



THE SELTZER STUDIES

Volume 2 / Issue 3

A "CLEVER" BENEFIT; SAVING OUR CLIENTS TIME AND MONEY



prescription drug pricing, and with rising deductibles and higher copays, there is no end in sight.

At The Seltzer Group, we are always looking for ways to stay ahead of the curve and offer additional services and benefits to our clients. We have successfully developed and launched initiatives that are cost, and time savings to our clients and have allowed us to stay connected on a deeper level—risk management programs, online access to accounts and ID cards, 24/7/365 emergency services... and the list goes on. This month, we are excited to announce to our clients the newest program we will be offering to help with cost savings: a partnership with Clever RX.

Approximately 37% of employees and patients are not filling their prescriptions due to the cost of the drugs—often resulting in hospitalization and unfortunately, sometimes death. With an estimated 5 billion prescriptions being written in 2020, this will prove to be a major issue.

Clever RX is an organization that was built for healthcare agents, brokers, consultants, providers and patients. Many know, and unfortunately experience the epidemic of skyrocketing

There are solutions in today's world that can help, but awareness is minimal, and adoption is very slow. GoodRx is one of these solutions. This is a prescription savings card available to the public, but it only supports less than 2% of total scripts written in America. At Clever RX, they have developed a way to partner with trusted healthcare professionals, advisors, agents and other individuals in various industries to create awareness to engage employees and patients.

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5 TIPS TO MINIMIZE SPRING ALLERGIES

1. Spring Clean your gut - a cleanse early in the spring can strengthen the immune system and eliminate majority of dietary allergens.
2. Use a neti pot or saline solution spray to rinse allergens from your nose - your nasal passages can hoard pollen and allergens.
3. While the warm weather is tempting for a nice drive - do your best to keep the windows rolled up while on the road.
4. Swap out your morning coffee for green tea for a nice dose of antioxidants and to help minimize allergy symptoms.
5. Eat foods with quercetin - foods such as apples, green peppers, broccoli, raw red onions and garlic help curb pesky histamines.



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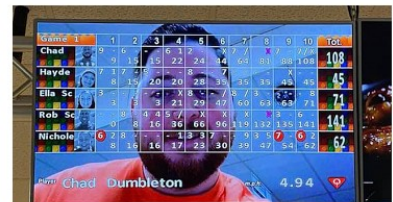
Clever RX has the best discount drug product on the planet, beating GoodRx's pricing 70% of the time on more than 55,000 drugs, and beats average insurance plan pricing 80% of the time. 40% of prescription drugs through the Clever RX program are less than \$10. These great benefits are the reason we have decided to partner with Clever RX, and pass the savings on to our employees, our clients, and any other individuals we can help.

We have ordered co-branded cards which will represent both Clever RX and The Seltzer Group. Do not be alarmed, they won't look like our typical "Seltzer"

appearance; they will be orange, white and black to reflect the color of Clever RX when they are being used in a pharmacy. These cards are for ANYONE to use—with insurance or without insurance.

In addition to these cards, you will also have access to a mobile app and online portal that will take the headache out of price shopping for your medications – it will detect your present location and give you automatic pricing for the prescriptions you are searching in a certain radius. We truly feel this will be a great added benefit for you, our clients, and we look forward to continuing to develop innovative ways we can serve you!

THE SELTZER GROUP STRIKES AGAIN!



Members of our team and their family banded together on Saturday, February 29 at Hampton Lanes in Northampton, PA to benefit Bowl for Kids Sake 2020!

You may also see some of the Seltzer crew at the following events:

BOWL FOR B.I.G.S. 2020

Strike-Zone Alleys, Pottsville, PA
(Date & Time TBD)

Friday, June 19 @ 12:00PM

POTTSVILLE RELAY FOR LIFE 2020
Pottsville Area High School, Pottsville, PA

NEVER OVERPAY FOR PRESCRIPTIONS AGAIN NOW THAT'S CLEVER.



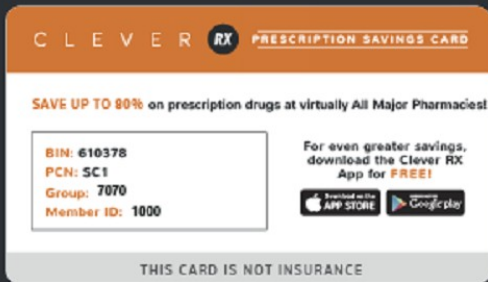
Download your Clever RX App or use your Clever RX card to unlock exclusive savings.



Present your Clever RX App or Clever RX card to your pharmacist.



FREE to use. Save up to 80% off prescription drugs and beat copay prices.



START SAVING TODAY WITH CLEVER RX

- ✓ 100% FREE to use
- ✓ Save up to 80% off prescription drugs – often beats the average copay
- ✓ Unlock discounts on thousands of medications
- ✓ Accepted at most pharmacies nationwide



STEP 1:

Download the FREE Clever RX App. From your App Store search "Clever RX" and hit download. Be sure to enter in Group ID 7070 and Member ID 1000 to complete the process. This will unlock exclusive savings for you and your family!



STEP 2:

Find where you can save on your medication. Using your zip code, when you search for your medication Clever RX checks which pharmacies near you offer the lowest price. Savings can be up to 80% compared to what you are currently paying.



STEP 3:

Click the voucher with the lowest price, closest to you, and/or at your preferred pharmacy. Show the voucher on your screen to the pharmacist when you pick up your medication. Click share to text yourself the voucher for easy access when you are ready to use it.



STEP 4:

Share the Clever RX App. Click "Share" on the bottom of the Clever RX App to send to your friends, family, and anyone else you want to help receive instant discounts on their prescription drugs. Over 70% of people can benefit from a prescription savings card.

