TRU-Virtual



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	WHAT IT COSTS
24/7 Telehealth	$0
Virtual Primary Care (Dedicated Physician)	$0
Virtual Mental Health	$0
800+ Commonly Prescribed Medications	$0
Dental, Vision, & Chiropractic	Discounted
Discounted Labs Services	Discounted
Discount Marketplace Savings	Discounted
Active Lifestyle Perks	Discounted

WHAT YOU GET

AVAILABLE FOR YOU

One-Stop Shop



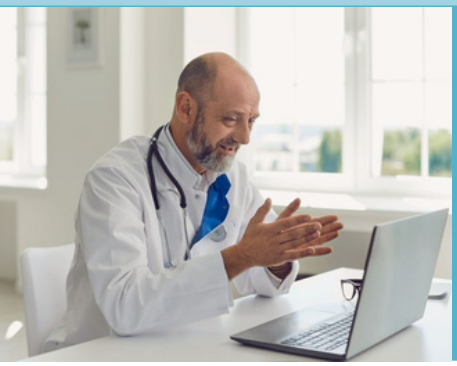
Connect with your physicians and access services with one click in the TRU-Mobile app.

TRU-Virtual **Urgent Care**

Find immediate care for:

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

Comprehensive **Guidance**



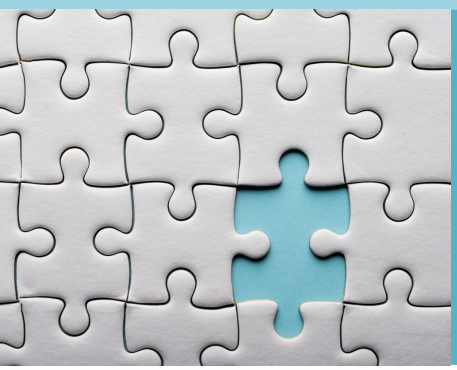
- Dedicated Physician
- Risk Assessments
- Lab Screening
- Chronic Condition Care Teams

TRU-Virtual **Primary Care**[1]

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**

Personalized **Solutions**



Receive a custom care plan from the convenience of your home or workplace.

TRU-Virtual **Mental Health**[1]

Get professional help with:

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

THIS BENEFIT IS NOT INSURANCE OF ANY KIND. PLEASE SEE THE IMPORTANT DISCLAIMERS AND NOTICES AT THE END OF THIS BROCHURE.

MY TRU Rx
PHARMACY PROGRAM

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.

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
- Opthalmic 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.

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



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

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Discount - Nationwide Lab Tests



Nationwide Lab tests with over 2,200+ approved testing centers through Grassroots Labs. An established and trusted online marketplace with savings of 30-70% offering an affordable, convenient, and transparent solution for the high costs of lab testing!

Discount - Dental[3]

Take your dental care into your own hands. Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings and major work, with one of the most recognized networks.



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.[4]

Discount - Vision[3]

Enhance your vision care, including LASIK, with huge savings. Superior Vision provides access to over 40,000 participating providers, offering members savings of 5%-30% on eye exams, glasses, and contact lenses.



Health Navigation



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

Discount - Gym and Chiropractic[3]

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.



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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.

1. 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/

2. **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

3. **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. The list of participating providers is at www.tru-healthgroup.solutionssimplified.com 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.

4. Lab services provided by Grassroots Labs. For full federal and state notices and disclaimers, please visit https://www.grassrootslabs.com/

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