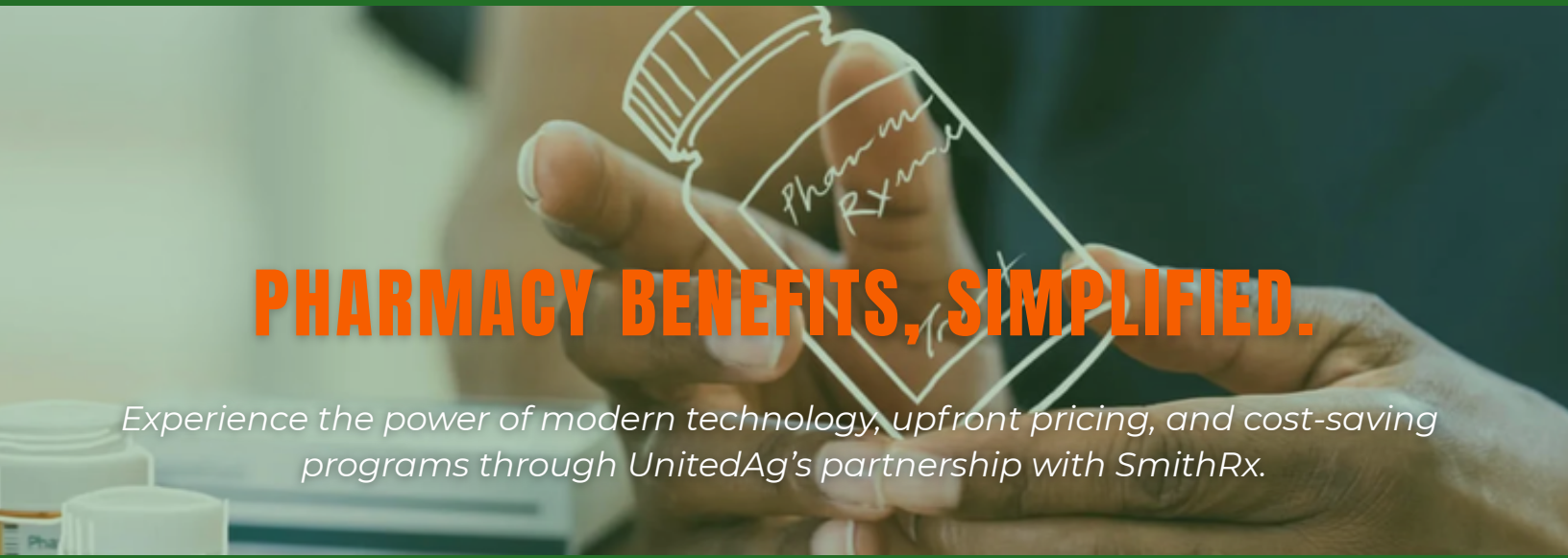




PHARMACY BENEFITS, SIMPLIFIED.

Experience the power of modern technology, upfront pricing, and cost-saving programs through UnitedAg's partnership with SmithRx.

Why UnitedAg's Partnership with SmithRx?

UnitedAg partnered with SmithRx to bring modern, transparent, and cost-effective pharmacy benefits to our members. Our goal is to make healthcare simpler, more affordable, and easier to navigate. With SmithRx, we can offer:

- **Greater transparency** through tools like Find My Meds, so members can see prescription costs and find the best options nearby.
- **Ongoing savings programs**, including the Zero Generic Program and other innovative cost-reduction initiatives.
- **Expanded pharmacy access** and a network of value-driven pharmacies for convenience and choice.
- **Self-serve technology**, empowering members to manage prescriptions and benefits online anytime.

This partnership reflects UnitedAg's commitment to member-first healthcare, leveraging modern technology and an extensive network to deliver better outcomes, affordability, and convenience. A true PBM built on modern technology.

About SmithRx

SmithRx was founded in **2016** in San Francisco, California. Since then, it has earned significant industry recognition, including:

- Named one of **"Best Places to Work in Healthcare 2025"** by Modern Healthcare.
- Achieved savings of 30%+ on average for clients compared to legacy PBMs.
- Closed a **\$60 million Series C** financing round in January 2024, led by Venrock.

With a network of 65,000 pharmacies nationwide, SmithRx ensures members have **broad access** to convenient, cost-saving pharmacy options.



PHARMACY BENEFITS, SIMPLIFIED.

Member Benefits

- **Pharmacy Transparency** – Know exactly what you're paying with clear, upfront pricing on prescriptions.
- **Zero Generic Program** – Continue to enjoy \$0 copay for select generic medications with Costco Pharmacy and \$9 for HSA plans.
- **Innovative Cost-Savings Programs** – Access programs designed to reduce out-of-pocket costs and deliver greater value.
- **Cost-Savings Pharmacies** – Save more through a network of value-driven pharmacy partners.
- **Broader Pharmacy Access** – Choose from an expanded national network of 65,000 for greater convenience and flexibility.
- **Self-Serve Member Portal** – Manage prescriptions, check pricing, and locate pharmacies all in one easy-to-use platform that connects with the UnitedAg Health Portal making it simple to manage your pharmacy benefits.

Experience a smarter, simpler, and more transparent pharmacy benefit with UnitedAg and SmithRx.

Additional Pharmacy Options

Through our partnership with SmithRx, UnitedAg members have access to a broad range of pharmacy partners, each focused-on convenience, affordability, and accessibility.

Cost Plus Drugs (Connect Programs)

- Sources eligible medications through our **Connect programs**, with copays as low as \$0.
- Offers over **2,500 medications** and continues to expand the list weekly.
- Beginning to include **specialty and biosimilar drugs** at reduced costs.
- Helps members save on prescriptions while maintaining broad access to needed medications.

Amazon Pharmacy

- Recognized for its **convenience**, with **free home delivery** and a simple online platform for managing prescriptions.
- Includes an **upfront price comparison tool** and **automatic coupon application** for added savings.
- Provides **24/7 live pharmacist** support and an **AI chatbot** for non-PHI questions.
- Expanding **same-day delivery** to 20 additional U.S. cities in 2025, bringing service to nearly half of the country.