

PARMA CITY SCHOOLS DISTRICT
MINUTES
INSURANCE COMMITTEE MEETING
September 10, 2024

Meeting called to order at 2:00 p.m.

Financials

- Sean discussed the Financials for the Insurance Fund. The fund balance as of 8/31/2024 was \$3,786,702.26. Expenditures exceeded revenues for the month of December.

Wellness

- There was no wellness update.

Oswald

- Oswald provided their monthly financial update.

Express Scripts

- Express Scripts provided their strategic planning and review consultation.

Meeting was adjourned at 2:51 p.m.

Next meeting: 10/8/24

Fiscal Year		2025	2024	2023
FY Beg. Balance (cash)		\$ 5,996,606.30	\$ 6,985,590.17	\$ 6,795,523.85
Premiums				
Employees - Med/Rx	\$	608,352.20	\$ 3,078,436.35	\$ 3,142,631.17
Vision - Emp	\$	207.05	\$ 1,131.04	\$ 130,611.53
Board of Education - Med/Rx	\$	3,288,344.43	\$ 20,624,545.46	\$ 21,320,951.37
Vision - BoE	\$	19,537.26	\$ 123,338.26	\$ 931.68
Misc	\$	35,742.30	\$ 43,760.96	\$ 140,010.50
Total Revenue		\$ 3,952,183.24	\$ 23,871,212.07	\$ 24,735,136.25
Total Expense		\$ 6,162,087.28	\$ 24,860,195.94	\$ 24,545,069.93
Reserve Gain/(Loss)		\$ (2,209,904.04)	\$ (988,983.87)	\$ 190,066.32
Claims				
Medical	\$	3,778,443.81	\$ 15,911,171.06	\$ 16,726,665.33
Prescription	\$	1,527,772.49	\$ 5,699,333.25	\$ 4,864,063.60
Vision	\$	15,592.20	\$ 96,190.00	\$ 82,607.75
Fixed Costs & Other				
Administration Fee	\$	200,308.33	\$ 612,044.86	\$ 784,277.35
Stop Loss Premiums	\$	567,450.68	\$ 2,250,725.34	\$ 1,862,905.66
Grail	\$	-	\$ 2,547.00	
Consultant/Legal Fees	\$	52,918.90	\$ 236,264.37	\$ 199,687.79
Subrogation	\$	1,159.46	\$ 6,548.94	\$ 2,745.24
Health Fair/Wellness	\$	5,950.48	\$ 11,709.66	\$ 12,034.21
ACA Fees	\$	-	\$ -	\$ -
Misc	\$	12,490.93	\$ 33,661.46	\$ 10,083.00
FY Ending Balance (cash)		\$ 3,786,702.26	\$ 5,996,606.30	\$ 6,985,590.17

FY 2025 Insurance

Fund by Month

Total FYTD

		Premiums		July	August
\$	608,352.20	Employees	(3) \$	251,585.16 \$	356,767.04
\$	207.05	Vision - Emp	(5) \$	82.29 \$	124.76
\$	3,288,344.43	Board of Education	(2) \$	1,653,749.57 \$	1,634,594.86
\$	19,537.26	Vision - BOE	(4) \$	9,927.18 \$	9,610.08
\$	35,742.30	Misc	(1) \$	35,742.30 \$	-
\$	3,952,183.24	Total Revenue	\$	1,951,086.50 \$	2,001,096.74
\$	6,162,087.28	Total Expense	\$	3,159,805.35 \$	3,002,281.93
\$	(2,209,904.04)	Reserve Gain/(Loss)	\$	(1,208,718.85) \$	(1,001,185.19)

Claims

\$	3,778,443.81	Medical	(1) \$	1,718,660.69 \$	2,059,783.12
\$	1,527,772.49	Prescription	(2) \$	897,494.95 \$	630,277.54
\$	15,592.20	Vision	(5) \$	- \$	15,592.20

Fixed Costs & Other

\$	200,308.33	Administration Fee	(4) \$	148,603.01 \$	51,705.32
\$	567,450.68	Stop Loss Premiums	(3) \$	364,408.60 \$	203,042.08
\$	-	Grail	\$	-	
\$	52,918.90	Consultant/Legal Fees	(6) \$	18,488.60 \$	34,430.30
\$	1,159.46	Subrogation	(7) \$	330.02 \$	829.44
\$	5,950.48	Health Fair/Wellness	(9) \$	5,950.48 \$	-
\$	-	ACA Fees	(8) \$	- \$	-
\$	12,490.93	Misc	(10) \$	5,869.00 \$	6,621.93

