

A large, light green cross graphic with a slight 3D effect, serving as a background for the text.

Live Healthy U.S. Counties

PRESCRIPTION, DENTAL AND HEALTH
DISCOUNT PROGRAMS FOR RESIDENTS

This is NOT Insurance.

CVS/caremark

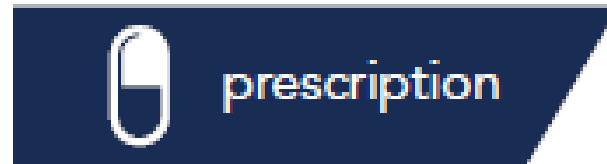


Disclaimers and Legal

- The Live Healthy Discounts Program is NOT Insurance.
- The Prescription Discount Card is operated by CVS/caremark. Discounts are only available at participating pharmacies.
- The Discount Medical Organization for NACo Health and Dental Discounts is Alliance HealthCard of Florida, Inc.
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Prescription Discount Program



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Where the Program Is Today

- Since December 2004:
 - More than 1,350 counties have joined the NACo Prescription Discount Card Program
 - Over 47 million prescriptions have been processed
 - Over \$600 million has been saved
 - **Over \$16 million has been saved in Virginia alone!**

Based on all claims adjudicated by CVS/caremark for NACo 1/1/15 through 3/31/2015.

