

# VIRTUAL<sub>Rx</sub>

## COMPREHENSIVE VIRTUAL DISCOUNT PROGRAM + RX WITH NO SIDE EFFECTS!

This comprehensive **ALL VIRTUAL** membership comes with a host of **NON-INSURED VIRTUAL** services including: Urgent Care, Behavioral, Dermatology, Vision, & Hearing. To round out the value, it also includes a **PRESCRIPTION** membership which gives you access to a select list of acute care medications available at a **ZERO DOLLAR COST!** These medications are among the most commonly prescribed telehealth prescriptions.

**\$0  
Rx  
Cost**

Contact your agent or reach out to us on our website at [www.pramdiscountrx.com](http://www.pramdiscountrx.com) to get enrolled today!

### MEMBERSHIP FEATURES

- ✓ \$0 [Virtual Formulary Medications](https://www.pram.com/formulary/acuterx) Visit <https://www.pram.com/formulary/acuterx> to view a list of available medications under this program.
- ✓ \$0 [Virtual Urgent Care](#) visits<sup>(1)</sup>
- ✓ \$0 [Virtual Counseling](#) visits with a licensed therapist<sup>(1)</sup>
- ✓ \$100 for first [Virtual Psychologist](#) / \$205 for first [Virtual Psychiatrist](#) visit, \$100 for each visit thereafter<sup>(1)</sup>
- ✓ \$0 [Virtual Dermatology](#) for first 3 sessions, \$65 for each visit thereafter<sup>(1)</sup>
- ✓ \$20 [Virtual Vision Testing](#)<sup>(2)</sup>
  - » 30-50% discounts on name brand contacts
  - » 30-50% discounts on designer glasses
  - » 30-50% discounts on replacement lenses
- ✓ \$0 [Virtual Hearing Screening](#)<sup>(3)</sup> - with discounts on the following:
  - » Beltone Hearing Aids
  - » JABRA Phone Headsets
  - » Blue Parrott Wireless Headsets with Active Noise Cancellation
  - » Steel Series Gaming Headsets

**PROGRAM MEMBERSHIP IS NOT INSURANCE** Program Membership provides participants with access and enrollment in valuable discount prescription and virtual care 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>

**(1) LYRIC HEALTH:** \*AR, AZ, IA, ID, IN states require video consultations that will be scheduled for a specific time with a specific provider based on availability. Those who are pregnant, trying to become pregnant, or nursing are not able to conduct an online dermatology visit. In some cases, the doctor may need to contact the member via phone or video for additional questions or concerns.

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**(2) The Lensabl Discount Membership Program** is subject to the terms and conditions outlined at [Lensabl.com](http://Lensabl.com). By signing up, you acknowledge that you have read and understood these terms and agree to abide by them. The MSRP Discount Membership Program is not transferable to other individuals. Any unauthorized use or attempt to exploit the benefits may result in the cancellation of your membership without refund. Lensabl is not responsible for any services or products provided by external eye care professionals or vendors. Any disputes, claims, or liability arising from such services or products should be directed to the respective provider or vendor. Lensabl's liability is limited to the use of Lensabl's website.

**(3) Limitations:** The MSRP discount offered by **Great Hearing Benefits** is subject to limitations and may not be available on all products or services. The availability of the discount is subject to change without prior notice. Exclusions: The MSRP Discount may not be applicable to certain hearing aid models, accessories, or services. Please consult with Great Hearing Benefits representatives or refer to the discount offer details for any exclusions that may apply. Accuracy of Information: While Great Hearing Benefits strives to provide accurate MSRP information, pricing and availability are subject to change. The MSRP listed may not always reflect the most current pricing. Please contact Great Hearing Benefits or visit their website for the latest information on pricing and discounts.

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

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# PRAM'S ACUTE RX FORMULARY

Members pay a \$0 COPAY for any medication on this formulary. Anything not on this list is available to the member at 100% of the network contract or discount rate.