Total FYTD

Fixed Costs & Other

\$	612,044.86	Administration Fee	(4)	\$	101,228.17	\$	51,310.04
\$	2,250,725.34	Stop Loss Premiums	(3)	\$	374,946.17	\$	186,461.16
\$	2,547.00	Grail		\$	-	\$	-
\$	236,264.37	Consultant/Legal Fees	(6)	\$	31,360.12	\$	12,915.66
\$	6,548.94	Subrogation	(7)	\$	319.30	\$	296.66
\$	11,709.66	Health Fair/Wellness	(9)	\$	-	\$	-
\$	-	ACA Fees	(8)	\$	-	\$	-
\$	33,661.46	Misc	(10)	\$	28,486.46	\$	4,140.00

FY 2025 Insurance Claims

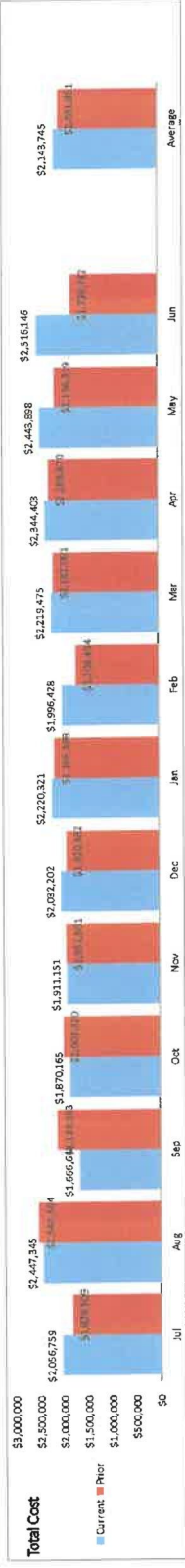
	MMO	Express Scripts	Total
09/06/24	252,991.39	115,166.22	368,157.61
08/30/24	546,125.72	102,626.43	648,752.15
08/23/24	469,840.91	146,939.12	616,780.03
08/16/24	396,373.91	177,403.73	573,777.64
08/09/24	663,034.78	184,274.34	847,309.12
08/02/24	446,186.05	131,102.08	577,288.13
07/26/24	397,998.02	186,254.23	584,252.25
07/19/24	356,959.02	192,167.46	549,126.48
07/12/24	271,142.38	141,349.40	412,491.78
07/05/24	246,375.22	248,530.08	494,905.30

ASO Claims + Fees

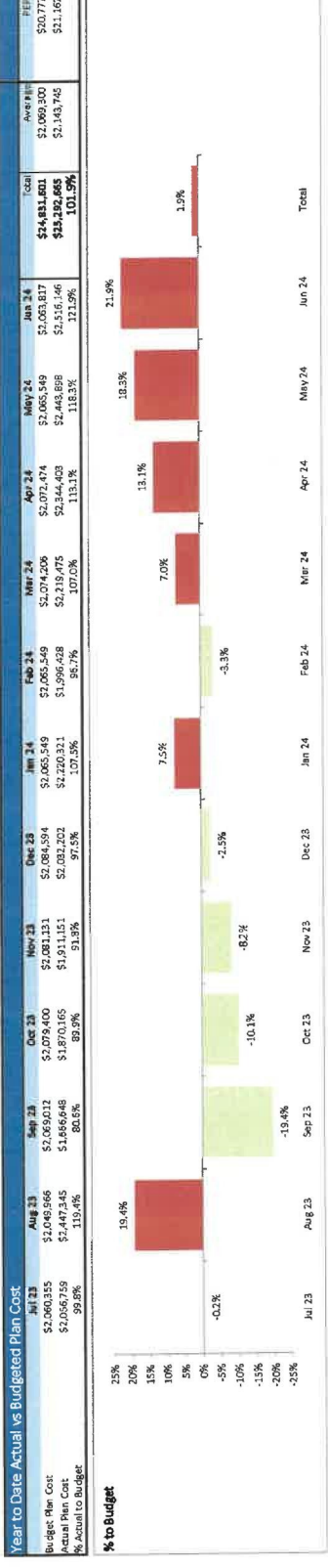
Claim Experience - Prior Year											
	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24
Medical Claims	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460
Prescription Claims	\$400,384	\$506,000	\$461,854	\$489,559	\$514,483	\$407,282	\$506,065	\$450,417	\$477,048	\$454,935	\$473,936
Rx Reimburse	\$1,904,984	\$1,818,095	\$2,045,410	\$1,934,671	\$1,811,493	\$1,803,133	\$2,068,127	\$1,589,164	\$2,084,379	\$2,211,072	\$1,641,396
Total Claims	\$1,695,012	\$1,794,124	\$1,991,414	\$1,794,124	\$1,711,493	\$1,706,265	\$1,974,192	\$1,490,164	\$1,944,381	\$2,005,479	\$1,815,700
Prior Year Total	\$1,695,012	\$1,794,124	\$1,991,414	\$1,794,124	\$1,711,493	\$1,706,265	\$1,974,192	\$1,490,164	\$1,944,381	\$2,005,479	\$1,815,700
Reimbursements	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460
Grand Total	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460

