

Pharmacy Management

Rx Program | Integration & Improved Outcomes

Offering Greater Value,
Increased Safety & Improved
Outcomes For Your Rx Program

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HEALTHCARE
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Your Guide to Better Pharmacy Management

On the following pages, you'll see how Univera Healthcare helps improve the health of your employees and your budget by delivering:

- > Greater Value
- > Increased Safety
- > Improved Outcomes
- > The Net Price

Greater Value

Pharmacy is the #1 Benefit Used By Employees

With more than 67% of employees using the pharmacy benefit and filling an average 14 prescriptions per year, it's important for your pharmacy benefit manager to deliver the greatest value.

At first glance, another plan may appear to have lower costs. Take a look at the services checklist and the "net price" details on the following pages and you'll discover Univera Healthcare has lower costs for you and your employees. One employer recently returned to our pharmacy program because their pharmacy expenses increased by more than \$30,000 per month when they tried another company's program.

Specialty Drug Management

This class of medications is one of the fastest growing segments of health care innovation and cost. There are many new specialty medications becoming available that are very expensive, which is why managing them carefully is crucial. Despite the fact that they account for less than one percent of health care benefit utilization, specialty medicines are an average of 22% of an employer's overall health care costs, according to national studies.

Condition	Specialty Drug	Annual Cost
Cancer	Vectibix	\$100,000
Rheumatoid Arthritis	Enbrel	\$ 16,000
Hereditary Angioedema	Cinryze	\$450,000
Cystic Fibrosis	Vertex	\$294,000

22% of an employer's overall health care expenses are from specialty medicines

These medications are sometimes part of the medical benefit and sometimes part of the prescription drug benefit, so it is crucial for your Pharmacy Benefit Manager to manage both benefits in real time for safety, adherence and cost. Univera Healthcare partners with CuraScript® and Walgreens® to manage these medicines and work with employees to improve compliance and contain costs.

Proactive Generic Promotion & Free Trial Program

As you may know, for every one point increase in the generic fill rate, overall drug costs may be reduced by 2-3%. With our free generic trial program, the first month's copayment is waived for select drugs to encourage employees to try these lower cost options. Experience has shown that more than 90% of all patients who start on a generic medication will stay with it.

Mail Order Options

To increase convenience and reduce costs for both your company and your employees, Univera Healthcare offers a mail order service through PrimeMail®. Deep discounts are negotiated with pharmaceutical manufacturers because of the strength and volume of our national partner. This also makes it easier for your employees with chronic conditions to stay adherent on their medications, avoiding potentially costly complications.

EXAMPLE

More than \$6,000,000 Saved on Humira, Enbrel and Remicade

Specialty drugs used to treat rheumatoid arthritis/psoriasis are covered under the medical benefit when administered by a medical professional, but are covered under the pharmacy benefit when self-administered. On an annual basis, **these medications cost \$60 million for all of our plans**. By managing these therapies with integrated strategies, the employers insured with Univera Healthcare realized a 10% savings – **more than \$6 million saved in one drug class alone**.

Services Checklist

What's Included In Your Rx Administration Fee?

Enrollment

	Univera Healthcare	Other PBMs
Employee ID Cards	Included	\$\$ _____
Enrollment Implementation (Paper or Electronic)	Included	\$\$ _____
Enrollment Packages	Included	\$\$ _____
Formulary Booklets	Included	\$\$ _____
Full Installation Charges	Included	\$\$ _____
Standard & Custom Member Communications	Included	\$\$ _____ per letter per employee

Ongoing

Banking Fees	Included	\$\$ _____
Claims Forms	Included	\$\$ _____
Clinical Programs	Included	\$\$ _____ per seminar
Drug Utilization Review (DUR)	Included	\$\$ _____
Paper Claim Direct Submission	Included	\$\$ _____
Physician Outreach	Included	\$\$ _____
Prior Authorizations/Medical Exception Claims	Included	\$\$ _____
Report Generation	Included	\$\$ _____
Safety Edits/Alerts	Included	\$\$ _____
Standard "Point of Sale" Provider Submitted Claim	Included	\$\$ _____
Step Therapy	Included	\$\$ _____
Underwriting Charges	Included	\$\$ _____

All Included

\$4 or more per member, per month*

\$24,000 or more (with 500 employees*)

*Industry standards average an estimated \$3 to \$5 per member per month.

Increased Safety

When your health plan and prescription plan are managed together, they both work better. Integrated medical and pharmacy benefits improve patient safety and disease management, which leads to a reduction in health care costs for you and your employees.

