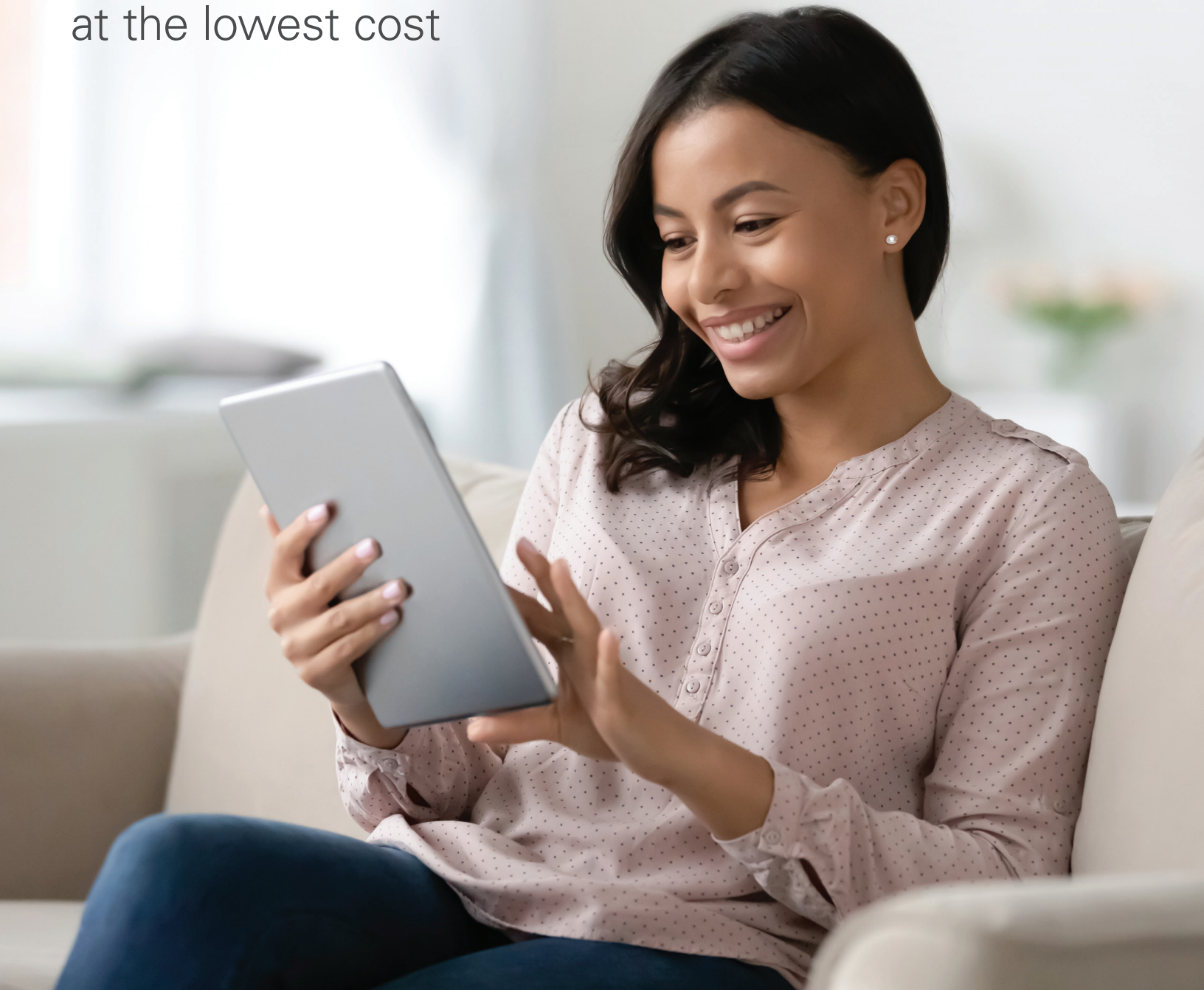


Advanced Pharmacy Management Program

Helping our members get the right medications at the lowest cost





As a health plan sponsor,

you are concerned about the health and well-being of your covered plan participants as well as the rising costs of healthcare and prescription drugs. That's why choosing the pharmacy benefit manager (PBM) that works best for your group and your employees is important. At Medical Mutual, we know you have options.

Working with one health insurance carrier to provide comprehensive medical and prescription drug benefits can help ensure you manage the overall health of your population as efficiently and effectively as possible. It also helps reduce member confusion when they have one ID card, one phone number to call and one company to help make the most of their benefits.

