



PRESCRIPTION COVERAGE WITH NO SIDE EFFECTS

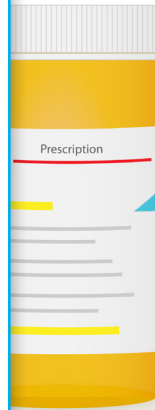
ARE YOU TIRED OF SEEING ONLY SMALL DISCOUNTS ON YOUR EVERYDAY MEDICATIONS? THIS IS NOT A DISCOUNT CARD! For a small monthly premium, you can enroll yourself and your family in an INSURED PRESCRIPTION plan which gives you access to a select list of acute care medications available at a **ZERO DOLLAR COPAY!** These medications are among the most commonly prescribed telehealth medications.

VirtualRx!

ANY medication on the **VirtualRx** formulary can be filled for a **ZERO DOLLAR** copay at your local pharmacy with a valid prescription from your doctor!

Members can also fill non-formulary medications at discounted rates.

When you purchase PRAM's VirtualRx program, you will be excited to learn it also comes with comprehensive non-insured virtual services and discount products! See next page for details.



Contact your agent
or reach out to us
on our website at
<https://www.pram.com>
to get enrolled today!

Plan Features:

- ✓ **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.
- ✓ **24/7/363 Support.** Uninterrupted first-class support 24x7 - 363 days a year.

NEW

*Visit <https://www.pram.com/formulary/virtualrx>
for a complete list of VirtualRx Formulary Medications

THESE PLANS ARE NOT MEDICARE PART D QUALIFIED PLANS. CONSULT WITH A MEDICARE SPECIALIST PRIOR TO ENROLLING IF YOU ARE OVER THE AGE OF 64. PURCHASE OF THIS PLAN ALSO INCLUDES PURCHASE OF NON-INSURED PRODUCTS. SEE FURTHER PAGES FOR MORE DETAILS.

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. This product is underwritten by Nationwide Life Insurance Company, Columbus, OH and administered by PRAM Insurance Services, Inc. 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.

COMPREHENSIVE VIRTUAL DISCOUNT PROGRAM DESIGNED WITH YOU IN MIND

When you purchase PRAM's VirtualRx program, you will be excited to learn it also comes with the following comprehensive non-insured virtual services and discount products!

NEW

This exciting new program brings together a comprehensive group of wellness programs designed for busy members who are looking for easy access to some of the most widely utilized health services.

- ✓ \$0 [Virtual Urgent Care](#) visits⁽¹⁾
- ✓ \$0 [Virtual Counseling](#) visits with a licensed therapist⁽¹⁾
- ✓ \$100 for first [Virtual Psychologist /](#) \$205 for first [Virtual Psychiatrist](#) visit, \$100 for each visit thereafter⁽¹⁾
- ✓ \$0 [Virtual Dermatology](#) for first 3 sessions, \$65 for each visit thereafter⁽¹⁾
- ✓ \$20 [Virtual Vision Testing](#) - plus discounts on contacts and glasses⁽²⁾
- ✓ \$0 [Virtual Hearing Testing](#) - plus discounts on hearing aids, headphones and gaming headsets⁽³⁾

OFFERED EXCLUSIVELY THROUGH BLOOM BENEFITS ASSOCIATION



THE COMPONENTS OF THIS VIRTUAL PROGRAM INCLUDING THOSE PROVIDED BY LYRIC, LENSABL, AND GREAT HEARING BENEFITS ARE NOT INSURED.

The Program provides members with access and enrollment in valuable virtual care programs. The Program does not make payments directly to the providers of these services. The Program member is obligated to pay for all services but will receive above rates on these services from those providers who have contracted with Program administrator. Upon request, the Program administrator will make available a complete list of program providers in the cardholder's service area. This information can also be found online at the program website below. Program administered by Professional Risk & Asset Management Insurance Services, Inc., DBA: PRAM Insurance Services, Inc. <https://www.pram.com> CA LIC #: 0812797 - 1 Pointe Dr., #120, Brea, CA 92821 - (800) 262-7726 **Program Website:** <https://www.pramdiscountrx.com>

(1) LYRIC HEALTH: *AR, AZ, IA, ID, IN states require video consultations that will be scheduled for a specific time with a specific provider based on availability. Those who are pregnant, trying to become pregnant, or nursing are not able to conduct an online dermatology visit.