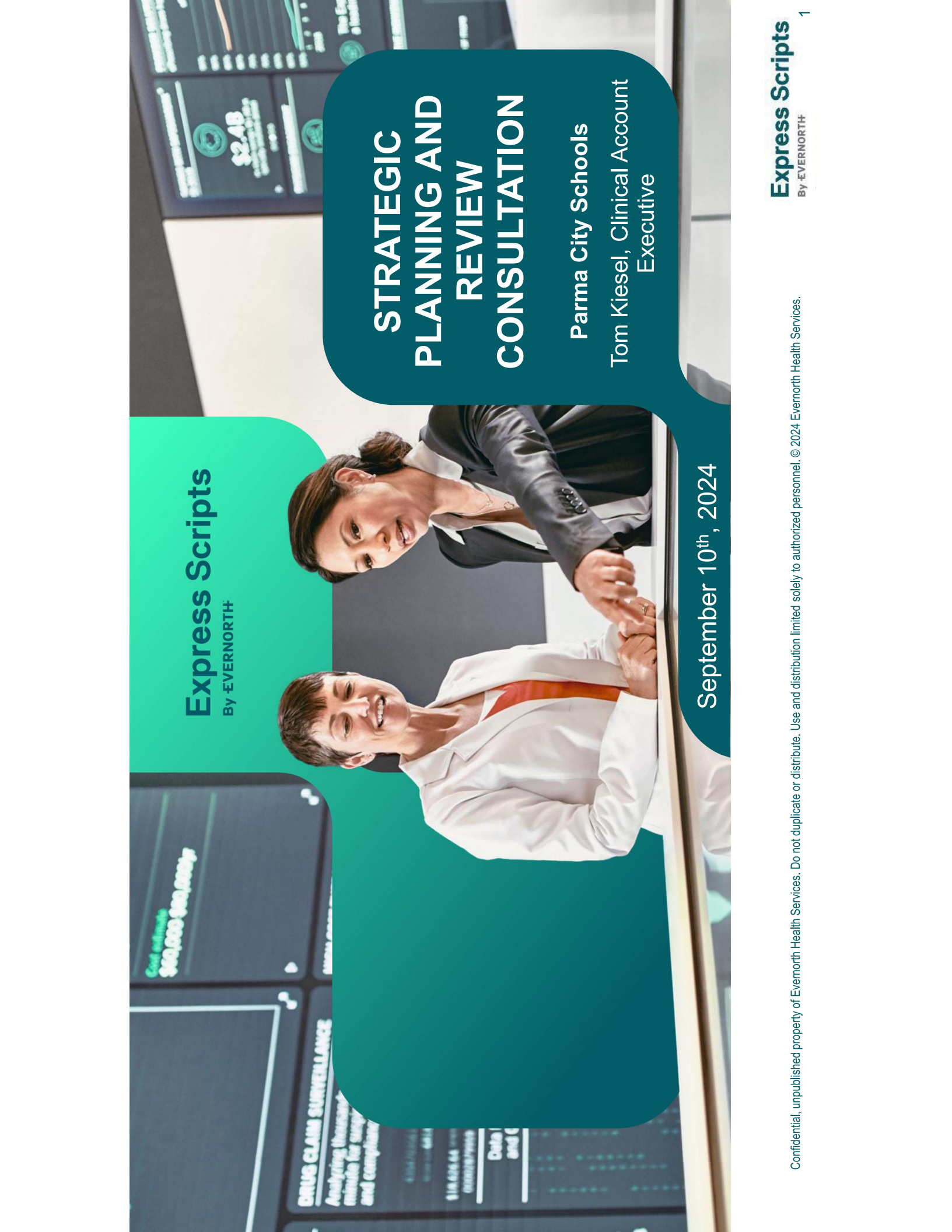
Claims Experience - Current Year											
	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24
Medical Claims	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460
Prescription Claims	\$400,384	\$506,000	\$461,854	\$489,559	\$514,483	\$407,282	\$506,065	\$450,417	\$477,048	\$454,935	\$473,936
Rx Reimburse	\$1,904,984	\$1,818,095	\$2,045,410	\$1,934,671	\$1,811,493	\$1,803,133	\$2,068,127	\$1,589,164	\$2,084,379	\$2,211,072	\$1,641,396
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Prior Year Total	\$1,695,012	\$1,794,124	\$1,991,414	\$1,794,124	\$1,711,493	\$1,706,265	\$1,974,192	\$1,490,164	\$1,944,381	\$2,005,479	\$1,815,700
Reimbursements	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460
Grand Total	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460

