



# 6 Questions to Ask About Your Pharmacy Benefits

With the rising cost of prescription medications, having a pharmacy benefits manager (PBM) with your best interests at heart is more important than ever. And getting the best value starts with asking the right questions. Use this guide to get the conversation started.

## 1 **How much do I pay per member per month (PMPM) for prior authorizations?**

With Univera Healthcare, the answer is \$0. With other PBMs, you can end up paying as much as \$1.75 PMPM for prior authorizations and step therapy decisions.

## 2 **Can employees be disrupted by network restrictions or any programs you offer?**

Many of the programs and features that help control costs can have a big impact on employees. Things like closed formularies, limited networks, and mandatory mail, to name a few. We'll work with you to ensure every program you choose is a good fit for your team and your business.

## 3 **Will I be charged for policy updates?**

Unlike some PBMs, we don't pass along any of the costs associated with rolling out a new mandate or implementing a new drug handling procedure.



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***Do you have any type of financial motivation to partner with certain retail pharmacies or specialty drug vendors?***

It's important to make sure your PBM has the best interests of your organization and your employees at heart. We are unbiased and have no underlying connections to either specialty drug vendors or retail pharmacy partners.

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***How much do reporting services cost?***

Every Univera Healthcare plan includes comprehensive utilization reports, free of charge. We'll also help you better understand the data so you can make the best, most informed decisions for employees and your business.

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***Who do I contact if I have any questions?***

Should any issues arise, you won't have to talk to someone in a different time zone. You'll call a single phone number and be put in touch with a local Univera Healthcare customer service rep. We also have pharmacists and medical directors on hand to discuss complex patient cases at no additional cost.



***Have more questions?***

Talk to your PBM today to get specific pricing and benefits. And remember, we're here to help and are always happy to answer any questions you have. If you're already a Univera Healthcare customer, simply call your broker or rep for more information.

