



RxSaveCard

Program Design Guide

How Does it work?



.01 Pharmacy Selection

Employers choose the pharmacies where they would like to enable the RxSaveCard for employees to purchase “cash” priced prescriptions. Options include Cost Plus Drugs, over 65,000 retail pharmacies and Eli Lilly’s website for GLP-1 purchases.



.02 Set Spending Limits

Employers choose the maximum dollar amount they would like to allow at each pharmacy. For instance, an employer could put a \$25 limit on purchases at retail pharmacies and no limit on purchases from Cost Plus Drugs.



.03 Automatic Price Check

The RxSaveCard is presented at the pharmacy counter (or entered online with Cost Plus Drugs) and the low cash price is automatically calculated.



.04 Seamless Payment

The pharmacy charges the RxSaveCard the cash price (up to the maximum allowed amount) and the employee pays any amount over the limit with their personal credit card.

Program Features



RxSaveCard's Discount Card Marketplace

The RxSaveCard automatically checks prices from 10+ discount card programs and returns the lowest price for employees at their local pharmacy.



Customizable Rx Allowances by Pharmacy Type to Maximize Savings

Employers can set how much they will allow to be spent on an employee's RxSaveCard. For example, you might set a higher allowance for Cost Plus Drugs due to their significant discounts on higher-cost generic drugs.



Works Alongside Any PBM

RxSaveCard is easy to implement and compatible with any PBM. It complements your existing insurance and can be added at any time.



Everybody Wins

RxSaveCard is a win-win solution for both employers and employees. Employees save money on their prescriptions, often paying nothing out-of-pocket. Employers reduce their pharmacy spending and gain confidence that they are meeting their fiduciary responsibilities by offering access to the lowest cash prices

RxSaveCard Saving & Funding Options



Retail Savings

SAVE: The RxSaveCard automatically checks the best price from over 10 different discount cards at the employee's local pharmacy, resulting in 30% - 60% savings.

FUND: Employers typically set a monthly allowance of \$25, which results in many employees getting drugs for free.



Cost Plus Drugs

SAVE: Access biosimilars and specialty generics, often for 90% less, saving thousands of dollars on each prescription.

FUND: Employers typically cover 100% of the cost for drugs purchased through Cost Plus to ensure employees take advantage of the large savings.



Direct Manufacturer

SAVE: Purchase Zepbound (GLP-1) at the cash price (\$399 for vials), which is 60-70% less than what PBMs charge.

FUND: Employers can set their contribution to either a fixed dollar amount or a set percentage of the medication cost, with employees paying the remaining balance.

Best Practices by Benefit Type



	Retail Pharmacies	Mark Cuban Cost Plus Drugs	Weight Loss Drugs
Benefit Description	Use your RxSaveCard at over 65,000 pharmacies nationwide to automatically access the best available discount on your prescriptions.	Access a wide range of biosimilars and specialty generics with home delivery through Mark Cuban Cost Plus Drugs.	Obtain GLP-1 weight loss medications at discounted cash prices, including convenient options like Eli Lilly's Zepbound.
Average Cost Savings per Fill	30 - 60%	90%	50 - 70%
Pharmacy type	65,000+ Retail Pharmacies	Home Delivery	Home Delivery
Member Eligibility	All Members	All Members	All Members
Employer Authorized Allowance	\$25/month	No limit to maximize savings	\$300/month
Card Type	Virtual card included; physical card available for \$3 per card issued.		

FAQs/Appendix

Available Member Resources

- ✔ **Introductory Email**
 - A message introducing the RxSaveCard program and its benefits. This helps ensure that employees recognize the welcome email when it arrives and know to look for it, promoting trust and familiarity.
- ✔ **Welcome Email with Guide**
 - A comprehensive message explaining how an employee can activate their card and start saving. This is intended to include the Step-by-Step flyer and FAQ attachments.
- ✔ **Step-by-Step Flyer**
 - A visual guide with simple instructions on using the RxSaveCard. It also explains Mark Cuban Cost Plus Drugs setup and medication transfer.
- ✔ **FAQ Flyer**
 - Answers to common questions about the program and Mark Cuban Cost Plus Drugs.

FAQs

Q: How does the RxSaveCard help meet my company meet it's ERISA Fiduciary Duty?

A: The RxSaveCard addresses the core issue of the landmark class action lawsuits filed in 2024 by ensuring your employees have access to the lowest cash prices - not just those prices offered by your PBM.

Q: What is the maximum amount that an employer should allow for RxSaveCard purchases?

A: Employers can vary the maximum amount by pharmacy. At retail pharmacies, a maximum monthly allowance of \$25 would mean that employees will get many generic drugs for free. At Cost Plus Drugs, it is recommended to place no limit on those transactions as drugs that cost thousands of dollars through PBMs can be purchased at 90%+ discounts through Cost Plus Drugs.

Q: How does the RxSaveCard provide lower cost options at retail pharmacies?

A: The RxSaveCard aggregates pricing from 10+ different discount cards and automatically provides the best price for that employee's drug at their local pharmacy.

Q: Can the RxSaveCard be used to purchase Weight Loss drugs (GLP-1s)?

A: Yes, the cash price (\$399) for GLP-1s is 60% - 70% less than what PBMs charge.

FAQs

Q: How does the RxSaveCard work alongside my existing PBM or insurance plan?

A: The RxSaveCard compliments your existing PBM by providing options to purchase prescriptions from low-cost pharmacies, discount cards and directly from pharma manufactures that may not be available through your PBM.

Q: Do I need to modify my PBM contract to implement the Rx Save Card?

A: No, the RxSaveCard can work with any PBM and your PBM should not charge any penalties or carve-out fees for implementing the RxSaveCard. Additionally, the RxSaveCard can be introduced at anytime during the year (not just at the start of the benefits plan year).

Q: Will any amounts paid by employees out of their own pocket accumulate towards their deductible?

A: Yes, employers will have access to detailed claim data that can be sent to their TPA, providing claim history that includes amounts paid by employees from their personal funds.

Q: How much does the RxSaveCard cost?

A: The RxSaveCard charges a transaction fee only when it is used by an employee to purchase a prescription. There are no fixed fees so employers are only paying a fee when they are saving.

Need More Info? Contact Us Today:

Chris Crawford, Founder & CEO

Chris@RxSaveCard.com

312.505.1936

www.RxSaveCard.com



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