**ZERO  
DOLLAR  
COPAY!**

CATEGORY	LABEL NAME	
Anti- Diarrheal / Probiotic	ANTI-DIARRHEAL 2 MG SOFTGEL	
Antifungals	FLUCONAZOLE 50 MG TAB	
	FLUCONAZOLE 100 MG TAB	
	FLUCONAZOLE 150 MG TAB	
	FLUCONAZOLE 200 MG TAB	
Antihistimines	24HOUR ALLERGY 10 MG TAB	
	ALER-CAPS 25 MG CAP	
	ALLER-G-TIME 25 MG CAPLET	
	ALLERGY RFL (CETRZN) 5 MG TAB	
	BANOPHEN 50 MG CAP	
	CETIRIZINE HCL 1 MG/ML SOLN	
	CETIRIZINE HCL 5 MG/ML SOLN	
	CETIRIZINE HCL 10 MG CHEW TAB	
	CHILD'S ALLERGY 12.5 MG/5 ML	
	DIPHEN 12.5 MG/5 ML ELIXIR	
	Anti-Infective Agents - Misc.	CLINDAMYCIN HCL 75 MG CAP
		CLINDAMYCIN HCL 150 MG CAP
CLINDAMYCIN HCL 300 MG CAP		
METRONIDAZOLE 250 MG TAB		
METRONIDAZOLE 500 MG TAB		
NITROFURANTOIN MCR 50 MG CAP		
NITROFURANTOIN MCR 100 MG CAP		
SULFAMETHOXAZOLE-TMP DS TAB		
SULFAMETHOXAZOLE-TMP SS TAB		
SULFAMETHOXAZOLE-TMP SUSP		
Antivirals	ACYCLOVIR 200 MG CAP	
	ACYCLOVIR 200 MG/5 ML SUSP	
	ACYCLOVIR 400 MG TAB	
	ACYCLOVIR 800 MG TAB	
Cephalosporins	CEFDINIR 125 MG/5 ML SUSP	
	CEFDINIR 250 MG/5 ML SUSP	
	CEFDINIR 300 MG CAP	
	CEFUROXIME AXETIL 250 MG TAB	
	CEFUROXIME AXETIL 500 MG TAB	

CATEGORY	LABEL NAME
Cephalosporins	CEPHALEXIN 125 MG/5 ML SUSP
	CEPHALEXIN 250 MG CAP
	CEPHALEXIN 250 MG/5 ML SUSP
	CEPHALEXIN 500 MG CAP
Corticosteroids	DEXAMETHASONE 0.5 MG TABLET
	DEXAMETHASONE 0.75 MG TABLET
	DEXAMETHASONE 1 MG TABLET
	DEXAMETHASONE 1.5 MG TABLET
	DEXAMETHASONE 2 MG TABLET
	DEXAMETHASONE 4 MG TABLET
	DEXAMETHASONE 6 MG TABLET
	HYDROCORTISONE 10 MG TABLET
	HYDROCORTISONE 20 MG TABLET
	HYDROCORTISONE 5 MG TABLET
	PREDNISONE 1 MG TABLET
	PREDNISONE 10 MG TABLET
	PREDNISONE 2.5 MG TABLET
	PREDNISONE 20 MG TABLET
	PREDNISONE 5 MG TABLET
PREDNISONE 50 MG TABLET	
Cough / Cold / Allergy	BENZONATATE 100 MG CAPSULE
	BENZONATATE 150 MG CAPSULE
	BENZONATATE 200 MG CAPSULE
Dermatologicals	ANTIFUNGAL 1% TOPICAL CREAM
	ANTIFUNGAL 2% TOPICAL CREAM
	KETOCONAZOLE 2% CREAM
	MUPIROCI 2% OINTMENT
	TRIAMCINOLONE 0.025% CREAM
	TRIAMCINOLONE 0.025% LOTION
	TRIAMCINOLONE 0.025% OINTMENT
	TRIAMCINOLONE 0.05% OINTMENT
	TRIAMCINOLONE 0.1% CREAM
	TRIAMCINOLONE 0.1% LOTION
	TRIAMCINOLONE 0.1% OINTMENT
	TRIAMCINOLONE 0.5% CREAM
TRIAMCINOLONE 0.5% OINTMENT	