Subscribers Medical/Rx											
	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24
Medical Claims	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460
Prescription Claims	\$400,384	\$506,000	\$461,854	\$489,559	\$514,483	\$407,282	\$506,065	\$450,417	\$477,048	\$454,935	\$473,936
Rx Reimburse	\$1,904,984	\$1,818,095	\$2,045,410	\$1,934,671	\$1,811,493	\$1,803,133	\$2,068,127	\$1,589,164	\$2,084,379	\$2,211,072	\$1,641,396
Total Claims	\$1,695,012	\$1,794,124	\$1,991,414	\$1,794,124	\$1,711,493	\$1,706,265	\$1,974,192	\$1,490,164	\$1,944,381	\$2,005,479	\$1,815,700
Prior Year Total	\$1,695,012	\$1,794,124	\$1,991,414	\$1,794,124	\$1,711,493	\$1,706,265	\$1,974,192	\$1,490,164	\$1,944,381	\$2,005,479	\$1,815,700
Reimbursements	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460
Grand Total	\$1,304,600	\$1,312,095	\$1,583,556	\$1,445,112	\$1,297,010	\$1,395,851	\$1,562,062	\$1,138,747	\$1,607,331	\$1,756,137	\$1,167,460



Large Claims: July 2023 - June 2024											
	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24
Hypertensive Heart And Chronic Kidney Disease	\$12,879	\$12,879	\$12,879	\$12,879	\$12,879	\$12,879	\$12,879	\$12,879	\$12,879	\$12,879	\$12,879
Myocardial Infarction And Other Myocardial Disorders	\$319,908	\$319,908	\$319,908	\$319,908	\$319,908	\$319,908	\$319,908	\$319,908	\$319,908	\$319,908	\$319,908
Heart Failure Chronic	\$259,417	\$259,417	\$259,417	\$259,417	\$259,417	\$259,417	\$259,417	\$259,417	\$259,417	\$259,417	\$259,417
Encounter For Other Altercations	\$243,307	\$243,307	\$243,307	\$243,307	\$243,307	\$243,307	\$243,307	\$243,307	\$243,307	\$243,307	\$243,307
Other Shock (Blood Infiltration)	\$238,376	\$238,376	\$238,376	\$238,376	\$238,376	\$238,376	\$238,376	\$238,376	\$238,376	\$238,376	\$238,376
Eating Disorders	\$204,588	\$204,588	\$204,588	\$204,588	\$204,588	\$204,588	\$204,588	\$204,588	\$204,588	\$204,588	\$204,588
Chronic Ischemic Heart Disease	\$185,063	\$185,063	\$185,063	\$185,063	\$185,063	\$185,063	\$185,063	\$185,063	\$185,063	\$185,063	\$185,063
Alcohol Use Disorders	\$169,468	\$169,468	\$169,468	\$169,468	\$169,468	\$169,468	\$169,468	\$169,468	\$169,468	\$169,468	\$169,468
Down Syndrome	\$159,002	\$159,002	\$159,002	\$159,002	\$159,002	\$159,002	\$159,002	\$159,002	\$159,002	\$159,002	\$159,002
Nontraumatic Rupture Of Vessel	\$154,710	\$154,710	\$154,710	\$154,710	\$154,710	\$154,710	\$154,710	\$154,710	\$154,710	\$154,710	\$154,710
Grand Total	\$2,350,715	\$2,350,715	\$2,350,715	\$2,350,715	\$2,350,715	\$2,350,715	\$2,350,715	\$2,350,715	\$2,350,715	\$2,350,715	\$2,350,715





Express Scripts

By EVERNORTH

STRATEGIC PLANNING AND REVIEW CONSULTATION

Parma City Schools

Tom Kiesel, Clinical Account
Executive

September 10th, 2024

Trend Dashboard – How Your Plan Compares

Plan Cost Net PMPM
(% Change)