While many carriers can offer integrated benefits because they own the pharmacy benefit manager, Medical Mutual's independence enables us to focus on the best interest of our customers. We are able to provide our members with lower costs and exceptional service through the programs we develop, while Express Scripts (ESI) administers pharmacy benefits on our behalf.

In 2019, health plans that utilized Express Scripts as their pharmacy benefit manager (PBM) had drug costs that were 16.5% less than customers who used a different PBM. Medical Mutual saved our members an additional 5% beyond that.

Going Beyond Integration

Medical Mutual features a dedicated Pharmacy team that includes more than 40 pharmacy experts with experience in direct patient care, retail pharmacy and pharmacy benefit management. Our staff has direct oversight of Express Scripts, our pharmacy benefit manager (PBM) partner, ensuring all programs and services put our members first.

Medical Mutual's programs provide extra protection for our members and result in true savings for our customers.

Example 1: Pharmacy Surveillance

We periodically review claims from our network pharmacies to determine whether they have appropriate dispensing patterns pertaining to certain medications. An out-of-state pharmacy was dispensing over-the-counter contraceptives to members at each fill in addition to their requested birth control. These add-on products were not requested by the member or the prescriber and ended up costing our groups more money. We removed this pharmacy from our network to protect our groups and members from being charged for unnecessary products.

Example 2: A good catch to help reduce costs

Pregenna and Trinaz are prescription multivitamin/multimineral dietary supplements indicated for the use in improving the nutritional status of women before, during and after pregnancy. These "designer" prenatal vitamins cost \$2,700 and \$1,500 per month respectively, yet offer no clinical benefit when compared to generic or other lower cost branded products. Generic prenatal vitamins generally cost less than \$30 per month and even a brand name product such as Vitafol costs only \$148 per month. Our pharmacists placed a block on these high cost designer drugs, saving our customers thousands of dollars per month.

Example 3: Our team makes the difference

Our pharmacy service liaisons elevate our customer service beyond what a typical PBM can provide. These trained pharmacy technicians understand retail pharmacy operations, which allows them to assist with escalated inquires and help coordinate real-time issue resolution.

A child with a seizure disorder was prescribed a compounded medication, which requires custom mixing at the pharmacy. The member's pharmacy was reluctant to make the medication until they received a paid claim, which left only a narrow window of time between when the medication was ready for pickup and when the child would need another refill.

Our pharmacy service liaison team was able to coordinate approval for an ongoing early refill in order to prevent future availability concerns for the member. This dedicated team handles approximately 1,200 similar inquires every quarter.



RxARMOR

Medical Mutual's team of pharmacists provides an exceptional first line of defense for our customers. However, we recognize certain customers have select members who may not fit established criteria and require a more personalized approach. We created RxARMOR with these individuals in mind. Through RxARMOR, a team of dedicated clinical pharmacists looks for members with high-complexity or high-cost drug regimens and engages with them directly to improve their health.

We identify members who may benefit from the program through advanced analytics that aggregate our medical and pharmacy data together. Once potential interventions are recognized, our pharmacists reach out to these members, their physicians, and their pharmacies to determine the appropriate course of action. This multi-disciplinary approach keeps the focus on the individual member involved and ensures their unique clinical profile is addressed in the best way possible. With RxARMOR, your members benefit from a concierge-level of support from our pharmacy team. This means better health for your members and lower overall costs.

Talk to your account representative about adding this program to your Medical Mutual plan.

“We’ve seen Medical Mutual’s programs significantly lower costs for their customers, more than other health plans we work with.”

– **Tim Wentworth**, Chief Executive Officer,
Evernorth (parent company of Express Scripts)



Adding up the Value

As a Medical Mutual customer, you can benefit from our partnership with ESI and from all of our Advanced Pharmacy Management programs. You can feel confident our programs and services are designed around your requirements rather than another PBM's bottom line. You will have one contract to manage, with up-front administration fees and program charges that are based on your specific needs and fully disclosed at the start of the contract. There are no hidden fees for coverage management, appeals, ID cards, welcome kits or customer service.

Other advantages include:

- Clinical pharmacists who provide early intervention and monitoring of high-cost patients, alerting you to the need to plan for high-dollar claims.
- Combined claims data, allowing coordination of care through a comprehensive view of the member's health. This often results in better outcomes and lower total cost of care.
- One set of coordinated reports that show your population's complete healthcare experience.
- A single phone number and secure website for benefit-related questions to reduce confusion, leading to fewer complaints to your human resources department.

If you have any questions about our Advanced Pharmacy Management programs, please contact your Medical Mutual representative.



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