LIVE HEALTHY U.S. COUNTIES

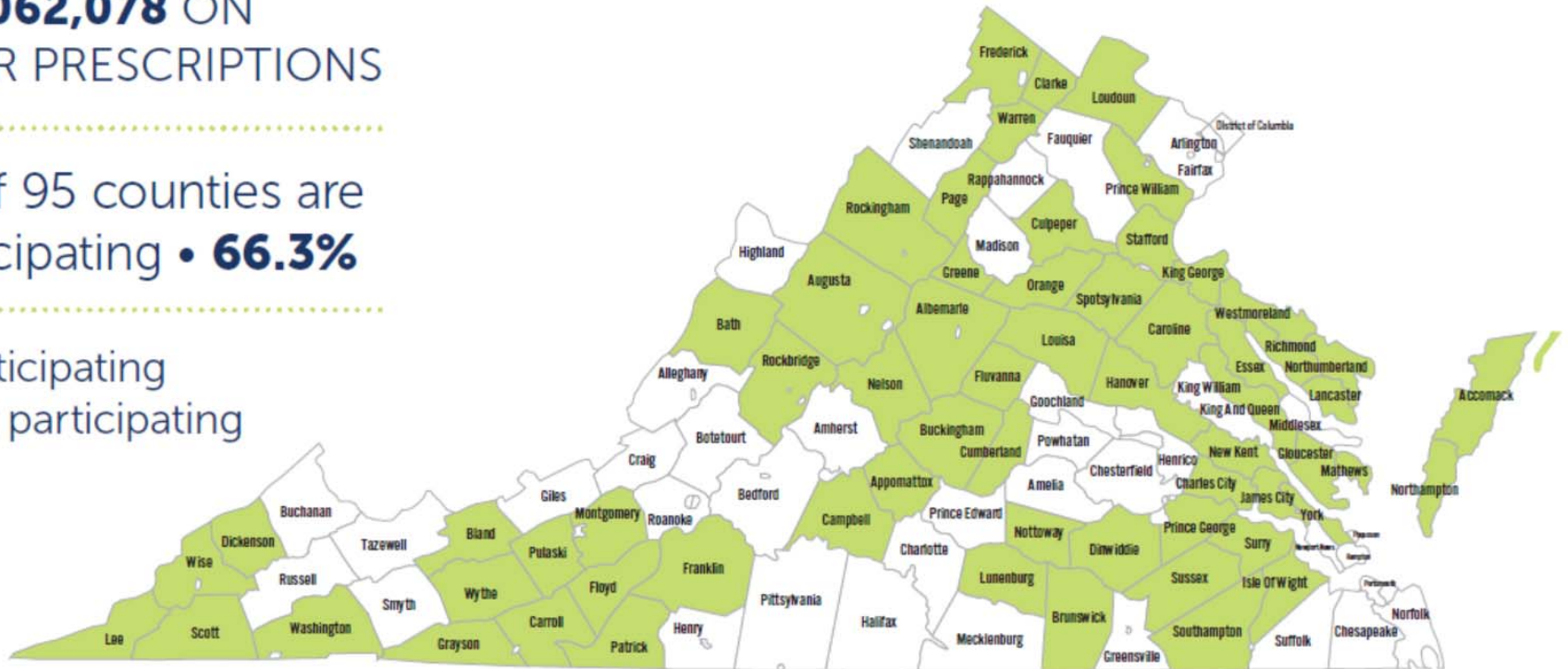
PRESCRIPTION, DENTAL AND HEALTH DISCOUNT PROGRAM FOR RESIDENTS

COUNTY RESIDENTS
IN **VIRGINIA** HAVE
SAVED OVER
\$16,062,078 ON
THEIR PRESCRIPTIONS



63 of 95 counties are
participating • **66.3%**

- participating
- not participating



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Who Can Use The Prescription Discount Card?

The NACo Prescription Discount Card can be used anytime a prescription is not covered by insurance – even for pets!

- Uninsured residents
- When a prescription is not covered:
 - **Underinsured residents**
 - Prescription not covered on resident's plan
 - Resident has high front-end deductible or reached maximum benefit
 - Medicare Plan D participants non-covered drugs
- Pet prescriptions
- Incarcerated individuals



CVS/caremark Experience

- CVS/caremark has administered prescription discount card programs since 1992
 - Currently more than 18 million discount card program participants
 - CVS/caremark is Ranked 10th on Fortune 500
 - CVS/caremark is the number one provider of prescriptions in the nation – more than one billion prescriptions filled or managed annually



Participating Pharmacy Network

- “Pharmacy-friendly” network contracting philosophy
 - More than 68,000 participating pharmacies nationwide = over 9 out of 10 pharmacies.
- All major chain pharmacies participate, including: Rite-Aid, Walgreens, CVS, Wal-Mart, Target, grocery store chains, most independents
- Solid reputation with participating pharmacies since 1969
 - Optional agreement to accept the prescription discount card
 - Acceptance of online claims processing system



Real Value Program 2015

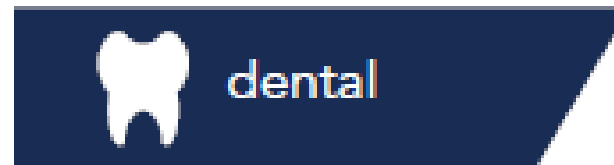
- Average savings of \$13.15 per prescription
- Actual average savings of 27.9%
- Savings up to 75%
- Generic medication average savings
 - 34.7% off retail
 - \$12.34 per prescription
- Brand medication average savings
 - 14.3% off retail
 - \$19.03 per prescription

Based on all claims adjudicated by CVS/caremark for NACo 1/1/2015 through 3/31/2015.

- What makes CVS/caremark's pricing the best:
 - Generic Pricing
 - Nearly 90% of all Rx discount card programs are generics. The Live Healthy program focuses on the lowest generic pricing by utilizing an effective MAC list and deep generic discounts.
 - Scale & Relevance
 - The size of CVS/caremark gives the program the negotiating leverage it needs to have the lowest prices, thus driving traffic to the pharmacies.
 - Partnerships
 - A PBM for over 40 years, we have the experience that pharmacies like.
 - Trust
 - Our price estimator is the most accurate in the industry. Combined with an award winning call center, you can be assured that your residents are getting the service they deserve.



Health & Dental Discount Programs



This is NOT Insurance.

CVS/caremark



Why are NACo Dental & Health Discount Programs Important?



- Over 100 million Americans lack dental and vision insurance coverage today.
- Dental and vision care are NOT included in the Affordable Care Act
- Discount programs are a great way to offer discounted negotiated rates for service, without the commitment of an insured product.



What Are the Services?

- Along with our **Dental Discount program**, we offer our Health Discount program that includes discounts on:
 - Vision Care
 - LASIK & PRK
 - Hearing
 - Prepaid Lab
 - Prepaid Diagnostic Imaging
 - Prescriptions
 - Diabetic Supplies



Who Can Be Helped By the NACo Dental & Health Discount Programs?



- Individuals
- Growing Families
- Single Parents
- Empty Nesters
- Caregivers with parents over age 60
- Anyone that does not have access to or cannot pay for auxiliary insurance



What Does It Cost Residents?