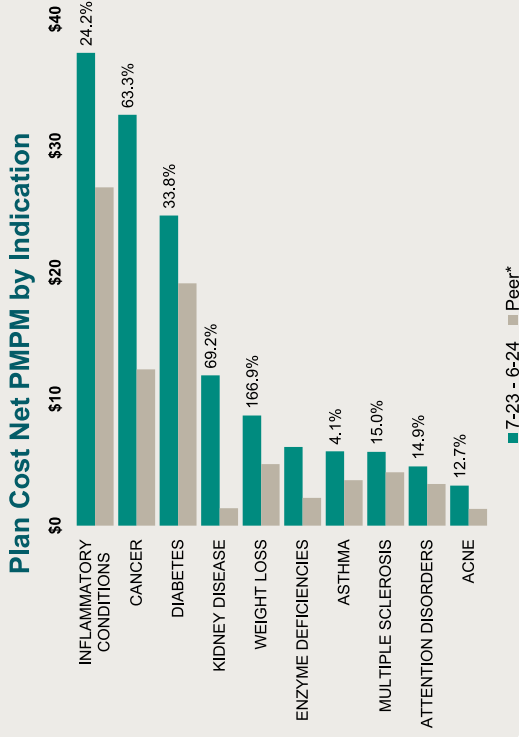
■ 7-23 - 6-24 ■ Peer*

Parma City Schools				
Description	7-23 - 6-24	7-22 - 6-23	Change	
Average Members per Month	2,609	2,635	-1.0%	
Total Plan Cost Net	\$5,632,287	\$4,364,660	29.0%	
Average Member Age	36.1	35.8	0.8%	
Total Plan Cost Net PMPM	\$179.90	\$138.03	30.3%	
Non-Specialty Plan Cost Net PMPM	\$79.08	\$68.12	16.1%	
Specialty Plan Cost Net PMPM	\$100.82	\$69.91	44.2%	
Generic Fill Rate	87.1%	86.5%	0.6	
90 Day Utilization	71.0%	71.8%	-0.8	
Retail - Maintenance 90 Utilization	28.5%	29.1%	-0.6	
Home Delivery Utilization	42.5%	42.7%	-0.2	
Member Cost Net %	13.5%	14.4%	-0.9	
Specialty Percent of Plan Cost Net	56.0%	50.6%	5.4	

A Glance at GLP-1

GLP-1 drugs were responsible for \$809.9K, which is 14.4% of your overall cost

GLP-1s accounted for \$11.38 (27.2%) of the total \$41.86 Net PMPM increase.



*Peer = 'Employer - Elem and Sec Schools' market segment

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Key Statistics: Specialty Detailed

Description	Parma City Schools				Specialty			
	Non-Specialty		Specialty		Specialty		Specialty	
	7-23 - 6-24	7-22 - 6-23	Change	7-23 - 6-24	7-22 - 6-23	Change	7-23 - 6-24	Change
Avg Subscribers per Month	1,207	1,207	0.0%	1,207	1,207	0.0%		
Avg Members per Month	2,609	2,635	-1.0%	2,609	2,635	-1.0%		
Number of Unique Patients	2,255	2,279	-1.1%	69	73	-5.5%		
Pct Members Utilizing Benefit	86.4%	86.5%	-0.1	2.6%	2.8%	-0.1		
Total Plan Cost Net	\$2,475,957	\$2,154,014	14.9%	\$3,156,329	\$2,210,647	42.8%		
Percent of Total Plan Cost Net	44.0%	49.4%	-5.4	56.0%	50.6%	5.4		
Total Days	1,391,662	1,359,113	2.4%	18,413	16,032	14.9%		
Total Adjusted Rx	52,509	51,879	1.2%	651	570	14.2%		
Percent of Total Adjusted Rx	98.78%	98.91%	-0.1	1.22%	1.09%	0.1		
Plan Cost Net PMPM	\$79.08	\$68.12	16.1%	\$100.82	\$69.91	44.2%		
Plan Cost Net/Day	\$1.78	\$1.58	12.3%	\$171.42	\$137.89	24.3%		
Plan Cost Net per Adjusted Rx	\$47.15	\$41.52	13.6%	\$4,848.43	\$3,878.33	25.0%		
Nbr Adjusted Rx PMPM	1.68	1.64	2.2%	0.02	0.02	15.3%		
Generic Fill Rate	87.9%	87.1%	0.7	23.0%	28.8%	-5.7		
Member Cost Net %	8.7%	8.4%	0.3	16.9%	19.5%	-2.6		
Specialty Peer 1 = 'Employer - Elem and Sec Schools' market segment								
Specialty Peer 2 = 'Coalition - RxOC Expansion' market segment								
							Specialty Peer 1	Specialty Peer 2
							7-23 - 6-24	7-23 - 6-24
							Change	Change
							\$69.79	\$73.52
							4.9%	16.4%
							\$129.14	\$143.37
							0.5%	8.4%
							\$3,640.39	\$4,045.47
							0.2%	7.8%
							0.02	0.02
							4.7%	7.9%
							23.2%	-1.0
							-1.0	22.2%
							15.3%	-0.5
							-0.5	14.4%
								-1.3