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Fluoroquinolones	LEVOFLOXACIN 500 MG TABLET
	LEVOFLOXACIN 750 MG TABLET
Hematopoietic Agents	FOLIC ACID 0.4 MG TABLET
	FOLIC ACID 1 MG TABLET
	FOLIC ACID 800 MCG TABLET
Hypnotics / Sedatives / Sleep Disorder Agents	CVS NIGHTTIME SLEEP 25 MG CPLT
Laxatives	COL-RITE 250 MG SOFTGEL
	CVS STOOL SOFTENER 100 MG SFGL
	DOCUSATE SODIUM 100 MG TABLET
	STOOL SOFTENER 50 MG/5 ML LIQ
	STOOL SOFTENER 60 MG/15 ML SYR
Macrolides	AZITHROMYCIN 100 MG/5 ML SUSP
	AZITHROMYCIN 200 MG/5 ML SUSP
Musculoskeletal Therapy Agents	CYCLOBENZAPRINE 5 MG TABLET
	CYCLOBENZAPRINE 7.5 MG TABLET
	CYCLOBENZAPRINE 10 MG TABLET
Nasal Agents - Systemic & Topical	24 HOUR ALLERGY 50 MCG SPRAY
	FLUTICASONE PROP 50 MCG SPRAY
Ophthalmic Agents	GENTAMICIN 0.3% EYE DROP
	NEOMYC-BACIT-POLY MIX EYE OINT
	POLYMYXIN B-TMP EYE DROPS
	TOBRAMYCIN 0.3% EYE DROP
Penicillins	AMOX-CLAV 200-28.5 MG/5 ML SUS
	AMOX-CLAV 250-62.5 MG/5 ML SUS
	AMOX-CLAV 400-57 MG/5 ML SUSP
	AMOX-CLAV 600-42.9 MG/5 ML SUS

CATEGORY	LABEL NAME
Tetracyclines	AVIDOXY 100 MG TABLET
	DOXYCYCLINE HYCLATE 50 MG CAP
	DOXYCYCLINE HYCLATE 100 MG CAP
	DOXYCYCLINE HYCLATE 20 MG TAB
	DOXYCYCLINE HYCLATE 100 MG TAB
	DOXYCYCLINE MONO 50 MG CAP
	DOXYCYCLINE MONO 100 MG CAP
	DOXYCYCLINE MONO 50 MG TABLET
	DOXYCYCLINE MONO 75 MG TABLET
	MINOCYCLINE 50 MG CAPSULE
MINOCYCLINE 100 MG CAPSULE	
Vaginal & Related Products	3-DAY VAGINAL CREAM
	CLOTRIMAZOLE 1% VAGINAL CREAM
	CVS MICONAZOLE 7 CREAM
	MICONAZOLE 3 4% CREAM
	MICONAZOLE 3 COMBO PACK

# lyric

## Virtual Behavioral Health

Therapy from the privacy of your home or office

Whether it's stress, anxiety, depression, or sudden loss, we can help. Speak with a licensed therapist anytime from anywhere.

### Our suite of mental health services includes

**Virtual Counseling:** Consult with a Master-level Therapist/Counselor. The amount of counseling sessions will be clinically appropriate based on the issue.

- Substance Abuse
- Depression
- Death of a Loved One
- Relationship Issues
- Stress and Anxiety
- Parenting Issues

**Virtual Psychologist:** Speak with a licensed Psychologist for one-to-one session(s) to assess your symptoms and evaluate your medical, psychological, and family history to determine a productive treatment plan.

- Depression
- Addiction
- Stress Management
- Life Changes
- Grief and Loss
- Relationship

**Virtual Psychiatrist:** Connect with a U.S. based, board-certified Psychiatrist who can diagnose, treat and prescribe medications for a range of mental health disorders, as necessary

- Anxiety
- Depression
- Trauma & PTSD
- Panic Disorders
- Bipolar Disorder
- Addictive Behaviors



“Only 57% of employees who report moderate depression and 40% of those who report severe depression receive treatment to control depression symptoms.”

### The Right CARE at the Right Time

For the cost of lunch, an employer can provide an employee and their family access to a suite of mental health services

- ✓ **Boost Productivity:** Lower working parents' stress and free up their time
- ✓ **Improve Retention:** Give your employees support for their top priority, their kids
- ✓ **We Make it Easy For You:** Implement seamlessly into your vendor ecosystem



# lyric

## Virtual Urgent CARE

Doctors can be hard to reach, illnesses can occur in the middle of the night, and sometimes you just have a question. Get on-demand care when you need it.

Access to licensed, and board-certified physicians  
24/7/365 - Call | TAP | or Click Away

### An exceptional benefit that reduces healthcare costs

With the rise in healthcare costs, more employers are turning to telehealth to reduce costs, help offset out-of-pocket expenses for employees, and, importantly, assure that their employees will always have care when they need it.

### Multiple Cost-Savings

**Healthcare Cost Savings:** Re-directing unnecessary doctor, urgent and ER visits can reduce healthcare spending significantly.

**Productivity:** A typical doctors appointment can take half of the work day. Lyric gives employees easy access to a physician wherever they are located.

**Flexible Implementation:** Lyric can be implemented into most employee populations anytime of the year and live in under 48 hours\*. \*48 Hour implementation for standard telehealth services, additional functionality may increase implementation.



### Common Conditions

In some cases, a visit to the doctor's office can be avoided, saving time and money.

