



Unlocking Convenience:
Swift & easy access to
virtual primary care,
urgent care, and
prescription coverage,
in the right place,
at the right time,
your way!

WHAT'S INCLUDED

- 24/7 Telehealth \$0
- In-Person Urgent Care Visits. \$0
- Virtual Primary Care (Dedicated Physician). . . . \$0
- Virtual Mental Health. \$0
- 800+ Commonly Prescribed Medications. \$0
- Unlimited Quest Labs \$0
- Virtual Specialist Care. \$0
- Dental, Vision & Chiropractic Discounted
- Active Lifestyle Perks Discounted
- Discount Marketplace Savings. Discounted

WHAT IT COSTS



hello@tru-healthgroup.com

512-580-4115

tru-healthgroup.com

WHAT YOU GET

One-Stop Shop



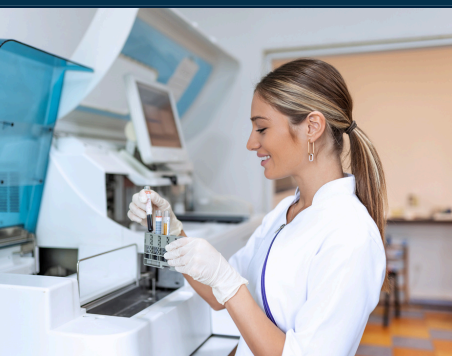
Connect with your physicians and access services with one click in the TRU Health Wallet.

Comprehensive Guidance



- Dedicated Physician
- Risk Assessments
- Lab Screening
- Chronic Condition Care Teams

Nationwide Lab Tests³



\$0 fee on most basic lab services through Quest Labs with no annual cap for use, including a complete metabolic panel, complete blood count, and a lipid panel.

Health Navigation



Search providers in your area with transparent pricing to help make informed decisions. Our experts can help choose the right provider for your needs, set appointments, help transfer medical records and more.

AVAILABLE FOR YOU

TRU-Urgent Care In-Person¹ AND Virtual

Find immediate care for:

- Cold & Flu
- Cough
- COVID-19
- Sinus Infections
- Skin Rashes
- Asthma & Allergies
- Urinary Tract Infections
- Headaches & Migraines

TRU-Virtual Primary Care²

Access consistent virtual primary care for:

- Annual Physicals
- Preventive Visits
- Diet & Nutrition
- Chronic Conditions
- Specialist Referrals
- Prescription Management
- Lab & Screening Referrals
- Men's and Women's Health

TRU-Virtual Mental Health²

Get professional help with:

- Anxiety & Depression
- Stress
- Trauma & Loss
- PTSD
- Bipolar Disorder
- Relationship Issues
- Mental Health Screenings
- Grief Counseling

TRU-Virtual Specialist Care

Meet with 5,100+ highly trained specialists from 50+ leading hospitals.

- Cancer
- Autoimmune Disorders
- Neurological Disorders
- Spine/Back Conditions
- Heart Disease
- Alzheimer's & Dementia
- Consultation-Liaison Psychiatry

Additional TRU Perks

TRU-Discount Marketplace



Savings of up to \$4,900 per year with great deals across travel, tickets, electronics & many more categories! TRU-Discount Marketplace negotiates the best discounts on the market for you, and many of the offers include additional cash back to make it the best overall value to you. Not only saving you money, but time and hassle, too.

Discount Dental⁵



Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings and major work, with one of the most recognized professional networks. Save 20% on orthodontics, including braces and retainers for children and adults.

Discount Vision⁵



Members of the Superior Vision discount program are eligible for discounts on eyewear at more than 40,000 participating provider locations. Superior Vision members can save 5% to 30% off the retail price of eye exams, eye glasses, contact lenses, and LASIK from participating providers.

Discount Gym and Chiropractic⁵



Save 25% on services from specialty healthcare providers and access over 16,000 participating fitness centers for as low as \$25 a month each. With additional discounts on chiropractic and other health services, achieving your wellness goals has never been more affordable.



PRESCRIPTION MEMBERSHIP DESIGNED WITH YOUR HEALTH IN MIND

SIMPLE, CONVENIENT, ACCESSIBLE
HUNDREDS OF MEDICATIONS AT \$0 COST



Please use retail pharmacies for occasional acute / urgent care medications and use our mail-order pharmacy for ongoing monthly maintenance / chronic care medications.

Program Details

**PROGRAM INCLUDES LARGE LIST OF
MEDICATIONS AVAILABLE AT A \$0 COST**

RETAIL	\$0 Cost Acute Formulary Meds
MAIL ORDER	\$0 Cost Maintenance Formulary Meds

PHARMACIES

RETAIL	Over 70,000 retail pharmacies nationwide, including CVS, Costco, Rite-Aid & Walgreens.
MAIL ORDER	Mail Order Contracted pharmacy is ScriptCo ONLY for home delivery of covered on-going chronic care / maintenance meds.

