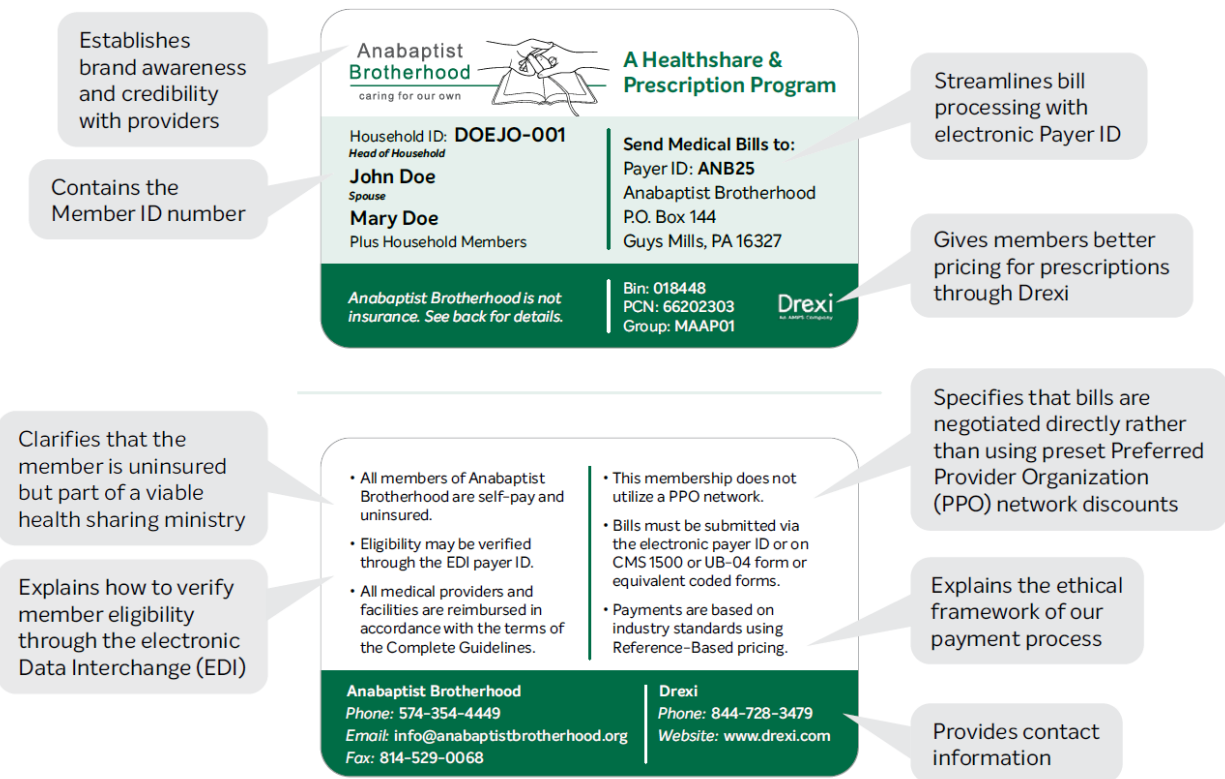


Presenting to Providers and Pharmacies

When you visit a medical provider or pharmacy, you don't need to feel uncertain or uncomfortable. Enclosed are your permanent vinyl Member ID cards. Below, you'll find a visual representation of the Member ID card with brief explanations of the information displayed and how the card works.



How to Present to Providers

To ensure a smooth, confident experience at every visit, follow these steps:

Step 1: Present Your Member ID Card

Your card contains:

- Household Member ID number
- Billing and contact details
- A clear message about Brotherhood's sharing plan

- Electronic address (ANB25)

If the provider cannot use the electronic address, they can mail the bill to the P.O. Box listed.

Step 2: Have the Provider Call Our Office

If they hesitate to accept the Member ID Card, encourage them to call the Brotherhood office. A short conversation can answer their questions and usually resolves concerns.

Step 3: Suggest the Provider Send You the Bill

If the provider still declines, ask them to send the bill directly to you. Do **not** pay the invoice. Forward it to Brotherhood, and we'll process it under reference-based pricing, pay the fair amount, and invoice you for any Annual Unshared Amount (AUA).

Step 4: Pay at the Time of Service (If Necessary)

If the provider rejects the first three steps and requires immediate payment, we advise caution. Only pay upfront if:

- You are certain the price is fair, **and**
- The bill is under \$1,000.

This is common for primary care visits. If you pay a bill at the time of service, send a copy of the receipt to Brotherhood. Eligible expenses exceeding your AUA will be reimbursed.

How to Present to the Pharmacies

At Brotherhood, we want your pharmacy experience to be as smooth and stress-free as possible. That's why we've partnered with **Drex**i, a trusted resource for prescription purchasing. Whether you're stopping by your local pharmacy, ordering medications by mail, or considering manufacturer and international options, Drex*i* is there to ensure the process is simple, transparent, and affordable.

Drex*i*'s mission is to remove the guesswork from prescription pricing. Instead of leaving you to wonder what a medication will cost, Drex*i* gives you clear information up front. By anchoring everything to cost-based pricing with no hidden markups, Drex*i* makes it easy to know you're paying a fair price. With access to nearly all major pharmacy chains nationwide, members can count on convenience as well as saving around **20% or more** than traditional discount cards or paying cash.

Step 1: Shop for Medications

Drex*i* gives two convenient ways to find the best option for your prescriptions:

- **Shop Locally:** Visit drex.com and enter your prescription details to see real-time pricing at nearby pharmacies. You can compare options and choose the one that best fits your needs.
- **Shop by Mail Order:** If home delivery is more convenient, Drex*i* offers a reliable mail-order service. Simply call **844-728-3479** or place your order through their website, and your medications will arrive right at your door.

Step 2: Present Your Member ID Card

Your **Member ID Card** is the key to unlocking Drexī's savings. Whether you're at the pharmacy counter or ordering by mail, always present your card. The card tells the pharmacy that Brotherhood has a contract with Drexī, and your medications should be priced according to those terms. As you present your card, say "here is my Drexī pharmacy discount card."

On the front, bottom right-hand corner of your card are Drexī's pharmacy identifiers, including the **Bin number, PNC number, and Group number**. These details are what connect you directly to Drexī's pricing system.

In the rare case that a pharmacy does not accept our card, don't worry. You can still purchase your medication—though it will be at the regular price. Afterward, notify Brotherhood, and we'll reach out to the pharmacy to help resolve the issue for the future.

Step 3: Pay for Your Medications

When you pick up your prescription, pay at the time of purchase. **You don't need to send a receipt to Brotherhood**—Drexī automatically sends us an electronic record of your purchase. This allows us to review your prescription and check for additional savings.

If the medication is eligible for sharing and you've already met your **Annual Unshared Amount (AUA)**, Brotherhood will reimburse you.

Step 4: Brotherhood Alerts You to Additional Savings

Once we receive your prescription report, our team reviews it to see if there may be even better options—whether through international purchasing or manufacturer programs. If we discover potential savings, we'll reach out to let you know, so you can make an informed choice moving forward.

Summary

At Brotherhood, every interaction is built on **Truth, Transparency, and Trust**—so you can focus less on costs and more on your health and well-being. With providers, we demonstrate truth through a clear Member ID Card and transparency through secure, electronic access to your eligibility information. Reference-Based Pricing then builds trust by ensuring fair, prompt payment. With pharmacies, we extend the same principles by partnering with Drexī, a reliable source of transparent, cost-based pricing. Together, these practices ensure that every interaction—whether at a provider's office or a pharmacy—is smoother, simpler, and more affordable for you as a Brotherhood member.