



Nationwide acceptance

With more than 55,000 participating pharmacies

The Rx Pay Card prescription drug card program does not require a health questionnaire and may be used at over 55,000 participating pharmacies throughout the United States. For a full list of prescriptions and to find pharmacies that accept the Rx Pay Card, visit www.advancedrugcard.com.

The Rx Pay Card program has the following tiers:

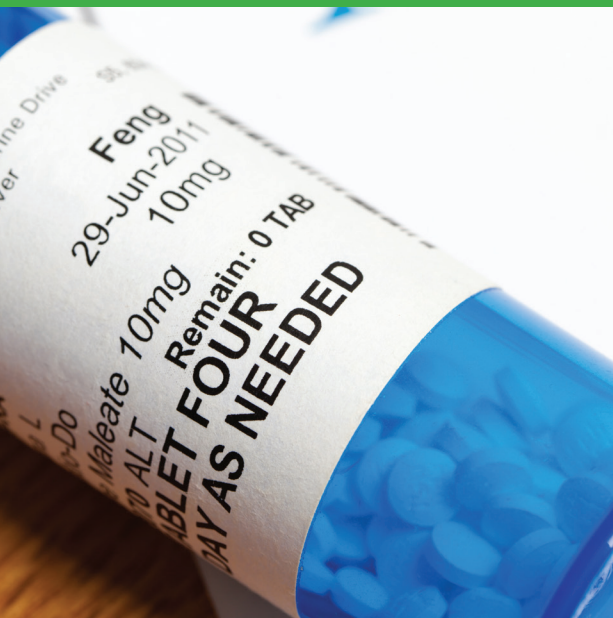
Tier 1 – Generic drugs
Up to \$10 per prescription

Tier 2 – Brand name and select generic drugs
Up to \$20 per prescription

Tier 3 – Brand name and select generic drugs
Up to \$50 per prescription

Tier 4 – Brand name drugs
Discount only

Please note: Not all FDA-approved generic, preferred or brand name drugs are included in tiers 1, 2, 3 or 4. A complete list of all drugs included in this program can be found at www.advancedrugcard.com. Drug pricing and tier position are subject to change without notice. Tier position and pricing are only for quantities stated; additional quantities may result in higher cost.



THIS PROGRAM IS NOT INSURANCE. This Discount Prescription Drug Card Program is not insurance coverage and does not meet the minimum essential coverage requirements under the Affordable Care Act (ACA). Enrolling in and maintaining this plan will not exempt you from the shared responsibility payment (tax) that may apply if you do not have a plan with ACA-compliant coverage.

The brochure provides a brief description of the Rx Pay Card and the Discount Prescription Drug Program. The program may not include all drugs. This plan provides discounts at certain pharmacies for certain prescriptions. The drug list is subject to additions or deletions without notice. The range of discounts will vary depending on the pharmacy and prescription drug. The program does not make payments directly to the participating pharmacies. Program members are obligated to pay for 100 percent of the purchase price of all prescription drugs but will receive a discount from participating pharmacies that have contracted with the program. **A program member has the right to cancel membership within the first 30 days after the effective date of the Rx Pay Card and receive a full refund, less a nominal processing fee.** VOID WHERE PROHIBITED BY LAW. The program and its administrators shall have no liability for providing or guaranteeing service by participating pharmacies or for the quality of service rendered by participating pharmacies.

THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN, but applies to MD residents when pharmacy discounts are part of program. This program does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. The discounts offered through the use of the Rx Pay Card are not insurance and are not intended as a substitute for insurance.

This product is jointly administered by Ebix Health Administration Exchange, Inc. doing business as Ebix Health Administration (Ebix HAE) and EnvisionSavings.

Frequently Asked Questions

What if the brand name 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 condition as a covered prescription on the list, you may be eligible to receive discounts. To take advantage of the full savings listed preferred drugs, you should ask your pharmacist or a doctor to change your medication, where medically appropriate, to a similar generic product listed on the covered prescription list. Simply ask your local pharmacist or call the customer service department to find out about generic equivalents for your prescription.

Is the Rx Pay Card available for child-only use?

Yes. If the Rx Pay Card is for a child only (no adults will be using the card), list the child's name and information as the applicant. The parent or legal guardian must sign the enrollment form.

When can I begin saving on my prescription?

The effective date is the day after the administrative office receives your application and your first month's payment. Your identification card and member enrollment kit are instantly issued online.

Is the Rx Pay Card available in all states?

The Rx Pay Card is available in all states except California, Oregon, Utah or Washington.

Who do I contact for questions?

You may contact customer service at 800-397-5800 for billing and service requests such as cancellations, address changes, etc. For cancellations, you may also email newpolicyservices@ebix-hae.com. The pharmacy helpline phone number is 800-361-4542. For all other questions, please contact 1-877-684-0032.

For plan sponsors that want to provide their members more ways to save, EnvisionSavings offers a discount savings program that can easily be "wrapped" into the plan's current benefit design and help members save on off-formulary medicines. For anyone that is either under-insured or uninsured, EnvisionSavings provides a simple way to get discounts on a variety of drug types, including brand name prescriptions. Founded in 2001 and acquired by Rite Aid in July of 2015, EnvisionSavings is a wholly owned subsidiary of Envision Pharmaceutical Holdings, LLC. EnvisionSavings, address 3710 Corporex Park Drive, Suite 215, Tampa, FL 33619, phone 1-877-684-0032.

About Ebix Health Administration Exchange, Inc.

Ebix Health Administration Exchange, Inc. doing business as Ebix Health Administration ("Ebix HAE") is an administrative services company that operates in 50 jurisdictions in both the individual and employer markets. Through certain administrative agreements with insurance carriers and its affiliation with Ebix Incorporated, Ebix HAE offers state-of-the-art and highly efficient open health insurance exchanges. Ebix HAE also provides pet insurance solutions that furnish pet owners, specialty pet hospitals, universities and general veterinary practices with the only open exchange in the country.

About The IHC Group

Independence Holding Company (NYSE: IHC) is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries since 1980. The IHC Group owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc. (IHC SB), a technology-driven full-service marketing and distribution company that focuses on small employer and individual consumer products through general agents, telebrokerage, advisor centers, private label arrangements, and through the following brands: www.HealthDeals.com; Health eDeals Advisors; Aspira A Mas; www.PetPartners.com; and www.PetPlace.com. IHC creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products, all of which are underwritten by IHC's carriers or placed with highly rated insurance companies.

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