

Discount Prescription Drug Card

Please note this is **not** your medical insurance card.

How To Use Your Prescription Drug Discount Card

Pharmacy discounts are not Insurance, and are not Intended as a Substitute for Insurance.

The discount is only available at participating pharmacies.

1. Find a pharmacy near you by calling Member Services at (800) 800-7616 Monday-Friday 7 a.m.-7 p.m., Saturday 8 a.m.-5 p.m. or checking www.rxpricequotes.com. Present your ID card along with your prescriptions to the pharmacist. The pharmacy computer system will compare our contracted discount price with the pharmacy's retail price when the prescription is processed. You pay the lower of the two prices directly to the pharmacy at the point of sale.
2. Please do not call the pharmacy for price quotes. Prices may change from day to day and they cannot be given over the phone. Visit www.rxpricequotes.com to look up drug prices by location.
3. If your pharmacy happens to be selling any maintenance medications prescribed to treat on-going ailments, such as high blood pressure and arthritis, for less than the contracted price you will receive the pharmacy's best price.
4. If you experience any difficulties in using the pharmacy program please call or ask the pharmacist to call our Member Services department at the number located on the back of your ID card.
5. The prescription card is not insurance. Payment must be made at the time of service. A discount on mail order prescriptions is also available. For information on the mail order prescription program please call 877-839-8121.

See the back of this page for more information.

✂ Cut around the dotted lines below and fold in half.

Summit America Insurance Services

This is NOT insurance.

Payment must be made at the time of service.



Prescription Drug Discount Card

Member # 142407524

Group # 7400

Bin# 011677

PCN# HT



For questions or to locate a provider

call (800) 800-7616

or visit www.rxpricequotes.com.

Mail Order Prescriptions: (877) 839-8121

Pharmacists: For additional information or assistance please call the Help Desk at 877-448-6182.



PRESCRIPTION DRUGS FAQ

Q. What can I expect to save with this membership?

A. Prices will always vary on prescription drugs and therefore it is impossible to estimate specific dollar savings through any non-insured drug program. Your membership offers two avenues for drug purchases: The Neighborhood Pharmacy program offers 10% to 60% discounts on acute care medications and the Mail Order Pharmacy guarantees an average of 10% off AARP's prices. Should you receive a quote anywhere else for less than our mail order pharmacy, we will beat it by a minimum of \$5.00 on brand name and generic medications priced at \$10.00 or more with no postage or dispensing fees added. Savings can not be used in conjunction with other discount or insurance cards.

Q. Do I get a discount on every single drug at the neighborhood pharmacy when I use my Membership card?

A. Not necessarily. Drug stores, like hardware and grocery stores determine their own pricing structures. Due to large discounts from manufacturers, some drugs may already be priced at or below the PBM's discount price. However, as a general rule, you can expect that 80% to 90% of your required, acute care prescription needs will be discounted below the stores usual retail price. The PBM network pharmacies have agreed to sell prescription drugs at the contract price, or their "usual retail price" whichever is lower.

Q. Why didn't I save any money at the participating local drugstore?

A. More than likely, you ordered a long-term maintenance medication versus a short-term acute care medication such as an antibiotic or pain-killer. Most pharmacies use long-term, maintenance medications as "loss leaders" and price these drugs at or below cost. They do this so that their customers will assume that all their prices are low. It's a marketing strategy. The pharmacy realizes that for long-term medications, you'll shop around in order to get the best price for a medication that you may be taking for the rest of your life. As the consumer, you are led to believe that this pharmacy has low prices on all their prescription drugs and other items. Our pharmacy program has contracted with independent and chain pharmacies nationwide to offer you a discounted price that will normally save you 10% to 60% on short term medications. However, in order to draw customers, many pharmacies opt to price their prescriptions lower than the contracted price. In this case the member gets the lower of the two. Normally, they use high profile maintenance drugs for these "loss leader" price reductions such as Prozac, Zantac, and Premarin. In order to guarantee members a savings, we established a mail order pharmacy program which absolutely, positively guarantees to beat any price quoted elsewhere by a minimum of \$5.00 with no dispensing or postage fees added provided the brand or generic price exceeds \$10.00.

Q. What if the Pharmacist doesn't recognize the card's name?

A. Always make inquiries in person and be sure to bring your card with you. When the pharmacist sees the Pharmacy Benefit Manager information on the card, the pharmacist then understands which program you are on.

Q. Is this a co-pay insurance card?

A. No. A co-pay card is an insured product where the customer pays a preset amount and the insurance company pays the remainder. This membership is a discount card offering reduced prices. You are responsible to pay the pharmacy 100% of the discounted price.

Q. I'm a member and called the Mail Order Pharmacy to get a price quote on my maintenance drugs. The price quote was higher than my old pharmacy. What should I do?

A. When you call the Mail Order Pharmacy to get a price quote, be sure to tell the representative where you found it for less. If the quotation you are given does not beat the price you are currently paying by at least \$5.00, the operator will verify the price being charged at your local pharmacy and beat it by \$5.00. This outstanding price guarantee is effective for all brand or generic drugs priced over \$10.00.

The \$5.00 guaranteed savings cannot be used in conjunction with other discount or insurance cards.

Pharmacy discounts are Not Insurance, and are Not Intended as a Substitute for Insurance. The discount is only available at participating pharmacies. Payment must be made at the time of service in order to receive a discount.