



**CUT COSTS,
NOT BENEFITS.**



SAVINGS. SIMPLE & SAFE.

WHO IS CRX INTERNATIONAL?

Prescription Savings. Done Safely.

By helping individuals save money, CRX International helps health plans reduce the cost of brand-name maintenance medications – without adding risk, cutting benefits or making any changes.

Our voluntary program was carefully designed to wrap around existing self-funded plans current benefit structure to provide members with a safe and reliable way to save their copay. Designed as a true WIN/WIN, members save their out-of-pocket costs while helping their health plan save up to 80% over domestic costs.

Experience the CRX International difference:

- ▶ Only Brand-Name Medications
- ▶ 100% Voluntary
- ▶ Perfect Safety Record
- ▶ Does Not Replace or Change Current Benefits
- ▶ \$0 Start-Up Cost
- ▶ Cyber Insurance
- ▶ Product Insurance
- ▶ Professional Insurance
- ▶ Worry-Free Delivery Guarantee
- ▶ Custom Member Portal
- ▶ GRA Operating System
- ▶ Ad Hoc Reporting
- ▶ Custom Reporting
- ▶ HIPAA Compliant
- ▶ 20 Years of Proven Success
- ▶ Dedicated Customer Success Team

“Having a program that makes it more affordable for the participant and the plan – it just totally makes sense.”

– Amanda, MT



OUR LEGACY

“We formed this company to make a difference, we wanted to right something that's very wrong.”

– Founder, G. Anthony Howard (Tony)

More Than 20 Years of Experience

For more than two decades, our goal has remained the same: Deliver meaningful prescription savings without compromising safety.

In 2010, CRX International was founded on the success of the first International Prescription Service Provider (IPSP) to introduce and supply a public sector program in America. The CRX International program remains the standard by which all importation programs are measured.

Where Modern International Programs Began

Through strict sourcing standards, a carefully managed formulary and continuous oversight, CRX has built a program designed to protect both plan sponsors and the members they serve.

All modern importation programs are based on the CRX International principles, but they all miss one critical element: INSURANCE.





UNPARALLELED SAFETY. ONE-OF-A-KIND INSURANCE.

Fully Insured. Fully Protected.

Many international prescription programs promise savings. Only one is fully insured, door-to-door.

CRX International recognizes that plan holders have a fiduciary responsibility to beneficiaries, requiring due diligence to ensure that any international option endorsed or promoted does not put the member at risk. In many cases, international options that claim to be insured are not fully insurable due to their structure, processes, sourcing, or formularies. Not all insurance is equal; the difference lies in the details. Many CRX competitors do not have insurance for their operations and use pharmacies and doctors without liability coverage that extends to U.S. residents, creating a high-risk scenario for both the plan holder and the beneficiary. CRX has closed the insurance gaps with the following:

Professional Liability (Errors & Omissions) Insurance:

Professional Liability insurance covers errors, omissions, and negligence in medical billing and administrative services, and extends to privacy-related liability arising from professional services.

Commercial / Medical Malpractice Liability Insurance:

Medical Malpractice insurance provides coverage for professional negligence and bodily injury arising from professional services, including vicarious liability for physicians, pharmacists, and pharmacies.

Cyber Insurance: Cyber insurance addresses data security, privacy incidents, ransomware, cybercrime, system damage.

Directors & Officers (D&O) Liability Insurance:

Protects directors, officers, and the organization against claims arising from governance activities, management decisions, and fiduciary responsibilities. Coverage includes employment practices claims and regulatory investigations.

Safety by Design

This one-of-a-kind insurance is only possible via the strict safety standards by which CRX operates. These standards were drafted in the early 2000's, working alongside state boards of pharmacy to create the safest, most effective personal importation program in the world. The CRX International Gold Standard remains the most respected, trusted and reliable solution in the industry.

True Tier 1 Pedigree

CRX only works with licensed and regulated pharmacies in one of three Tier 1 Countries – Canada, Australia and the United Kingdom. All members are contacted prior to each order to inform them which pharmacy they should expect the order from. The CRX team regularly visits each pharmacy partner to review licensing, insurance, and adherence to safety standards.

