

Reduce Healthcare Costs by 25% by
eliminating Prescription Drug Insurance
(Reinsure Type 3 Drugs Only)



April, 2012

***in·sur·ance*/in' SHoŭrəns/ (Noun):**

is a primarily used to [hedge](#) against the [risk](#) of a contingent, [uncertain](#) loss. The Kaiser Family Foundation (KFF), the largest non-partisan healthcare think-tank in the US discovered that 88.6% 1. of all prescription drugs medication dispensed in the US follow [predictable](#) and [certain](#) patterns for the patient.

© Original Artist
Reproduction rights obtainable from
www.CartoonStock.com



Q: Why are costly Prescription Drug premiums included in your health insurance premiums?

A: Because insurance providers can make more money by maintaining this practice !!

Actual CBG Account's savings:

Health Premium with
Prescription Drug premium:

Single: \$504.87

Family: \$1,345.11

Mos.: \$115,876.81

Ann: \$1,390,512

Health Premium without
Prescription Drug premium:

Single: \$399.81

Family: \$1,056.81

Mos.: \$92,651.18

Ann.: \$1,111,812

Over a 20% Savings by eliminating Rx Premiums, not eliminating Rx coverage

Q: How am I going to tell my employees we don't cover prescription drug claims?

A: You are covering prescription drug costs and saving them premiums plus the cost of medication !!!

1. All prescription medication is covered through membership in one of several existing Rx channels.
2. All prescription medication not covered through membership in one of several existing Rx channels is covered through CBG Rx (ID card that requires no up-front co-pay).



PresenterMedia

Want to receive an extra paycheck in 2012 ?

A recent Kaiser Family Foundation 1. survey of the *Top Ten Rx Prescriptions* (listed below) showed that the average participant saves \$922.24 per year when they obtain prescriptions from wholesale vendors.



<u>Top Ten Prescriptions</u>	<u>Generic</u>	<u>30/90 day</u>	<u>HPHC</u>
1. Zocor (Cholesterol)	Lovastatin/Prevastatin	\$4/\$10	\$50/\$150
2. Lisinopril (Blood Pressure)	Lisinoprol	\$4/\$10	\$5/\$10
3. Vicodin (Pain)	Hydrocodone	N/A	\$20/\$40
4. Synthroid (Thyroid hormone)	Levothyroxine	\$4/\$10	\$30/\$60
5. Norvasc (Blood Pressure)	Lisinoprol	\$4/\$10	\$50/\$150
6. Prilosec (Acid Reflux)	Rantidine	\$4/\$10	\$50/\$150
7. Amoxicillin (Antibiotic)	Amoxicilin	\$4/\$10	\$5/\$10
8. Metformin (Diabetes)	Metformin	\$4/\$10	\$30/\$60
9. Zithromax (Antibiotic)	Amoxicili	\$4/\$10	\$30/\$60
10. Hydrochlorothiazide (BP)	Hydrochlorothiazide	\$4/\$10	\$50/\$150

Walmart has No membership fee (effective January 1, 2012)



PresenterMedia

Want to receive an extra paycheck in 2012 ?

Walgreens

There's a way®

A recent Kaiser Family Foundation 1. survey of the *Top Ten Rx Prescriptions* (listed below) showed that the average participant saves \$922.24 per year when they obtain prescriptions from wholesale vendors.

	<u>Top Ten Prescriptions</u>	<u>Generic</u>	<u>30/90 day</u>	<u>HPHC</u>
1.	Zocor (Cholesterol)	Lisinoprol	\$10/\$12	\$50/\$150
2.	Lisinopril (Blood Pressure)	Lisinoprol	\$10/\$12	\$5/\$10
3.	Vicodin (Pain)	Hydrocodone	N/A	\$20/\$40
4.	Synthroid (Thyroid hormone)	Levothyroxine	\$10/\$12	\$30/\$60
5.	Norvasc (Blood Pressure)	Lisinoprol	\$10/\$12	\$50/\$150
6.	Prilosec (Acid Reflux)	Rantidine	\$10/\$12	\$50/\$150
7.	Amoxicillin (Antibiotic)	Amoxicilin	\$10/\$12	\$5/\$10
8.	Metformin (Diabetes)	Metformin	\$10/\$12	\$30/\$60
9.	Zithromax (Antibiotic)	Amoxicilin	\$10/\$12	\$30/\$60
10.	Hydrochlorothiazide (BP)	Hydrochlorothiazide	\$10/\$12	\$50/\$150

Walgreens requires a \$20 Individual and \$35 Family annual joining fee.



PresenterMedia

Want to receive an extra paycheck in 2012 ?

A recent Kaiser Family Foundation 1. survey of the *Top Ten Rx Prescriptions* (listed below) showed that the average participant saves \$922.24 per year when they obtain prescriptions from wholesale vendors.



	<u>Top Ten Prescriptions</u>	<u>Generic</u>	<u>90 day</u>	<u>HPHC</u>
1.	Zocor (Cholesterol)	Lisinoprol	\$11.99	\$50/\$150
2.	Lisinopril (Blood Pressure)	Lisinoprol	\$11.99	\$5/\$10
3.	Vicodin (Pain)	Hydrocodone	N/A	\$20/\$40
4.	Synthroid (Thyroid hormone)	Levothyroxine	\$11.99	\$30/\$60
5.	Norvasc (Blood Pressure)	Lisinoprol	\$11.99	\$50/\$150
6.	Prilosec (Acid Reflux)	Rantidine	\$11.99	\$50/\$150
7.	Amoxicillin (Antibiotic)	Amoxicilin	\$11.99	\$5/\$10
8.	Metformin (Diabetes)	Metformin	\$11.99	\$30/\$60
9.	Zithromax (Antibiotic)	Amoxicilin	\$11.99	\$30/\$60
10.	Hydrochlorothiazide (BP)	Hydrochlorothiazide	\$11.99	\$50/\$150

CVS requires a \$15 Individual and \$30 Family annual joining fee.



PresenterMedia



With us, it's personal.

Want to receive an extra paycheck in 2012 ?

A recent Kaiser Family Foundation 1. survey of the *Top Ten Rx Prescriptions* (listed below) showed that the average participant saves \$922.24 per year when they obtain prescriptions from wholesale vendors.

	<u>Top Ten Prescriptions</u>	<u>Generic</u>	<u>30/90 day</u>	<u>HPHC</u>
1.	Zocor (Cholesterol)	Simvastin	\$9/\$16	\$50/\$150
2.	Lisinopril (Blood Pressure)	Lisinoprol	\$9/\$16	\$5/\$10
3.	Vicodin (Pain)	Hydrocodone	N/A	\$20/\$40
4.	Synthroid (Thyroid hormone)	Levothyroxine	\$9/\$16	\$30/\$60
5.	Norvasc (Blood Pressure)	Lisinoprol	\$9/\$16	\$50/\$150
6.	Prilosec (Acid Reflux)	Rantidine	\$9/\$16	\$50/\$150
7.	Amoxicillin (Antibiotic)	Amoxicilin	\$9/\$16	\$5/\$10
8.	Metformin (Diabetes)	Metformin	\$9/\$16	\$30/\$60
9.	Zithromax (Antibiotic)	Amoxicilin	\$9/\$16	\$30/\$60
10.	Hydrochlorothiazide (BP)	Hydrochlorothiazide	\$9/\$16	\$50/\$150

Rite Aid has waived all joining fees.