- Residents can save on dental and health care, whenever they need and as often as they need with:
 - NO annual limits
 - NO claims to file
 - NO waiting periods
 - Flexibility to move in and out of program as needed
- Both Dental Discount and Health Discount Programs have the same monthly and annual fees:

	Monthly	Annually
Individual	\$6.95	\$69.00
Family	\$8.95	\$79.00



Sample Savings – Dental

Sample Savings			
Dental Care	Average Retail Price	Average Member Price	Average Member Savings
Routine Check-Up	\$57	\$24	\$33
In Depth Check-Up	\$99	\$36	\$63
Adult Teeth Cleaning	\$102	\$54	\$48
Child Teeth Cleaning	\$75	\$38	\$37
Full Mouth X-Rays	\$144	\$70	\$74
Bitewing X-Rays (4)	\$70	\$31	\$39
Panoramic Film	\$122	\$55	\$67
Composite Filling*	\$175	\$71	\$104
Root Canal (Molar)	\$1,170	\$576	\$594
Simple Extraction (1)	\$197	\$65	\$132
Full Upper Denture	\$1,855	\$778	\$1,077

**Composite Filling example is one surface, (white) composite, upper or lower front tooth. Actual prices and savings vary depending on the provider and geographic area.*

This is NOT Insurance.





Dental Network



■ Cigna and Aetna Dental Savings

- Save 15% to 50% off most dental procedures
- Over 110,000 general dentists and specialist to choose from
- Covers everything from routine check-ups, to filling and crowns and even dentures, braces and cosmetic work

aetna™ Residents of MD, ND, SD and WY

 **Cigna**® All other states

■ Benefit Summary

- NO claim forms
- NO deductibles
- NO age limits
- NO waiting periods
- NO maximums
- NO frequency limitations, and
- NO pre-existing condition limitations

Dental Savings Network Exclusions: AK, WA, VT

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Real Solutions for Everyday Health Problems



SAVINGS

PROVIDER NETWORK

VISION CARE	35% off retail price of frames with purchase of complete pair. Discounts on other products and services in the program include exams, lenses, accessories, contact lenses & more.	More than 50,000 participating providers including LensCrafters, Pearle Vision, Target Optical, and independent optometrists, ophthalmologists & opticians
LASIK & PRK VISION	15% off retail prices and 5% off promotional pricing	More than 600 participating locations
PRESCRIPTIONS	Save up to 75% with average savings of 24% off of the retail price of prescription medications	More than 68,000 participating retail pharmacies, available for residents & their pets
DIABETIC SUPPLIES	Save on prescription and over-the-counter diabetic supplies	More than 68,000 participating retail pharmacies, available for residents & their pets
PREPAID LAB	20-70% off a wide variety of physician approved lab testing services, with confidential results	More than 4,000 participating service centers
PREPAID DIAGNOSTIC IMAGING	40-75% off MRI and CT scans	More than 2,900 radiology centers
HEARING	35% off hearing aid prices & complimentary screenings	More than 3,000 participating locations

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CVS/caremark



Vision Network



- EyeMed Vision Care

- Save 35% off retail on frames
- Save 20% of lenses and lens add-ons
- Over 45,000 providers including LensCrafters, Pearle Vision, Sears Optical, Target Optical, JCPenney Optical, and independent optometrists, ophthalmologists, and opticians



- Benefit Summary

- Visit multiple participating providers at any time, for any reason
- No limit to the number of visits
- No waiting period, no paperwork to file

Vision Network Exclusions: AK, WA, VT and Puerto Rico



Hearing Network



■ Connect Hearing

- Over 3,000 locations
- 35% off hearing aids
- 3 year extended warranties
- Complimentary hearing exam, follow up hearing aid fittings & routine cleanings
- 3 year supply of hearing aid batteries
- Price match guarantee



■ Benefit Summary

- One of the largest national networks of independent audiologists

Hearing Savings Network Exclusions: AK, IL, WA, VT & Puerto Rico



Prepaid Lab & Diagnostic Imaging Network



- Galaxy Health Network
 - Over 2,900 radiology centers nationwide
 - Save 40%-75% off MRI and CT scans
 - Save 20%-70% off blood tests, allergy tests, cardiac & cholesterol screens, maternity & infertility tests
- Benefit Summary
 - Personalized scan scheduling with a service representative
 - Lab results are confidential
 - Results for most tests are available via email within 48 hours (Cultures, reflex and specialty test results typically 14-28 days)



Lab & Diagnostic Network Exclusions: AK, NY, NJ, MA, RI, VT, WA & Puerto Rico



Program Marketing

- NEW design for FREE prescription cards
- NEW displays & posters
- www.NACoHealth.org
- NEW plastic membership ID cards & keyfobs for NACo Health Discount Program members



Easy For Residents To Join

Join online
www.NACoHealth.org



OR

Enroll by phone
1-877-573-2395



This is NOT Insurance.

