

Pharmacy Benefit Manager:

restoring balance between cost savings and health optimization

How we're different than other PBMs:

- 1. We were created to eliminate unmerited industry practices to provide a better and fair alternative for employer groups, pharmacies, the medical community and the local economy.
- 2. We have 100% pass-through pricing and all other components.
- 3. We pass through 100% of rebates to employer groups.
- 4. We are 100% transparent.
- 5. Our services and administrative fees are 100% all inclusive.
- 6. We create and implement 100% customizable pharmacy benefit plans and networks based on the employer's needs, not ours.
- 7. We provide 100% all inclusive Robust Rx Management including Prior Authorizations, Step Therapy, Specialty Reviews, Clinical Management and more.
- 8. Our specialty pricing is based on the most competitive pharmacy pricing which means members can get specialty drugs at local providers, specialty pharmacies and/or limited distribution specialty providers, as long as the pharmacy is contracted for the approved specialty pricing. Members are not forced to go to a specialty pharmacy owned by the PBM. We do not own a specialty pharmacy.

- 9. We co-customized and co-developed our claims processing system, RxClearinghouse, with New Tech Systems.
- 10. Our mail order is not forced. The member can choose a local provider or mail order with options to get 90 day supplies chosen by the employer, not the PBM. Mail order is not pushed to move members to a mail order pharmacy owned by the PBM. We do not own a mail order pharmacy.
- 11. Our generic utilization management provides more cost savings due to our clinical management. Also, we have no incentive to push brand medications to profit from the employer group's rebates.
- 12. We took out any incentives that other PBMs have to generate revenue from hidden sources and created all-inclusive service fee.
- 13. Our customer service team is operated by live representatives, there is no automation.
- 14. We own our pharmacy network.
- 15. We have programs like First Choice and Pills in a Pouch available at no extra cost to reduce costs even more for employers.
- 16. Our member education and awareness tools are state of the art and developed primarily to reduce member disruption.
- 17. We are family owned and operated by Clinical Pharmacists.