**In some cases, the doctor may need to contact the member via phone or video for additional questions or concerns.

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(2) The Lensabl Discount Membership Program is subject to the terms and conditions outlined at lensabl.com. By signing up, you acknowledge that you have read and understood these terms and agree to abide by them. The Lensabl Discount Membership Program is not transferable to other individuals. Any unauthorized use or attempt to exploit the benefits may result in the cancellation of your membership without refund. Lensabl is not responsible for any services or products provided by external eye care professionals or vendors. Any disputes, claims, or liability arising from such services or products should be directed to the respective provider or vendor. Lensabl's liability is limited to the use of Lensabl's website.

(3) Limitations: The MSRP discount offered by **Great Hearing Benefits** is subject to limitations and may not be available on all products or services. The availability of the discount is subject to change without prior notice. Exclusions: The MSRP discount may not be applicable to certain hearing aid models, accessories, or services. Please consult with Great Hearing Benefits representatives or refer to the discount offer details for any exclusions that may apply. Accuracy of Information: While Great Hearing Benefits strives to provide accurate MSRP information, pricing and availability are subject to change. The MSRP listed may not always reflect the most current pricing. Please contact Great Hearing Benefits or visit their website for the latest information on pricing and discounts.

PRAM'S VIRTUAL RX FORMULARY

Members pay a \$0 COPAY for any medication on this formulary. Anything not on this list is available to the member at 100% of the network contract or discount rate.



**ZERO
DOLLAR
COPAY!**

CATEGORY	LABEL NAME
Anti- Diarrheal / Probiotic	ANTI-DIARRHEAL 2 MG SOFTGEL
Antifungals	FLUCONAZOLE 50 MG TAB
	FLUCONAZOLE 100 MG TAB
	FLUCONAZOLE 150 MG TAB
	FLUCONAZOLE 200 MG TAB
Antihistimines	24HOUR ALLERGY 10 MG TAB
	ALER-CAPS 25 MG CAP
	ALLER-G-TIME 25 MG CAPLET
	ALLERGY RFL (CETRZN) 5 MG TAB
	BANOPHEN 50 MG CAP
	CETIRIZINE HCL 1 MG/ML SOLN
	CETIRIZINE HCL 5 MG/ML SOLN
	CETIRIZINE HCL 10 MG CHEW TAB
	CHILD'S ALLERGY 12.5 MG/5 ML
	DIPHEN 12.5 MG/5 ML ELIXIR
	Anti-Infective Agents - Misc.
CLINDAMYCIN HCL 150 MG CAP	
CLINDAMYCIN HCL 300 MG CAP	
METRONIDAZOLE 250 MG TAB	
METRONIDAZOLE 500 MG TAB	
NITROFURANTOIN MCR 50 MG CAP	
NITROFURANTOIN MCR 100 MG CAP	
SULFAMETHOXAZOLE-TMP DS TAB	
SULFAMETHOXAZOLE-TMP SS TAB	
SULFAMETHOXAZOLE-TMP SUSP	
Antivirals	ACYCLOVIR 200 MG CAP
	ACYCLOVIR 200 MG/5 ML SUSP
	ACYCLOVIR 400 MG TAB
	ACYCLOVIR 800 MG TAB
Cephalosporins	CEFDINIR 125 MG/5 ML SUSP
	CEFDINIR 250 MG/5 ML SUSP
	CEFDINIR 300 MG CAP
	CEFUROXIME AXETIL 250 MG TAB
	CEFUROXIME AXETIL 500 MG TAB