- Flu Symptoms
- Sinus Problems
- Ear infection
- Allergies
- Urinary Tract Infection
- Nausea
- Pink eye
- Stomach viruses
- Rashes
- Sore Throat
- Acne
- ... and much more



# Virtual Dermatology

Got an itchy Rash?  
Get help now with a Virtual  
Dermatology visit.

## It's Affordable, Convenient & Timely.

Our board-certified Dermatologist can treat and diagnose hundreds of common skin, nail, and hair conditions, as well as help manage chronic skin conditions.

No more waiting weeks to sit in an overbooked Dermatology waiting room. With Lyric, members will have a treatment plan and prescription, if needed within 72 hours after initial intake.

### What We Treat:

- Athlete's foot
- Cold Sores
- Eczema
- Ringworm
- Poison Ivy
- Shingles
- Acne
- Psoriasis
- Rosacea
- Rash
- Skin infections
- And more!

1.866.223.8831 | [info@getlyric.com](mailto:info@getlyric.com) | [www.getlyric.com](http://www.getlyric.com)

\*AR, AZ, IA, ID, IN states require video consultations that will be scheduled for a specific time with a specific provider based on availability. Those who are pregnant, trying to become pregnant, or nursing are not able to conduct an online dermatology visit.

\*\*In some cases, the doctor may need to contact the member via phone or video for additional questions or concerns.

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### How It Works:

- 1. 24/7/365 Log into** your Lyric account online or app.
- 2. Request a consultation\*** with a Dermatologist, describe the condition and upload a minimum of three (3) images.
- 3. Dermatologist will review** the consultation details, health records, and the attached images within 72 hours and provide a treatment plan and prescriptions, when necessary.\*\*
- 4. Prescriptions will be sent** electronically to your local pharmacy.

Download our free app at [www.getlyric.com](http://www.getlyric.com) and schedule your doctor appointment today.



# lensabl

The Lensabl Discount Membership Program offers 15%-25% off already discounted prices on replacement lenses, prescription glasses, contact lenses, sunglasses and other eye care products. Members also get access to an online vision test for the low price of just \$20.

Lensabl's easy to use online ordering platform is loaded with AI-powered technology that makes purchasing everything from designer frames to contact lenses easy and convenient.



Huge selection of frame brands

Retail prices of contacts already 20% lower than 1800contacts.com

Standard shipping is FREE

Wide selection of custom lens options

Anti-Reflective, Anti-Scratch, and UV protection coatings included for FREE

Standard pricing in all 50 states on frames, lenses, and contacts

Product/Service	National Avg. Price	Lensabl Avg. Price	Lensabl Member Discount	You Pay	Savings vs National Avg. Prices	% Savings vs National Avg. Prices
Single Vision Lenses	\$95.67	\$77.00	25%	\$57.75	\$37.92	40%
Progressive Lenses	\$259.33	\$177.00	25%	\$132.75	\$126.58	49%
Designer Frames	\$194.33	\$150.00	25%	\$112.50	\$81.83	42%
Contact Lenses	\$178.61	\$138.00	15%	\$117.30	\$61.31	34%
Online Vision Test	\$35.00	\$25.00	20%	\$20.00	\$15.00	43%



# All in One Virtual Hearing and Audio Benefit Package

With Great Hearing Benefits, your hearing wellness is our top priority. We understand the significance of healthy hearing and its impact on your quality of life. Our virtual hearing care programs are designed to ensure you receive the best care possible, whether you're managing hearing loss, seeking preventative measures, or exploring the latest hearing technologies.

**Great Hearing Benefits is the first company in the benefits market to not only offer hearing aids, but also full audio and virtual hearing care solutions.**



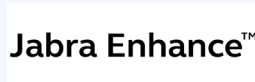
## Personal Audio Products

Work from home? Enjoy music? Today's top consumer technology is available to you with discounts up to **40% off!**



## Over-the-Counter Hearing Aids

For mild hearing loss and situational hearing enhancement, OTC products are available with or without professional support. Receive a **\$200 discount** per pair!

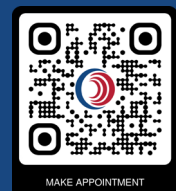


## Prescription Hearing Aids

For all types of hearing loss with professional support in the comfort of your home with discounts up to **50% off!**



Scan the QR Code to visit your GHB member page.  
[www.greathearingbenefits.com/partners/pram](http://www.greathearingbenefits.com/partners/pram)



Get in touch with a Great Hearing Benefits representative today! **1 (877) 681-2787**

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