Your Specialty Plan Cost Net PMPM is \$31.02 higher than your peer, and trending 39.3 points higher

SaveOnSP provided \$623,271 in value. Specialty Member Cost Net less Specialty SaveOnSP was 0.5%

LONGER TERM ISSUE: CARDIODIABESITY

Tackling complex comorbidities holistically

This intrinsic connection linking diabetes, obesity and cardiovascular disease is what is known as **CardioDiabetes**.

GROWING TRENDS

17%

GLP-1 growth YOY across our book of business¹

42%

of Americans are obese²

UP TO 50%

of new diabetes cases in the U.S. could be prevented by reducing the prevalence of obesity³

2x

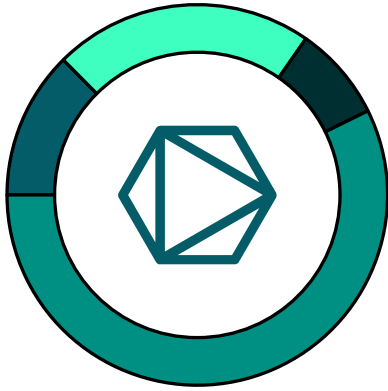
more likely to have **heart disease or a stroke** if a patient has diabetes⁴

HIDDEN CHALLENGE OF COMORBIDITIES

85%

of diabetes patients have **high cholesterol and/or high blood pressure**⁵

Obesity substantially raises an individual's risk of developing **type 2 diabetes, coronary heart disease and hypertension**⁶



● DIABETES ONLY

● DIABETES + HYPERTENSION

● DIABETES + CHOLESTEROL

● DIABETES, HYPERTENSION + CHOLESTEROL

1. Express Scripts Book of Business data, 2021 & 2022 2. CDC 3. "Diabetes Dilemma: U.S. Trends in Diabetes Medication Use." An Express Scripts report, 2017; 4. American Diabetes Association, 2019; 5. Express Scripts book of business data, 2016; 6. [Know Your Risk for Heart Disease | cdc.gov](#)

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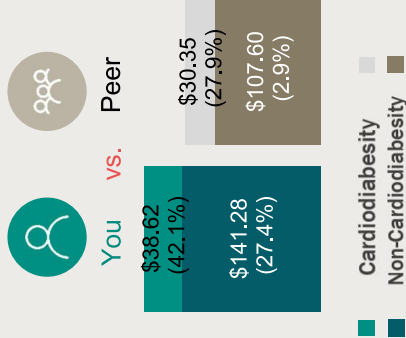
Express Scripts
By EVERNORTH

4

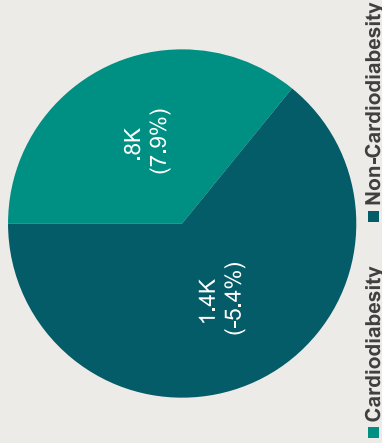
Cardiodiabesity

Cardiodiabesity encompasses cardiovascular disease, diabetes, and obesity, which represent roughly \$719B in annual health care costs in the United States. These three conditions are inextricably linked having one of these can often lead to future diagnoses of the others.