CATEGORY	LABEL NAME
Cephalosporins	CEPHALEXIN 125 MG/5 ML SUSP
	CEPHALEXIN 250 MG CAP
	CEPHALEXIN 250 MG/5 ML SUSP
	CEPHALEXIN 500 MG CAP
Corticosteroids	DEXAMETHASONE 0.5 MG TABLET
	DEXAMETHASONE 0.75 MG TABLET
	DEXAMETHASONE 1 MG TABLET
	DEXAMETHASONE 1.5 MG TABLET
	DEXAMETHASONE 2 MG TABLET
	DEXAMETHASONE 4 MG TABLET
	DEXAMETHASONE 6 MG TABLET
	HYDROCORTISONE 10 MG TABLET
	HYDROCORTISONE 20 MG TABLET
	HYDROCORTISONE 5 MG TABLET
	PREDNISONE 1 MG TABLET
	PREDNISONE 10 MG TABLET
	PREDNISONE 2.5 MG TABLET
	PREDNISONE 20 MG TABLET
PREDNISONE 5 MG TABLET	
PREDNISONE 50 MG TABLET	
Cough / Cold / Allergy	BENZONATATE 100 MG CAPSULE
	BENZONATATE 150 MG CAPSULE
	BENZONATATE 200 MG CAPSULE
Dermatologicals	ANTIFUNGAL 1% TOPICAL CREAM
	ANTIFUNGAL 2% TOPICAL CREAM
	KETOCONAZOLE 2% CREAM
	MUPIROICIN 2% OINTMENT
	TRIAMCINOLONE 0.025% CREAM
	TRIAMCINOLONE 0.025% LOTION
	TRIAMCINOLONE 0.025% OINTMENT
	TRIAMCINOLONE 0.05% OINTMENT
	TRIAMCINOLONE 0.1% CREAM
	TRIAMCINOLONE 0.1% LOTION
	TRIAMCINOLONE 0.1% OINTMENT
TRIAMCINOLONE 0.5% CREAM	
TRIAMCINOLONE 0.5% OINTMENT	

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**ZERO
DOLLAR
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CATEGORY	LABEL NAME
Fluoroquinolones	LEVOFLOXACIN 500 MG TABLET
	LEVOFLOXACIN 750 MG TABLET
Hematopoietic Agents	FOLIC ACID 0.4 MG TABLET
	FOLIC ACID 1 MG TABLET
	FOLIC ACID 800 MCG TABLET
Hypnotics / Sedatives / Sleep Disorder Agents	CVS NIGHTTIME SLEEP 25 MG CPLT
Laxatives	COL-RITE 250 MG SOFTGEL
	CVS STOOL SOFTENER 100 MG SFGL
	DOCUSATE SODIUM 100 MG TABLET
	STOOL SOFTENER 50 MG/5 ML LIQ
	STOOL SOFTENER 60 MG/15 ML SYR
Macrolides	AZITHROMYCIN 100 MG/5 ML SUSP
	AZITHROMYCIN 200 MG/5 ML SUSP
Musculoskeletal Therapy Agents	CYCLOBENZAPRINE 5 MG TABLET
	CYCLOBENZAPRINE 7.5 MG TABLET
	CYCLOBENZAPRINE 10 MG TABLET
Nasal Agents - Systemic & Topical	24 HOUR ALLERGY 50 MCG SPRAY
	FLUTICASONE PROP 50 MCG SPRAY
Ophthalmic Agents	GENTAMICIN 0.3% EYE DROP
	NEOMYC-BACIT-POLY MIX EYE OINT
	POLYMYXIN B-TMP EYE DROPS
	TOBRAMYCIN 0.3% EYE DROP
Penicillins	AMOX-CLAV 200-28.5 MG/5 ML SUS
	AMOX-CLAV 250-62.5 MG/5 ML SUS
	AMOX-CLAV 400-57 MG/5 ML SUSP
	AMOX-CLAV 600-42.9 MG/5 ML SUS

CATEGORY	LABEL NAME
Tetracyclines	AVIDOXY 100 MG TABLET
	DOXYCYCLINE HYCLATE 50 MG CAP
	DOXYCYCLINE HYCLATE 100 MG CAP
	DOXYCYCLINE HYCLATE 20 MG TAB
	DOXYCYCLINE HYCLATE 100 MG TAB
	DOXYCYCLINE MONO 50 MG CAP
	DOXYCYCLINE MONO 100 MG CAP
	DOXYCYCLINE MONO 50 MG TABLET
	DOXYCYCLINE MONO 75 MG TABLET
	MINOCYCLINE 50 MG CAPSULE
MINOCYCLINE 100 MG CAPSULE	
Vaginal & Related Products	3-DAY VAGINAL CREAM
	CLOTRIMAZOLE 1% VAGINAL CREAM
	CVS MICONAZOLE 7 CREAM
	MICONAZOLE 3 4% CREAM
	MICONAZOLE 3 COMBO PACK

lyric

Virtual Behavioral Health

Therapy from the privacy of your home or office

Whether it's stress, anxiety, depression, or sudden loss, we can help. Speak with a licensed therapist anytime from anywhere.