CVS/caremark

Easy For Residents To Save

Start Saving Today

- Check email for temporary membership card



Save Again & Again

- Check mailbox for permanent member materials



Service For Residents

- Toll-free phone number to the award winning CVS/caremark Customer Care
- Flexible enrollment process – no paperwork
- By visiting www.nacorx.org, residents have access to:
 - Print ID card
 - Locate a pharmacy
 - Check drug pricing



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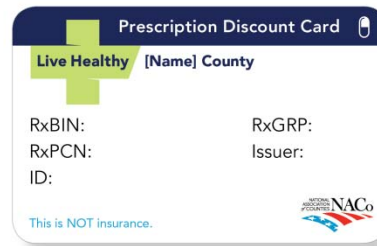
CVS/caremark



Resident Communication Materials



- CVS/caremark continues to provide standard participant materials at **no charge to the county**
 - ID card/brochures, Posters, Display stands
- Bill Insert cards are now available





Service for Counties

- Dedicated implementation team
- Communication materials
- Monthly reports
- Review and approval of marketing materials
- Program link for county websites (www.nacorx.org)
- Marketing support



County Benefits

- **No cost to county**
 - Program provided at no cost
 - Standard marketing materials provided at no cost
- **Easy to administer**
 - No enrollment paperwork
 - No eligibility transmission required
 - NACo and CVS/caremark provide full support for the program
 - Customer Care managed by CVS/caremark
- **Proven results**
 - Average savings of 27.9%*
 - Over 1,350 counties participate in the program with their residents savings over \$600 million dollars on more than 47 million prescriptions*
 - Savings up to 75%

*Based on all claims adjudicated by CVS/caremark for NACo 1/1/2015 through 3/31/15.



County Support

- NACo and CVS/caremark's level of support and service to counties is unmatched, developing custom marketing plans for each county fitting their respective needs. Methods include:
 - Press releases
 - Press conference support
 - Pharmacy mailings
 - Community facility mailings
 - Bill insert mailings



County Support (cont.)

- Press releases
 - NACo and CVS/caremark will develop and distribute press releases on behalf of the county, including:
 - Announcing implementation
 - Keeping program visibility high
 - Marking savings milestones
 - Ensuring county officials receive proper credit for helping residents



County Support (cont.)

- Pharmacy Mailings
 - CVS/caremark and NACo work to distribute cards and display stands to local participating pharmacies
 - Method leads to higher utilization
 - Follows pharmacy protocols
 - Hand delivering cards to pharmacies can compromise the network



County Support (cont.)

- Community Facilities Mailings
 - CVS/caremark and NACo work to distribute cards and display stands to community facilities
 - County needs to simply provide contact information for facilities and we'll produce and ship the cards to the locations at our cost



County Support (cont.)

- Mailing Inserts
 - Cards designed for county mailings
 - Can be inserted in water bills, property tax statements and other various county mailings
 - Weight of each insert is .063 ounces, or 1.79 grams and typically has no effect on postage



County Benefits



- The Marketing Fee Reimbursement Option
 - Counties can now participate in the marketing fee reimbursement option to receive \$1 per prescription when their card is used to receive a discount.
 - Signing the County Agreement and a rider gets your county enrolled.



Our Advantages

- Network – Largest prescription discount card network in the nation
- Marketing – Extensive marketing support for your county
- Experience – Administrating the first and best discount card program since 1992!
- Fully Integrated Health Organization – PBM, Pharmacy, Specialty
- Resident Support – J.D. Power & Associates #1 award winning support for your residents
- Legal Support – Legal expertise regarding U.S. laws and registration requirements.
- Pricing – Our Prescription Discount Card, Dental Discount and Health Discount programs are the best priced program in the country!