- Other Pharmacy Benefit Managers (PBMs) may say they offer integration, but it's often just a claims file upload – it's not real-time, so they can't conduct safety checks. It's simply data integration, not care integration.
- With Univera Healthcare, our pharmacists see every medication that an employee is taking – under both the medical and pharmacy benefits.
- To ensure there are no potential interactions, our systems provide real-time review across the medical and pharmacy environments.
- With true medical and pharmacy benefit integration, you'll keep your family and your employees safe from unexpected drug interactions.



Integration, Care Management Leads to Safety & Savings

Chronic conditions such as diabetes, high cholesterol, asthma and depression result in 75% of overall health care costs. Because the primary mode of treatment for these conditions is medication, the integration of pharmacy and medical care is critical to increased safety and lower costs.

Our pharmacists frequently consult with member care management, in real time, while the patient is on the phone. This can't happen in a carve-out PBM relationship.

With this integration, there is up to a 6% lower overall medical cost when we manage both medical and pharmacy benefits, based on our entire commercial book of business. The result? You can save up to \$15 per member per month.



EXAMPLE

Real Time Review Can Save Lives

"Alexa" was being treated with Tysabri®, a medication covered under the medical benefit, to treat her multiple sclerosis. A different doctor prescribed an immunosuppressant medication, azathioprine, for an unrelated disease, which was covered under the pharmacy benefit. Because Univera Healthcare pharmacists monitor medical and pharmacy claims systems simultaneously, they identified and prevented what could have been a very serious drug interaction, leading to hospitalization and quite possibly death. Our Univera Healthcare pharmacist immediately reached out to Alexa's physician, who expressed his appreciation and postponed the Tysabri treatments.

Improved Outcomes

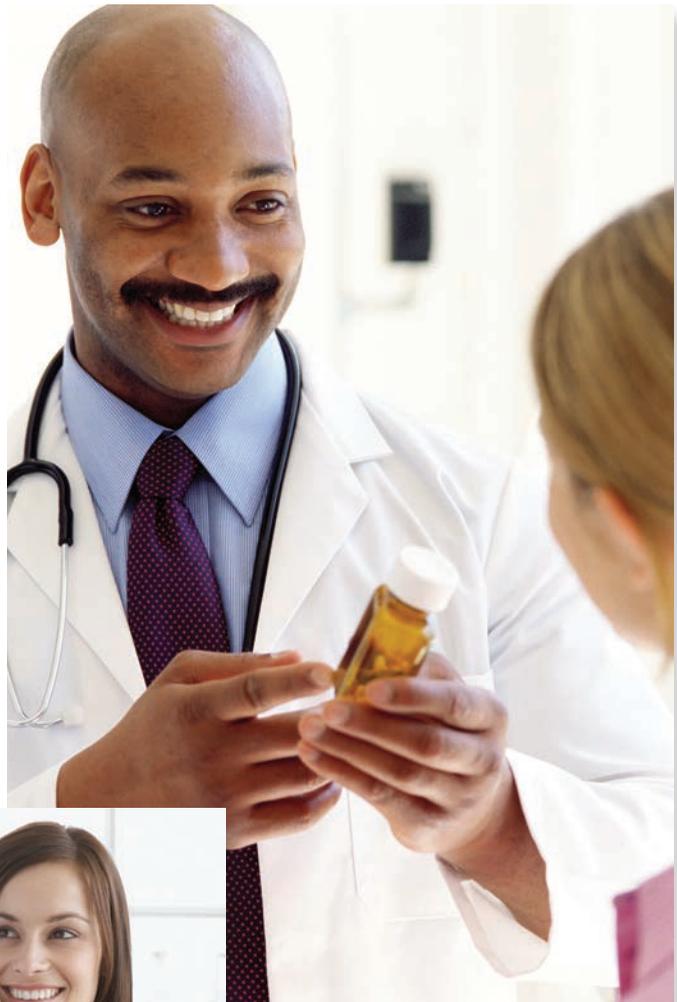
To help your employees improve overall health, our team provides exceptional support. The clinical pharmacy team works with a registered nurse and a health and wellness consultant to identify and reach at-risk employees with outreach programs before they develop costlier, higher-risk conditions. The Utilization Management team works to improve member outcomes through step therapy, prior authorizations and other programs.

Other resources are available for all members, even if they are already healthy. If your employees have questions about their prescriptions or about over-the-counter medicine, they can get information directly through the online Ask the Pharmacist program.

Connect To Data Easily For Smarter Health Care Decisions

You will have access to Information Connection's award-winning online reporting to help you evaluate your health care experience, identify potential future high-risk claims and assess benefit options.

But you don't have to navigate the system alone. You'll have the help of a personal reporting consultant who will interpret the data, identify areas for improvement and make recommendations.



