

# CANNABIS Rx

30%-45%  
*Savings*  
ON  
MEDICAL  
MARIJUANA

## Benefits

- ✱ Massive savings
- ✱ No copays
- ✱ No deductibles
- ✱ Pre-existing conditions accepted
- ✱ Cancel anytime
- ✱ Product delivery straight to your door

**ENROLL NOW**

***Discount  
Prescription  
drug card  
included at no  
additional cost***

The nation's first health plan that focuses on reducing the cost of integrative medicine such as Medical Cannabis, CBD, and other alternative and holistic products.

The plan is discreet with your privacy in mind.

## 3 Plan Types

MONTHLY RATES	CBD only + Rx Discount	THC only + Rx Discount	CBD + THC + Rx Discount
Member	\$19.95	\$24.95	\$26.95
Member + Spouse	\$27.90	\$32.90	\$34.90
Member + Child(ren)	\$29.90	\$34.90	\$36.90
Family	\$35.90	\$40.90	\$42.90

Plan Administered by:



Benefits Provided by:



**THE CANNABIS RX PLAN IS NOT INSURANCE.** The Plan provides members with network contract rates for the cost of prescriptions. The Plan does not make payments directly to the providers of prescription services. The Plan member is obligated to pay for all prescription services but will receive network contract rates on prescriptions from those prescription providers who have contracted with the prescription plan organization.

Plan administered by PRAM Insurance Services, Inc.

CA LIC #: 0812797 - 1 Pointe Dr., #120, Brea, CA 92821 - 800-262-7726 - [www.pram.com](http://www.pram.com)



## Provider Locator\*

<https://prod.pram.com/cannabisproviderlocator>

## How it Works

- Enroll in the plan through PRAM.
- Receive your Welcome email from PRAM which will include your ID card.
- Receive Welcome email from Novus on your effective date.
- CBD products must be purchased through your account on the Novus website.
- THC products can be purchased directly at the provider location or directly on their website.
- Use PRAM's Provider Locator (link above) to find a participating provider near you.
- Manage your monthly program through your account on the PRAM website.

## Savings Chart

Assumption : State of California	Recreational Use		Medicinal Use	
	1 oz. of Cannabis	0.5 oz. of Cannabis	1 oz. of Cannabis	0.5 oz. of Cannabis
Cost of Cannabis before Tax	\$300.00	\$150.00	\$300.00	\$150.00
After 30% Program Discount	\$210.00	\$105.00	\$210.00	\$105.00
State Tax	37%	37%	17%	17%
<b>Final Cost of Product</b>	<b>\$287.70</b>	<b>\$143.85</b>	<b>\$245.70</b>	<b>\$122.85</b>
Cost without Program Discount	\$411.00	\$205.50	\$351.00	\$175.50
<b>Estimated Program Savings</b>	<b>\$123.30</b>	<b>\$61.65</b>	<b>\$105.30</b>	<b>\$52.65</b>

Program Savings is only applied to the cost of the product and cannot be applied to the Tax.

### \* Notes on Provider Locator:

- THC Dispensaries: Many network providers have statewide delivery services so we recommend viewing the provider locator for delivery coverage areas.
- Statewide delivery for all California residents
- CBD is drop shipped nationwide

