



\$14.85
Avg. PEPM
Savings¹
by integrating
pharmacy
benefits

Advanced Pharmacy Management Program

Medical Mutual offers exceptional pharmacy benefit management (PBM) services with excellent oversight and accountability. Integrating pharmacy coverage gives us the visibility to guide members to lower-cost, preferred products and provide real-time assistance, such as approving early refills for quicker hospital discharges. This comprehensive approach allows us to manage benefits most effectively by aligning both medical and pharmacy care, ensuring the best care at the lowest total cost.

Unlock the Full Potential of Integration



\$87.5MM in savings
from ASO Utilization
Management²



\$36.18 lower
PEPM costs
than coalition peer²



+16% more
UM savings
compared to coalition peer²

"Medical and pharmacy benefits should be seamlessly integrated. By uniting these benefits, employers can realize significant savings on healthcare costs and enhance the overall well-being of their workforce." **Dr. Marko Blagojevic, Vice President, Pharmacy Management**

¹ Data based on Medical Mutual's internal comparison study, FY 2024.

² Data based on Express Scripts study for Self-Insured population, FY 2024.

Advanced Pharmacy Management Program Elements



1 Data-driven intervention and prevention

- High-risk member identification
- Specialty pharmacy oversight
- Weekly drug and price monitoring to take prompt action
- Smart PAs ensure efficient and accurate authorizations

3 Clinical-based, whole-person member management

- Faster enrollment in chronic condition management programs and specialty therapies
- Tailored management strategies

2 Local clinical expertise

- Visibility across specialists including pharmacists, nurses, nutritionists, and social workers
- Close relationships with Ohio health systems and providers
- Knowledge of local prescribing patterns
- Dedicated team of 60+ pharmacy experts

4 PBM oversight and accountability

- Evaluate pharmacies with excessive compound and costly claims
- Verify PBM invoice and contract alignment
- Conduct regular book of business audits to maximize oversight of the PBM

Multiple Studies Show Integration Lowers Costs and Improves Member Outcomes



MEDICAL MUTUAL®

Internal Study

- A comparison study shows that groups combining medical and pharmacy benefits experienced significantly lower medical costs.
- To reduce bias, Medical Mutual included twice as many carve-out groups as carve-in groups in the study.



EXPRESS SCRIPTS®

External Study

- A 2024 study compared the effectiveness of Medical Mutual's ASO Custom Pharmacy Management Program against a group of 6 coalitions, 197 carriers, and 1.1 million lives.
- Findings indicate that Medical Mutual drove significant savings with their custom utilization management program.

Unlock the Full Potential of Integration

\$13-\$23

PEPM Savings Potential¹

\$87.5 Million

in Utilization Management Savings²

Medical Mutual outperforms peer group across key areas²



Overall Plan Costs

Total Plan Cost Net PEPM is **\$36.18 lower** than the custom coalition peer.



Utilization Management Program Performance

Outperformed coalition peer by 16% or \$7.62 PEPM.



Top Indications

Superior performance across several top indications including **cancer, diabetes and HIV.**

Utilization of GLP-1s was **19% lower** than the coalition peer

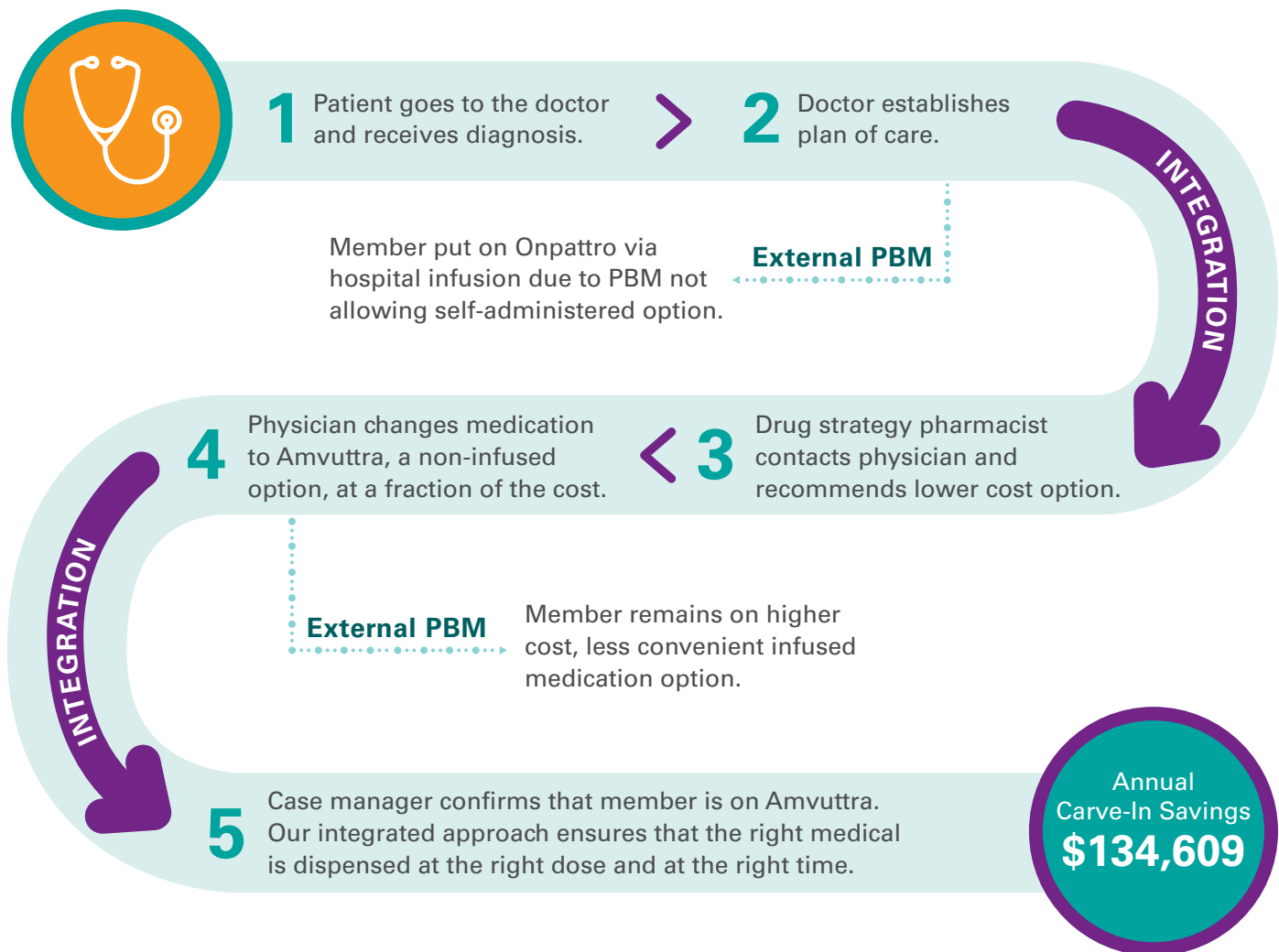
¹ Data based on Medical Mutual's internal comparison study, FY 2024.

² Data based on Express Scripts study for Self-Insured population, FY 2024.

Guiding Members to Optimal Savings and Superior Care

A Real-World Case Study:

Our pharmacy experts guide members to clinically appropriate, cost-effective options and the most efficient site of care. This approach enhances convenience, improves health outcomes, and leads to a better member experience while reducing costs for both the plan and its members.



Choose the optimal path to maximize savings and improve health outcomes