

**IAB
Pharmacy Program
Marketing Policies and Procedures**

I. Marketing Plan

Distributor shall earn the Compensable Claim Fee stated below multiplied by the number of Compensable Claims for the applicable month. A Compensable Claim means each purchase of pharmaceuticals, attributed to the Distributor by virtue of the Distributor's unique ID number, which is less than the pharmacy's Usual and Customary Charge and for which IAB has been compensated for by the Pharmacy Benefit Manager.

The Compensable Claim Fee is as outlined in the Independent Distributor Agreement.

Please Note: There is a lag of 60 days before the drug transaction works through the system and is paid to us. You will receive your payment once the amount due paid to us is available. It will then be added to your commission check.

II. Marketing Compliance Regulations

As a Distributor I additionally agree to the following:

A. Distributor shall not accept payments from consumers for the drug card.

B. Distributor will not represent expressly or by implication to consumers that IAB discount card plan offers ranges of discounts or savings on prescription drugs that are not specifically authorized by IAB. The Savings range in which IAB authorizes to be promoted is 10% to 75% savings with an Average of 30%.

C. Distributor shall not use customer testimonials unless:

- 1) The representations of savings have a factual basis;
- 2) The savings are solely the results of using IAB's health discount card program and not the results of combining IAB's program with any other type of discount plan or insurance;
- 3) Full name, address, city and state of the member are made available to the consumer upon request;
- 4) ALL MATERIALS WERE PRE-APPROVED BY IAB

D. Distributor shall not use the following terms from the insurance industry in any written communications, or on the Distributor's website, which describe IAB's drug discount card plans:

Insurance
Benefits
Coverage
Deductible
Co-pay

- E. Distributor must disclose to consumers in a clear and conspicuous manner in all oral and written communications and on any distributor website that IAB's Drug Discount card is not insurance.
- F. Distributors shall not contact IAB's network providers for marketing purposes or to resolve consumer issues unless given written consent by IAB. All contacts with providers must be done through IAB customer service department.

Violation of any of the above policies is grounds for termination for cause.

III. Commissions payment

Commissions are paid monthly.

IV. Prohibited Marketing Practices

Distributors are prohibited from performing the following:

1. Sending unsolicited mail, email or faxes to any pharmacy or pharmacist, visiting a pharmacy or pharmacist for the purpose of solicitation.
2. The physical distribution of cards to customers within or on the premises (including the parking lot) of pharmacy.
3. Receiving or accruing compensation from any other supplier or entity that supplies cards providing discount prescriptions other than from Company or entity approved by Company or facilitating other independent distributors in leaving the Company's Program to join another similar program. Such Activity forfeits all present and future compensation from the Company.

Violation of any of the above policies is grounds for termination for cause.