CRX International does not engage in transshipping, drop shipping, free trade zones, or work with any unregulated or unlicensed pharmacies.

The pharmacy arranged by CRX to serve a member will deliver the brand-name medicine prescribed by the member's physician; it will not ship generics or compounded medicines or make any other substitutions.

PROTECTING YOUR EMPLOYEES



Protection Matters

It's not that other providers don't want to insure their programs. It's that by their design, **THEY CAN'T**. Leaving the gaps in risk mitigation for you, the plan holder or the member to assume.

Prescription savings programs should reduce cost – **not introduce risk**. At CRX, insurance, safety protocols, compliance and strict sourcing standards are non-negotiables. **Cut costs, not corners.**

People Over Profit

Many prescription savings programs focus on offering the largest formulary possible. CRX International takes a different approach.



Selective by Design

The CRX International formulary focuses on **widely used brand-name maintenance medications**.

Not included:

- ▶ Generics
- ▶ Narcotics and controlled substances
- ▶ Precursor medications
- ▶ Cytotoxic medications
- ▶ Temperature-sensitive medications
- ▶ Medications requiring ongoing physician monitoring

Some programs include these categories to increase volume.

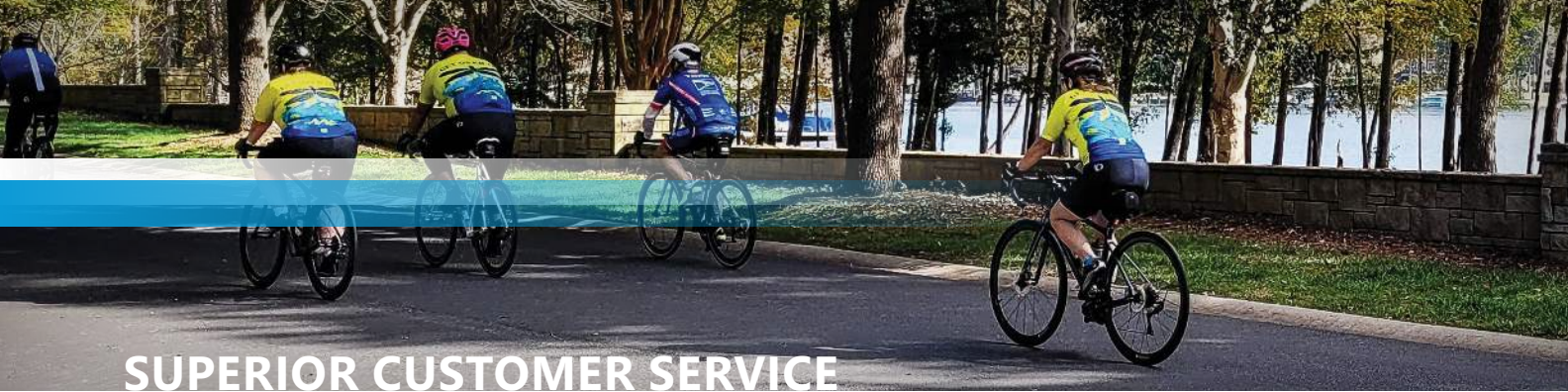
We don't.

Protecting patients and plan sponsors comes first.

A Program Built on Responsibility

For more than 20 years, CRX International has operated with one guiding principle:

If it cannot be delivered safely and responsibly, we simply don't offer it.



SUPERIOR CUSTOMER SERVICE

Unparalleled Support for HR Teams and Members.

A program with potential for cost savings is important; one which people trust and use is what makes the savings real. That's why CRX International provides hands-on support from day one. Through onboarding and ongoing program use.