HOW TO USE

RETAIL	Once enrolled, you can use your retail digital ID card to fill acute / urgent care medications at RETAIL locations
MAIL ORDER	Once enrolled, your fulfillment packet and welcome emails from ScriptCo will contain instructions on how to fill MAIL ORDER medications.

Enroll today! Simply message us using the chat button at <https://www.pram.com>



Acute RETAIL Drug Categories

- Antibiotic
- Antifungal
- Antihistimine
- Cardiovascular
- Corticosteroid
- Cough Suppressant
- Gastrointestinal
- Gout Migraine
- Muscle Relaxant
- Pain Management
- Durable Med. Equip.

MAIL ORDER Drug Categories

- Anti-infective
- Cardiovascular
- Dermatology
- Diabetes
- Endocrinology
- Gastrointestinal
- Mental Health
- Migraine
- Oncology
- Ophthalmic Pain Management
- Respiratory / Allergy
- Rheumatology
- Vitamin
- Women's Health
- Diabetic Supplies

IMPORTANT Information

- ✓ Mail Order: Any medication that is not \$0, member will pay wholesale cost.
- ✓ Program does not include controlled substances or compounds.
- ✓ Member is responsible for shipping costs when purchasing through mail order, if applicable.
- ✓ Program contribution is only applied once to each medication fill.

View the TRU-RX formulary online at <https://pram.com/formulary/costcarerx800> for a complete list of medications available with program membership

THIS PROGRAM IS NOT INSURANCE

Program administered by PRAM, Inc.,
1 Pointe Dr., #120, Brea, CA 92821 - (800) 262-7726

©2025 PRAM, Inc.

Disclaimers

This is NOT insurance. This is not Minimum Essential Coverage. This is a noninsurance program sold as a subscription service. This subscription does not provide reimbursement for any medical expenses.

Offered by TRU Health Group or its affiliates.

Rx services provided by America's Pharmacy Source.

1. TRU Members must call the Concierge Line at (878) 645-5260 to schedule an In-Person Urgent Care Visit for \$0. The Concierge Line hours are 8:00 am - 9:00 pm CST. For after-hours needs, go to your nearest Urgent Care Provider at your own cost. TRU Members are eligible for reimbursement up to \$150 for after-hours Urgent Care facilities ONLY.

In case of a medical emergency, seek immediate medical attention by calling emergency services or visiting the nearest hospital.

2. Virtual Primary Care & Tele Counseling- The Virtual Primary Care and Tele Counseling program does not guarantee that a prescription will be written. The Virtual Primary Care and Tele Counseling program does not prescribe DEA controlled substances, lifestyle drugs and certain other drugs which may be harmful because of their potential for abuse. The Virtual Primary Care and Tele counseling program physicians reserve the right to deny care for potential misuse of services. The Virtual Primary Care and Tele Counseling program operates in all states and is subject to state regulations. For full federal and state notices and disclaimers, please visit <https://careclix.com/terms-and-conditions/>

3. Quest® is the brand name used for services offered by Quest Diagnostics Incorporated and its affiliated companies. Quest Diagnostics Incorporated and certain affiliates are CLIA certified laboratories that provide HIPAA covered services.

Other affiliates operated under the Quest® brand, such as Quest Consumer Inc., do not provide HIPAA covered services. Quest, Quest Diagnostics, the associated logo, Nichols Institute and all associated Quest Diagnostics marks are the registered trademarks of Quest Diagnostics. All third party marks — ® and ™ — are the property of their respective owners.

© 2023 Quest Diagnostics Incorporated. All rights reserved. Testing purchased by you through Quest's online store is ordered by a licensed healthcare professional authorized to order laboratory testing in accordance with state laws.

4. **Rx services provided by PRAM RX.** PROGRAM MEMBERSHIP IS NOT INSURANCE Program Membership provides participants with access and enrollment in valuable prescription discount programs. The Program does not make payments directly to the providers of these services. The Program participant is obligated to pay for all services but will receive discounted rates on program 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. Program Website: <https://www.pramdiscountrx.com> – Program administered by Professional Risk & Asset Management Insurance Services, Inc., DBA: PRAM Insurance Services, Inc., 1 Pointe Dr., #120, Brea, CA 92821 – 800-262-7726 <https://pram.com>

5. **THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance.** This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. These discounts are available at no cost. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. A written list of participating providers is available upon request. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. This plan is not available in Washington.

The TRU Health Group name, logo, and other marks are owned by Crown Administrators, d/b/a., Health Admins, Inc. All other company names, logos, and other marks are owned by their respective owners.