EXAMPLE

Ask the Pharmacist Delivers One-on-One Support

"John" was taking multiple medications, but he did not know what he was taking or why. A pharmacist and registered nurse worked with him to help him understand his multiple medications and to adopt lifestyle changes for diet and safety. The result? John is eating a healthier diet, taking his medications as directed, and most importantly, has increased mobility.

What is the Net Price?

Pricing Model

When comparing benefit providers, ask which benchmark is being used for pricing. To properly evaluate your costs, it is crucial to use the same pricing model for each of the benefit managers you are considering.

- Is the pricing the Post- Average Wholesale Price (AWP), which is supposed to be the industry standard?
- Pre-AWP pricing?
- Maximum Allowable Cost (MAC)?

Pre-AWP pricing can make pharmacy discounts appear much larger than they actually are. Univera Healthcare often provides estimates with both sets of numbers to be sure you have all the information you need to make a decision.

Discounts

You know that your costs are lower with generics. Did you realize, however, that Univera Healthcare has one of the most aggressive generic MAC pricing programs in the industry? Our overall effective discount rate for generics is better than AWP-78%. Since more than three-quarters of all prescriptions are filled with generics, your opportunities for savings are significant. Plus, through our partnership with MedImpact, you have the benefit of a strong national network of more than 64,000 pharmacies. Having that strength and volume gives us the leverage to negotiate deep discounts with pharmaceutical manufacturers.

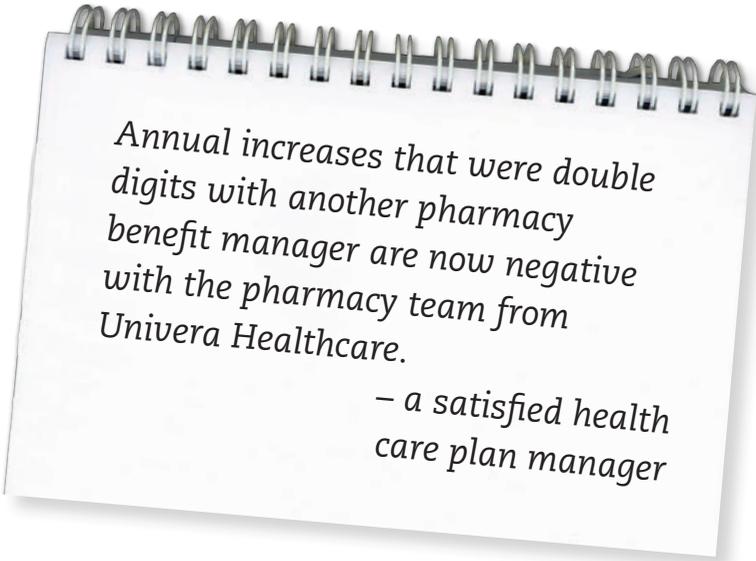
Rebates

If someone tells you that you are getting 100% of a rebate, you naturally would think that it's the program with the highest savings for you. Unfortunately, it's usually not! Here are a few important questions to ask a pharmacy benefit manager.

- Does the rebate apply to all claims or just brand-name claims?
- Is every drug eligible for a rebate or only those on a particular list?
- Are there additional rebate administration fees?
- Is there a volume threshold that you must meet before the rebate begins?

The Alternative

You can choose the financial arrangement. To meet your needs, we will adjust the administrative fee, offer you a transparent rebate or work with you to create the pricing model that works best for your company.



Annual increases that were double digits with another pharmacy benefit manager are now negative with the pharmacy team from Univera Healthcare.

– a satisfied health care plan manager

Why Choose Univera Healthcare as Your Pharmacy Benefit Manager?

The Basics from All Pharmacy Benefit Managers

- Separate pharmacy & medical claims administration and benefits management
- Rebates & discounts on brand-name drugs
- Standard pharmacy network
- Standard formulary
- Drug utilization review
- Clinical programs for additional cost

You'll Go Beyond the Basics with Univera Healthcare

- Pharmacy & medical integration, leading to greater value, increased safety and improved outcomes
- Rebates & discounts on both brand-name and generics
- National pharmacy network with deep discounts
- Formulary with effective specialty drug management
- Drug utilization review with integrated reporting
- Clinical programs included **at no charge**
- Ask the Pharmacist, 24/7 support for employees' questions
- Chronic condition management program
- Effective, aggressive promotion of generic drugs
- Free materials to promote generics (posters, table tents, etc.)
- Highly trained, local customer service
- In-house Member Care Management
- Local and national presence, with mail order and online
- Physician outreach for complex conditions
- Proven lower costs with integrated medical and pharmacy plans
- SafeRx® to help patients understand medications
- Step therapy & prior authorization at no charge
- Targeted member communications offering money-saving alternatives
- Vested interest & knowledge of community-specific needs
- Website tools for comparing drug costs; asking questions



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