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Special Interest Articles

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Insurance Affiliations.

Extra Support for Benefit Sponsors' members

Solutions for computer and web challenged employees

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Is BidRx.com disruptive?

YES...and that's great news!

By now all of you know that **BidRx.com** is the first true marketplace for healthcare products and services that enables consumers to stretch their hard-earned dollars and get the most value from their purchases. Did you realize that **BidRx.com is a disruptive technology**; that it totally changes how healthcare services are offered and purchased? This is HUGE! And it started in Oshkosh – with your investment.

When applied to healthcare, the **BidRx.com** competitive model is so new and exciting that a whole industry is changing! Insurers, pharmacies, pharmaceutical companies, employers, benefit sponsors, and consumers modify their approach to healthcare. And that takes time!

BidRx.com changes an industry that is inefficient, unfathomable to most lay people, costly, and with unsustainable & unnecessary cost increases

year over year. As challenging as it is to change, **BidRx.com** is the right service at the right time for the right reason.

With your ongoing help, BidRx.com is leading the rebirth of an industry that consumes 16 % of our gross national product (GDP) and rising yearly. Savings of 2% of GDP is reachable through BidRx®. That's disruptive – and laudable!

BidRx.com is for Individuals & Employers

Individual consumers that don't have health insurance or that have insurance but want to learn about lower cost prescriptions can use part or all of BidRx.com. They can learn about lower cost similar prescriptions and/or comparison shop for the right pharmacy. Those with insurance can even compare the full purchase price through BidRx.com to their insurance co-pay. In many ways, individual consumers get great value from our products and services. Savings of 50% or more on Rx costs is

common for employees and employers. BidRx staff members are available via email to answer questions and assist consumers navigate through the process. That's value and it's free!

Employers and other benefit sponsors can choose from insured or self funded products & services. (See related article on insurance company affiliations) Whether insured or not, savings for benefit sponsors through BidRx.com are remarkable. One caution is noteworthy:

BidRx is not the solution for benefit sponsors that are unwilling to motivate members to become prudent purchasers of prescriptions. In other words, members that can purchase high or low cost prescriptions for the same or similar co-pay aren't motivated to improve purchasing decisions; they don't care. Their interests are NOT aligned with the benefit sponsor's interests. That's a recipe for high, unsustainable costs.





“Great News! BidRx.com is a disruptive technology; it totally changes how healthcare services are offered and purchased.”

Benefit Design Options

Traditional co-pay benefit designs have contributed to high prescription costs because they are insufficient motivation for employees to shop and compare before they buy. Also, even with motivation, employees need access to relevant, timely, and actionable information so they can make prudent decisions.

New Benefit design options motivate employees to shop and compare

prescription options and pharmacy options before they buy. These new design options only make sense with BidRx.com where information can be gathered efficiently by employees or even by doctors and pharmacists that use BidRx.com directly.

TMAX, ALLOWANCES, and VALUE-BASED TIERED ALLOWANCES are exciting new benefit designs that can save 50% to 85% or more for both employees

and employers. PERCENT CO-INSURANCE is a more traditional benefit design that aligns interests, also.

Call BidRx @ 920.230.6200 to learn about these options & savings opportunities. BidRx can model savings based on the benefit design you choose. See the enclosed “Healthy Options for Prescriptions” for sample benefit designs.

BidRx extra support for Employees

If you sponsor benefits for your employees through BidRx.com, even employees without computer skills can get their prescriptions through BidRx.com. By calling 1-800-470-4491 our staff will enter their prescriptions,

provide communication forms for their doctors when lower cost prescription options are available, and get bids from pharmacies.

Extra Support is available now for employers that have signed a contract

with BidRx.com for prescription benefits and have distributed membership cards to employees.

Call BidRx at 920.230.6200 for more details or have employees call when they need extra support.

Insurance Affiliations

Several insurers are interested in quoting on business that substitutes use of BidRx.com for a PBM for your prescription benefit. These insurers are licensed in various states so you or your broker can call or consult the insurer's websites for coverage areas.

For fully insured products, please consider:

PreferredOne, Minneapolis. www.preferredone.com
Contact: Mike Thielen @ 763.847.3549

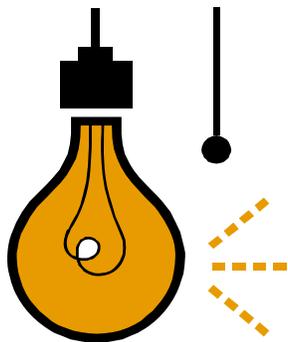
Health Partners, Minneapolis. www.healthpartners.com
Contact: Tim Haley @ 952.883.5265

WATDA, Madison. www.watda.org
Contact: Lee Bauman @ 608.251.5577

For stop-loss insurance, please consider:

Integrated Healthcare, www.integratedhci.com Contact:
Dan O'Brien @ 816.506.8781

BidRx staff continues to meet with insurers in all states so complete coverage is available for our customers and prospective customers. You or your insurance broker/agent can get on our contact list for updates on BidRx products, services, affiliations and other news. Contact us at 920.230.6200 or go to www.bidrx.com, click on "Contact Us" and send us an email at benefitsponsorservices@bidrx.com.



Solutions for prescriptions needed immediately Solutions for employees without web skills

Did you know that BidRx offers solutions for prescriptions that are needed immediately & time doesn't allow for an auction process to occur? Did you know that BidRx offers solutions for employees that don't have web skills & can't use the auction process on BidRx.com?

It's easy. Employees can always purchase prescriptions for cash at any pharmacy and send the complete, detailed receipt to BidRx, LLC. We will enter the Rx on the employee's confidential "MyBidRx" - with their invitation - process the Rx, determine the coverage and low bid price and send the employee a check for the appropriate benefit

coverage amount.

Employees that don't have web or computer skills can get a similar solution from BidRx staff. They can call BidRx @ 1-800-470-4491 and we'll "do" BidRx for them from registration to reservation. We'll consult with them at every step along the way, presenting information and choices, providing similar prescription price lists for their doctors, and getting bids from pharmacies. BidRx brings the competitive electronic marketplace to employees that can't use it themselves. BidRx.com is a complete package! We supply a "personal shopper" for those that can't shop themselves.

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E-mail
Go to www.bidrx.com,
click on "contact us,"
choose the mailbox for
your interest and send us
an email.

*BidRx.com – disrupting the
high cost of prescriptions*

Your Pharmacy can Join BidRx.com

Your pharmacy can join the BidRx marketplace. Tell them to go to www.bidrx.com, click on "Pharmacy Providers" and "Apply." We'll process their application immediately so they can compete for your prescription needs.

Large chain pharmacies likely will be the last to join

the BidRx.com marketplace. Why, because currently they fill about ¾ of all prescriptions. They own the current marketplace because of their huge marketing budgets and a store on every major intersection. It's not because of their low prices. They know you don't have an efficient way to shop and compare

prices and services. BidRx.com is the solution. We bring competition to your computer. BidRx.com lets all pharmacies compete for prescriptions across the U.S. – even those without large marketing budgets or a store on every corner. BidRx.com is open, transparent competition from pharmacies that want to earn your business.

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CUSTOMER NAME
STREET ADDRESS
ADDRESS 2
CITY, ST ZIP CODE



We're on the Web!
See us at:
www.BidRx.com