Support for Plan Sponsors, HR and Benefit Teams

- ▶ \$0 Start-Up Cost
- ▶ No Administrative, Service or Marketing Fees
- ▶ Dedicated Customer Success Team
- ▶ Worry-Free Delivery Guarantee
- ▶ Custom Marketing Strategies
- ▶ Custom Member Website
- ▶ No Cost Marketing
- ▶ Ongoing Savings Reporting
- ▶ Fully Insured

Support for Members

- ▶ No Sign-Up Fees
- ▶ No Shipping Costs
- ▶ No Copays
- ▶ Does Not Apply to Deductible
- ▶ Medications Arrive in Manufacturer's Sealed Package
- ▶ No Mysteries: The dispensing pharmacy and its contact information are clearly identified
- ▶ Online Enrollment
- ▶ Worry-Free Refills
- ▶ Join Anytime

CRX is dedicated to the highest level of service, making the experience for HR teams and their members as easy and pleasant as possible.

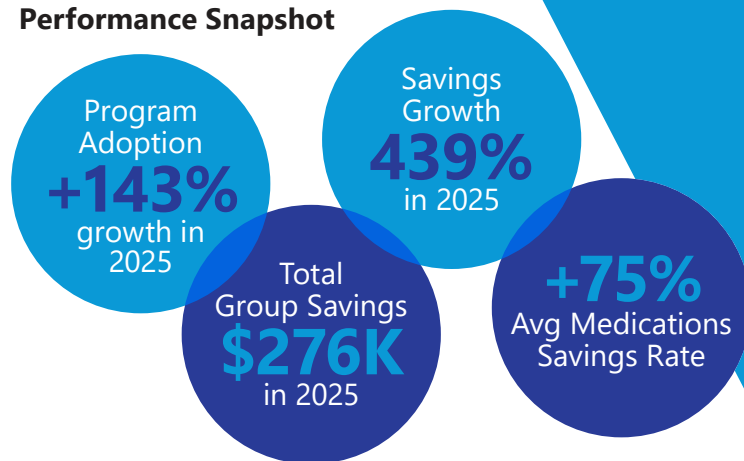


COST SAVINGS & SUCCESS STORIES

439% Growth in Prescription Savings

A global industrial leader launched its program with us on May 1, 2024, following a coordinated kickoff and HR briefings, with our team managing outreach. By December 2025, patient participation rose 143%, prescription savings increased 439%, and total savings climbed to over \$276,000, while employees paid \$0 for eligible brand-name medications

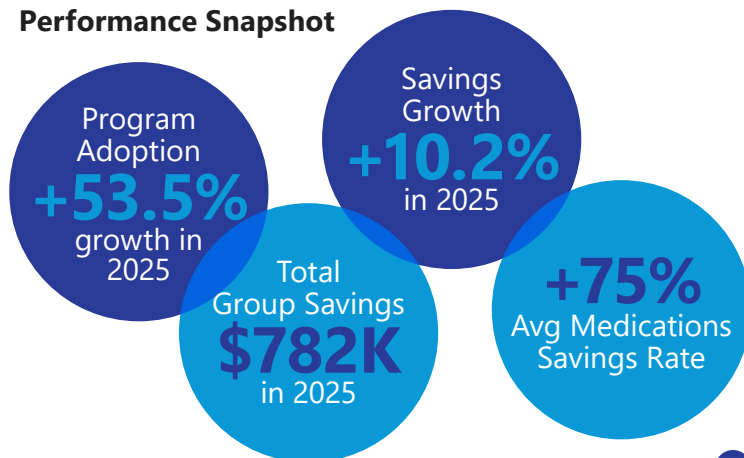
Performance Snapshot



20 Years of Smarter Prescription Benefits

In 2025, we helped a New York county refresh its communications strategy, driving enrollment up 53.5% to 175 members and increasing total savings by 10.2% to \$782,000 – proving that even two decades in, there are still new ways to innovate and deliver meaningful results.

Performance Snapshot





GET STARTED TODAY

Request Your Free Assessment!

Getting started is simple. Our team reviews your prescription claims data and provides a no-cost savings assessment.

By helping your beneficiaries, CRX International can help your organization reduce prescription costs while maintaining strict safety and compliance standards. Contact us to discover how.



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“I have saved enough on this one prescription that your pharmacy processes for me to actually pay for my health insurance for the entire year. If that isn’t amazing, I don’t know what is!”

– Jane, TX