NOW THAT IS NOT ONLY CLEVER, IT IS CLEVER RX.

DID YOU KNOW?

70%

Over 70% of people can benefit from a prescription savings card due to high deductible health plans, high copays, and being underinsured or uninsured.

30%

Over 30% of prescriptions never get filled due to high costs.

40%

40% of the top ten most prescribed drugs have increased by over 100% in price.

70%

Clever RX prices are lower than competitor prices 70% of the time.

GET ON THE LIST!

With our ongoing initiatives to increase our communication efforts, we invite you to share your e-mail address with us so that we can keep you informed of agency news, cost-savings tips, heightened risk alerts, and so much more!

Call or email us today to get it on file with your account:

888-366-1000 or services@seltzergrp.com

Spring Cleaning Tips to Keep Your Home Claim-Free

Replace Damaged Extension Cords

Moving furniture to do a deep spring cleaning? Be sure to check the appearance, and safety of your extension cords! These typically go through a difficult life: getting pinned under furniture, getting pulled around to wherever we need them – they're affordable and easy to replace to help avoid a house fire!



Clean Electrical Outlets

This is a perfect location for build up of dust, dander and hair – clean them out to reduce the risk of a spark!

Change Air Filters

Furnace or air conditioners – change them out to help prevent a fire hazard!

Change Alarm Batteries

Smoke detectors and CO monitors – you don't want to risk not having an alarm if the battery dies. For a few dollars and two minutes you can save your home, and your life.

Change Online Passwords

With the increase in cyber security threats, getting into routine of changing passwords can be very beneficial. For those accounts that don't mandate a regular change, consider switching it up!

6 CONVENIENT LOCATIONS

EMMAUS

1328 Chestnut Street
Emmaus, PA 18049

ORWIGSBURG

610 Rt. 61 S., P.O. Box 219
Orwigsburg, PA 17961

READING

2447 Perkiomen Avenue
Reading, PA 19606

MYERSTOWN

3 East Lincoln Avenue
Myerstown, PA 17067

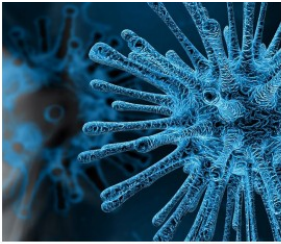
POTTSVILLE

894 Gordon Nagle Trail
Pottsville, PA 17901

SCHUYLKILL HAVEN

950 E. Main St., Suite 201
Schuylkill Haven, PA 17972

Toll Free: 888-366-1000 | Fax: 888-512-3484
www.seltzergrp.com | www.facebook.com/seltzergrp



SOCIAL DISTANCING DUE TO COVID-19?

Don't let the seclusion interfere with your insurance services. Contact our Marketing Coordinator, Jonni Gray, at jgray@seltzergrp.com to get signed up today for our CSR24 Client Portal or Seltzer Mobile App!

MOBILE INTEGRATION & TECHNOLOGY ADVANCEMENTS: WORKING TO KEEP YOU CONNECTED 24/7



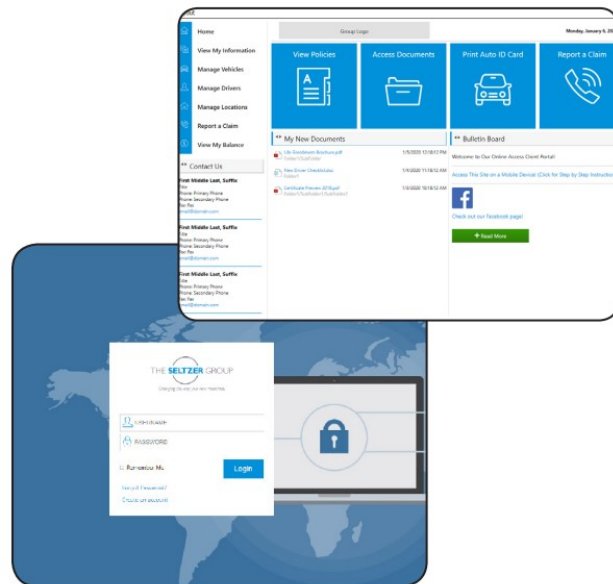
*Convenient, mobile, personalized access to your documents.
Any time, any day.*

CSR24[®] Client Portal

The leading customer self-service software in the insurance industry.

24/7 Private Access to:

- Obtain proof of insurance
- Insurance documents
- Claims reporting
- Updating and managing personal information, including:
 - Vehicles
 - Drivers
 - Phone Numbers
 - Address
- Your insurance team
- Policy limits and coverages
- Certificates of Insurance

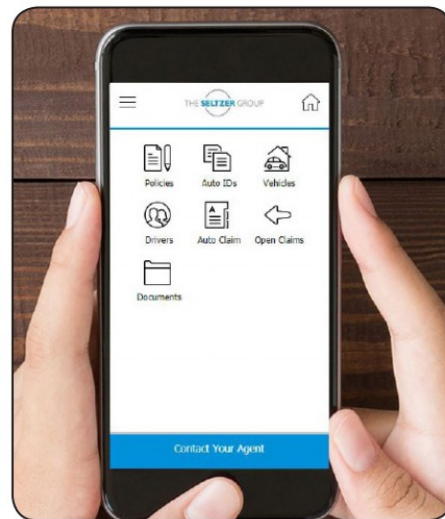


SELTZER MOBILE

Innovative mobile app built with purpose to provide clients with on-demand, fingertip access on the go.

24/7 Mobile Access to:

- View current policies
- View & print auto ID cards
- Voice-activated filing of auto claim
- Monitor open claims
- Access documents
- Update and manage personal information, including:
 - Vehicles
 - Drivers
- Contact your agent



Contact us today to learn more about how you can gain access to this free client benefit!