.com>

**BLOOM** BENEFITS  
ASSOCIATION

At Bloom, we seek to provide quality benefits, services, and resources to help members thrive by reducing costs and taking control of both their personal and financial health.

**ENROLL NOW!**

## RENEW

**\$3.95**  
Per Month

Diabetes & Home Medical  
Swanson Vitamin Discount  
SPOT Pet Insurance  
Abenity Entertainment  
Discounts  
UPS Shipping  
Avis & Budget

## SPRING

**\$8.95**  
Per Month

Diabetes & Home Medical  
Swanson Vitamin Discount  
SPOT Pet Insurance  
Abenity Entertainment  
Discounts  
UPS Shipping  
Avis & Budget  
Choice Hotels  
Good Sam - Roadside  
TravNow

## BLOSSOM

**\$16.95**  
Per Month

Includes everything in  
Renew & Spring, plus....  
Lifelock  
Child ID Card  
FunJet  
Prioritize Wellness  
Safe3r

**Enroll in a PRAM program and the  
Spring plan will be included!**

This membership brought to you by Bloom Benefits Association may include offers for insurance for limited benefits underwritten by Nationwide Life Insurance Company, Columbus, OH and administered by PRAM Insurance Services, Inc. This is not a substitute for major medical coverage.