Our suite of mental health services includes

Virtual Counseling: Consult with a Master-level Therapist/Counselor. The amount of counseling sessions will be clinically appropriate based on the issue.

- Substance Abuse
- Depression
- Death of a Loved One
- Relationship Issues
- Stress and Anxiety
- Parenting Issues

Virtual Psychologist: Speak with a licensed Psychologist for one-to-one session(s) to assess your symptoms and evaluate your medical, psychological, and family history to determine a productive treatment plan.

- Depression
- Addiction
- Stress Management
- Life Changes
- Grief and Loss
- Relationship

Virtual Psychiatrist: Connect with a U.S. based, board-certified Psychiatrist who can diagnose, treat and prescribe medications for a range of mental health disorders, as necessary

- Anxiety
- Depression
- Trauma & PTSD
- Panic Disorders
- Bipolar Disorder
- Addictive Behaviors



“Only 57% of employees who report moderate depression and 40% of those who report severe depression receive treatment to control depression symptoms.”

The Right CARE at the Right Time

For the cost of lunch, an employer can provide an employee and their family access to a suite of mental health services

- ✓ **Boost Productivity:** Lower working parents' stress and free up their time
- ✓ **Improve Retention:** Give your employees support for their top priority, their kids
- ✓ **We Make it Easy For You:** Implement seamlessly into your vendor ecosystem



lyric

Virtual Urgent CARE

Doctors can be hard to reach, illnesses can occur in the middle of the night, and sometimes you just have a question. Get on-demand care when you need it.

Access to licensed, and board-certified physicians
24/7/365 - Call | TAP | or Click Away

An exceptional benefit that reduces healthcare costs

With the rise in healthcare costs, more employers are turning to telehealth to reduce costs, help offset out-of-pocket expenses for employees, and, importantly, assure that their employees will always have care when they need it.

Multiple Cost-Savings

Healthcare Cost Savings: Re-directing unnecessary doctor, urgent and ER visits can reduce healthcare spending significantly.

Productivity: A typical doctors appointment can take half of the work day. Lyric gives employees easy access to a physician wherever they are located.

Flexible Implementation: Lyric can be implemented into most employee populations anytime of the year and live in under 48 hours*. *48 Hour implementation for standard telehealth services, additional functionality may increase implementation.



Common Conditions

In some cases, a visit to the doctor's office can be avoided, saving time and money.

- Flu Symptoms
- Sinus Problems
- Ear infection
- Allergies
- Urinary Tract Infection
- Nausea
- Pink eye
- Stomach viruses
- Rashes
- Sore Throat
- Acne
- ... and much more



Virtual Dermatology

Got an itchy Rash?
Get help now with a Virtual
Dermatology visit.

It's Affordable, Convenient & Timely.

Our board-certified Dermatologist can treat and diagnose hundreds of common skin, nail, and hair conditions, as well as help manage chronic skin conditions.

No more waiting weeks to sit in an overbooked Dermatology waiting room. With Lyric, members will have a treatment plan and prescription, if needed within 72 hours after initial intake.

What We Treat:

- Athlete's foot
- Cold Sores
- Eczema
- Ringworm
- Poison Ivy
- Shingles
- Acne
- Psoriasis
- Rosacea
- Rash
- Skin infections
- And more!

1.866.223.8831 | info@getlyric.com | www.getlyric.com

*AR, AZ, IA, ID, IN states require video consultations that will be scheduled for a specific time with a specific provider based on availability. Those who are pregnant, trying to become pregnant, or nursing are not able to conduct an online dermatology visit.

**In some cases, the doctor may need to contact the member via phone or video for additional questions or concerns.

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How It Works:

- 1. 24/7/365 Log into** your Lyric account online or app.
- 2. Request a consultation*** with a Dermatologist, describe the condition and upload a minimum of three (3) images.
- 3. Dermatologist will review** the consultation details, health records, and the attached images within 72 hours and provide a treatment plan and prescriptions, when necessary.**
- 4. Prescriptions will be sent** electronically to your local pharmacy.