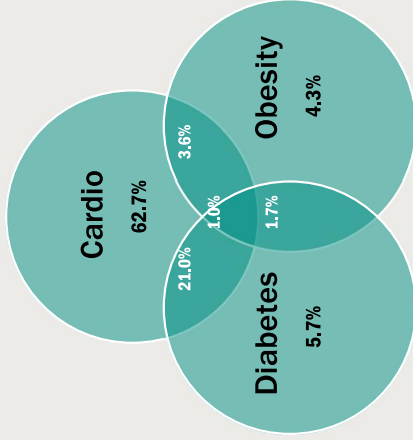
Plan Cost Net Comparison PMPM



Patient Impact



Patient Comorbidity



63.4% of your cardiodiabesity PMPM spend is driven by Diabetes, followed by Obesity at 22.5%

Overall spend on cardiodiabesity increased by \$.35M, which is a 40.7% increase from the previous period

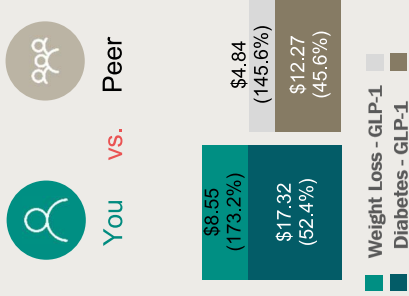
Peer = 'Employer - Elem and Sec Schools' market segment

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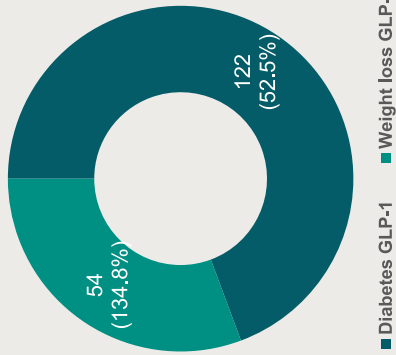
GLP-1s

With 42% of Americans considered to be obese, GLP1-s are the number one driver of drug trend and are expected to occupy a ~\$100 billion dollar market by 2030. The “Big Three” GLP-1 analogs will continue to dominate the market: Wegovy® (semaglutide—Novo Nordisk), Saxenda® (liraglutide—Novo Nordisk) and Zepbound™ (tirzepatide—Lilly).

Plan Cost Net Comparison PMPM



Patient Impact



Brand Name	Overall Rank	Peer Rank	Plan Cost Net	Plan Cost Net PMPM	Plan Cost Net PMPM % Change
OZEMPIC	4	2	\$238,112	\$7.61	52.1%
MOUNJARO	5	3	\$225,101	\$7.19	159.0%
WEGOVY	9	5	\$168,921	\$5.40	155.7%
ZEPBOUND	16	14	\$88,203	\$2.82	
TRULICITY	24	10	\$50,332	\$1.61	-41.1%
RYBELSUS	43	35	\$24,462	\$0.78	26.0%
SAXENDA	84	152	\$10,576	\$0.34	-66.8%
BYDUREON BCISE	149	378	\$4,183	\$0.13	-43.3%

\$ GLP-1 drugs were responsible for \$809.9K, which is 14.4% of your overall cost



Combined GLP-1s accounted for \$25.87 PMPM, which is a 78.5% increase from the previous period (\$14.49 PMPM).

Peer = 'Employer - Elem and Sec Schools' market segment
GLP-1 = Glucagon-like Peptide-1 Receptor Agonist
Based on Evernorth Future of Drug Trend Reporting
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Top 10 Indications

Top Indications by Plan Cost Net																	
7-23 - 6-24										7-22 - 6-23					% Change		
Rank	Peer Rank	Indication	Adjusted Rx	Patients	Plan Cost		Peer		Plan Cost		Adjusted Rx	Patients	Plan Cost		Generic Fill Rate	Plan Cost Net PMPM	Plan Cost Net PMPM
					Net	PMPM	Generic Fill Rate	Generic PMPM	Net	PMPM							
1	1	INFLAMMATORY CONDITIONS	531	59	\$1,169,421	44.4%	44.1%	\$37.35	1	494	54	\$950,570	50.0%	\$30.06			24.2%
2	3	CANCER	243	27	\$1,015,960	76.5%	85.1%	\$32.45	2	237	32	\$628,530	83.5%	\$19.88			63.3%
3	2	DIABETES	4,251	238	\$766,836	33.4%	34.5%	\$24.49	3	3,739	212	\$578,921	40.1%	\$18.31			33.8%
4	21	KIDNEY DISEASE	20	2	\$371,629	0.0%	46.7%	\$11.87	4	13	1	\$221,796	0.0%	\$7.01			69.2%
5	5	WEIGHT LOSS	489	86	\$272,183	26.0%	7.3%	\$8.69	9	179	41	\$103,004	25.1%	\$3.26			166.9%
6	15	ENZYME DEFICIENCIES	14	3	\$194,480	0.0%	6.2%	\$6.21									
7	8	ASTHMA	1,875	332	\$183,641	76.0%	80.2%	\$5.87	5	1,904	328	\$178,150	68.5%	\$5.63			4.1%
8	7	MULTIPLE SCLEROSIS	54	5	\$182,468	70.4%	45.3%	\$5.83	6	56	4	\$160,254	85.7%	\$5.07			15.0%
9	9	ATTENTION DISORDERS	1,208	166	\$146,219	79.8%	86.7%	\$4.67	8	1,128	144	\$128,568	73.2%	\$4.07			14.9%
10	23	ACNE	527	191	\$98,878	76.5%	89.0%	\$3.16	12	468	143	\$88,584	77.4%	\$2.80			12.7%
Total Top 10:			9,212		\$4,401,714	52.1%		\$140.59		8,218		\$3,038,375	55.1%	\$96.09			46.3%
Differences Between Periods:			994		\$1,363,339	-3.0%		\$44.50									

