

TransChoice® Plus Group Hospital Indemnity Insurance

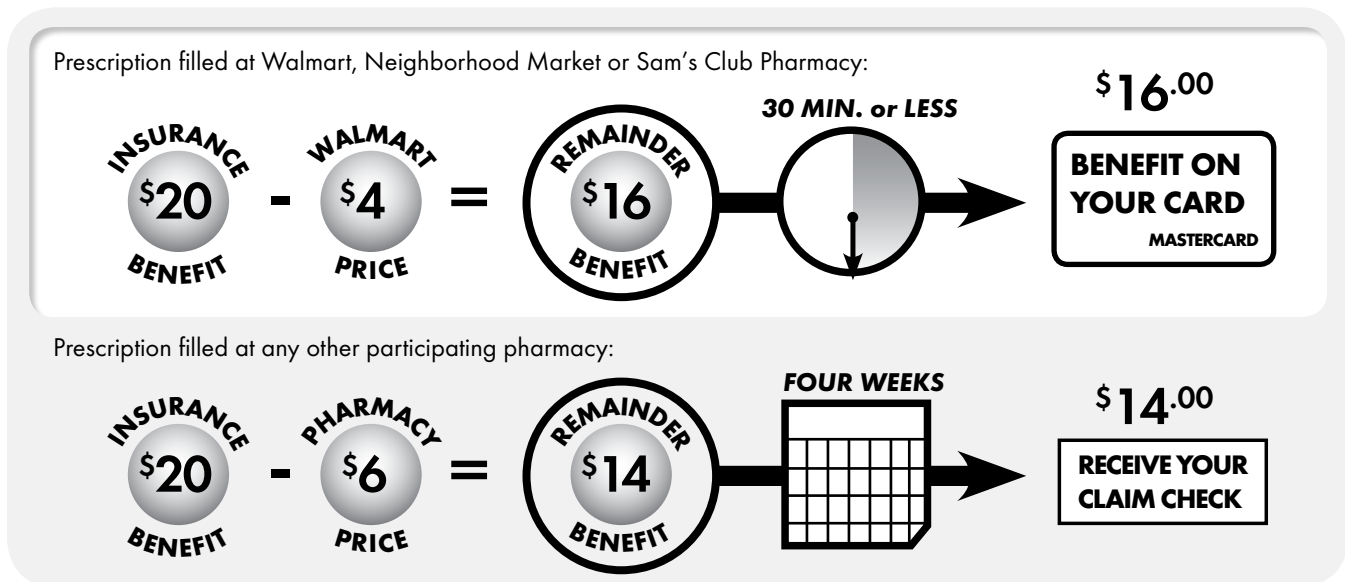
Prescription Drug Indemnity Benefit

Included in your TransChoice Plus coverage is a prescription drug indemnity benefit. This prescription program provides you with discounts at over 60,000 pharmacies. In addition, Walmart has agreed to give even deeper discounts to TransChoice Plus participants to help stretch your health care dollars even further. Walmart revolutionized the prescription market by creating its \$4 Prescription Program that includes more than 300 types and strengths of medications, many of which are available in a 90-day supply for \$10 with free shipping.

Prescription Drug Indemnity Benefit

Your prescription drug indemnity benefit amount will be paid for each prescription you fill, subject to the limitations stated in your certificate. When the discounted cost of your prescription is greater than your indemnity benefit, you will pay the difference at the pharmacy. When the discounted cost of your prescription is less than your indemnity benefit, Transamerica will pay the excess benefit directly to you.

Your medical ID card is also a debit card. In addition to negotiating deeper discounts on prescriptions with Walmart, Transamerica has also set up a way to be able to quickly pay any excess amounts owed to you when you use a Walmart pharmacy. Whenever you fill a prescription using your TransChoice Plus ID/Debit card at a Walmart, Neighborhood Market or Sam's Club pharmacy, any excess amount owed to you will be credited to your Debit card within minutes of picking up your prescription and can be spent anywhere MasterCard® is accepted, including Walmart. If you go to any other pharmacy, Transamerica will mail you a check for any excess benefit owed.



You can find the following at www.procarerx.com/index.php/transamerica:

- A participating pharmacy list
- A prescription drug cost comparison showing your out-of-pocket cost at different pharmacies
- Claim form (when non-participating pharmacies are utilized)
- Mail order prescriptions
- Access to account information, such as claim history

Card Information

- If your spouse is covered under your TransChoice Plus certificate, you will be issued two ID/Debit cards. However any excess benefit owed to you will be loaded only onto the card used at the Walmart pharmacy.
- Any remaining prescription drug indemnity benefit due will be credited to the ID/Debit card usually within 30 minutes after picking up your prescription.
- Debit card balances can be checked through TMG at 877-411-8641. Because the claims are processed real-time allowing for quick access to any benefit surplus, notification is not given when money is credited to the ID/Debit card.
- For replacement cards or questions about the TransChoice Plus prescription drug card, contact Web-TPA at (866) 975-4641.
- When insurance coverage terminates, any remaining card balance must be used within 90 days of termination. After 90 days, the card will be deactivated and a check for any remaining balance will be mailed.
- Pharmacy discounts will continue to apply even after any insurance benefit maximum or limit has been reached.
- To access the Card Holder Agreement stating the terms for the Debit card, please log on to www.macalusogroup.com/terms.

Drug categories not eligible for the indemnity program or discounted prices:

Abortifacients	Diaphragms/IUDs/ Emergency contraceptives	Cosmetic agents	Diagnostic agents
Fertility drugs	Impotency drugs	Ostomy supplies	Over the counter drugs
Prescription strength multivitamins (<i>pediatric and prenatal vitamins are covered</i>)			