Download our free app at www.getlyric.com and schedule your doctor appointment today.



lensabl

The Lensabl Discount Membership Program offers 15%-25% off already discounted prices on replacement lenses, prescription glasses, contact lenses, sunglasses and other eye care products. Members also get access to an online vision test for the low price of just \$20.

Lensabl's easy to use online ordering platform is loaded with AI-powered technology that makes purchasing everything from designer frames to contact lenses easy and convenient.



Huge selection of frame brands

Retail prices of contacts already 20% lower than 1800contacts.com

Standard shipping is FREE

Wide selection of custom lens options

Anti-Reflective, Anti-Scratch, and UV protection coatings included for FREE

Standard pricing in all 50 states on frames, lenses, and contacts

Product/Service	National Avg. Price	Lensabl Avg. Price	Lensabl Member Discount	You Pay	Savings vs National Avg. Prices	% Savings vs National Avg. Prices
Single Vision Lenses	\$95.67	\$77.00	25%	\$57.75	\$37.92	40%
Progressive Lenses	\$259.33	\$177.00	25%	\$132.75	\$126.58	49%
Designer Frames	\$194.33	\$150.00	25%	\$112.50	\$81.83	42%
Contact Lenses	\$178.61	\$138.00	15%	\$117.30	\$61.31	34%
Online Vision Test	\$35.00	\$25.00	20%	\$20.00	\$15.00	43%



**Great Hearing.
Great Benefits.
That Simple.**

www.greathearingbenefits.com

All in One Hearing and Audio Benefits Package

GHB is the first company in the benefits market to offer not only hearing aids, but also full audio and hearing care solutions.



Prescriptive Hearing Aids

Great Hearing Benefits provide the most advanced, current technology in the hearing care industry to individuals with diagnosed hearing loss. These hearing aids are highly programmable to accommodate any unique hearing issues. They are programmed specifically to your hearing needs. Available through the GHB hearing care provider network, these hearing aids are available at substantial savings.

Basic	Quality	Standard	Advantage	Premium
MSRP Price \$2,000	MSRP Price \$2,500	MSRP Price \$3,500	MSRP Price \$3,750	MSRP Price \$4,250
Member Price \$995	Member Price \$1,199	Member Price \$1,899	Member Price \$2,249	Member Price \$2,499

Free 60-day trial. 3-Year Warranty and Follow-Up Care Included. Share your benefits with up to 3 immediate family members.



Advanced Hearing Care, In-Person and Online

We're a nationwide network of 5000+ credentialed hearing care professionals and retail centers that offer a full suite of hearing care products and services.

Great Hearing Benefits offers remote care with access to over-the-counter self-fitting hearing aids, online hearing tests, and professional consultation. All from the comfort of your home.

With Jabra Enhance, you can complete hearing tests online and receive pre-programmed hearing aids shipped directly to you. Follow-up care and adjustments are also available online.

Discounted Audio Technology and Over-the-Counter Hearing Solutions.

GHB offers a range of discounted audio technology products including headsets, microphones, and sound systems from Jabra and Steelseries. As a GHB plan member, you can access Jabra products through your member benefits portal at up to **25% off retail** prices.

Jabra also provides an over-the-counter hearing solution for mild to moderate hearing loss with the Enhance II earbud, offering hearing enhancement in specific situations. Your discount on OTC products is available through your member benefits portal, too.



Jabra GN

Whether you have questions about offering hearing benefits or just want more information, Great Hearing Benefits is your answer for all hearing and audio needs.

To connect with us, please send an email to sales@greathearingbenefits.com

Great Hearing Benefits is a wholly owned subsidiary of GN Hearing.



Administrative Services include:

- Managed member access
- Coordination of care (referral process)
- Customer service support 7:00 a.m. – 7:00 p.m. EST
- Billing/claims and coordination of coverage
- Fee schedule for products and related services
- Provider network and professional disbursements
- Utilization reporting
- Member satisfaction surveys and NPS tracking
- Clinical review process



**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.