

Presenting to Providers & Pharmacies

How to present your Member ID card with confidence — at the hospital and the pharmacy.

Your permanent vinyl Member ID cards are enclosed. This guide shows how to present your card so every visit goes smoothly and your costs stay fair. At each step, Brotherhood is working on your behalf.

How to Present to Providers

Four steps for a smooth visit.



1

Present your Member ID card

Hand the provider your card. It carries your Household Member ID number, billing and contact details, a brief note about Brotherhood's sharing plan, and the electronic address (**ANB25**). While sending the bill electronically is the much-preferred method, providers also have the option to mail the bill to the P.O. Box printed on the card.



2

Have the provider call our office

If they hesitate to accept the member ID card, invite them to scan the QR code on the front of the card to visit our website and download the Provider's Guide. Often, after learning about our streamlined approach to paying medical bills, it usually resolves any concern.



3

Always forward the bill

If the provider sends the bill directly to you, don't pay it. Always forward it to Brotherhood. We'll reprice it under Reference-Based Pricing, pay the fair amount, and bill you only for any Annual Unshared Amount (AUA).



4

Pay at the time of service — only if necessary

If the provider rejects the first two steps and requires payment up front, proceed with caution.

Pay only if you're confident the price is fair and the bill is under \$1,000 — common for primary care visits. Send the receipt to Brotherhood, and eligible expenses above your AUA will be reimbursed.

How to Present to Pharmacies

Powered by our Judi Rx partnership.

Brotherhood partners with Judi Rx, a trusted prescription resource that anchors pricing to cost — with no hidden markups — and works with most pharmacy chains, as well as many independent pharmacies nationwide.

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1

Shop for your medications

Find the best option for your prescriptions two ways:

Shop locally: Scan the code on the back of your membership card and enter your prescription to compare real-time prices at nearby pharmacies.

By mail order: Prefer delivery? Call 888-832-2779 or enroll online with Judi's mail order service and your medications arrive at your door.
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2

Present your Member ID card

Your card unlocks Judi's pricing. At the counter or by mail, present it and say, "Here is my Judi pharmacy discount card." The Judi identifiers — BIN, PCN, and Group numbers — are in the back bottom-right corner and connect you to Judi's pricing system.

If a pharmacy won't accept it: You can still buy your medication at the regular price. Afterward, let Brotherhood know and we'll follow up with the pharmacy for next time.
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3

Pay for your medications

Pay at the time of purchase.

No receipt needed. Judi automatically sends Brotherhood an electronic record. If the medication is shareable and you've met your AUA, Brotherhood reimburses you.
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4

Brotherhood alerts you to extra savings

Once we receive your prescription report, our team reviews it for better options — through international purchasing or manufacturer programs — and informs you if we find additional savings.