The largest financially impactful change was in Cancer, driving \$0.4M in increased net cost for a 63.3% increase in Net PMPM

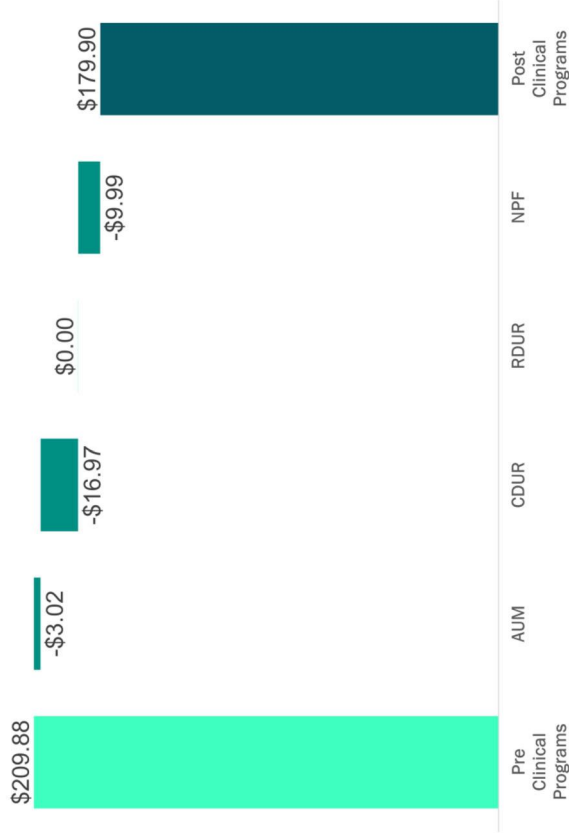
Weight Loss trend increased 166.9%, contributing an additional \$5.44 to Net PMPM

Represents 78.2% of your total Plan Cost Net

Peer = 'Employer - Elem and Sec Schools' market segment

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Clinical Savings and Impact



Clinical Programs reduced Plan Cost Net PMPM by 14.3% (-\$29.98)

AUM - Advanced Utilization Management

CDUR - Concurrent Drug Utilization Review (health and safety edits)

RDUR - Retrospective Drug Utilization Review

RationalMED - Clinical Outreach Program that includes messaging to physicians, pharmacists, and members (optional) regarding health and safety issues.

Interchange - Consists of two primary programs

- The first targets Multi-Source Brand drugs with DAW 1 or 2 alerting patients or prescribers of a Generic equivalent.
- The second program targets non-preferred Single-Source Brand drugs alerting prescribers of a therapeutically equivalent lower cost Generic alternative or Preferred Brand.

NPF - National Preferred Formulary

Program fees are not included in these savings numbers

SaveonSP Performance 2023



Parma City Schools Savings Report Claims with Dates of Service 2023-01-01 - 2023-12-31

Therapeutic Category	Adjudicated Amount	Participant Savings	Total Tertiary	Net Savings 75%	\$ Save per Claim	Claim Count
Grand Total	\$564,469	\$9,211	\$145,964	\$306,970	\$1,312	234
Inflammatory Conditions	\$328,204	\$4,560	\$109,333	\$160,733	\$1,246	129
Asthma & Allergy	\$49,540	\$2,131	\$4,688	\$32,041	\$866	37
Cancer	\$116,639	\$1,080	\$22,835	\$69,543	\$3,161	22
Endocrine Disorders	\$11,664	\$120	\$654	\$8,168	\$628	13
Immune Deficiency	\$0	\$0	\$0	\$0	\$0	6
Miscellaneous Diseases	\$14,519	\$480	\$404	\$10,226	\$930	11
Multiple Sclerosis	\$39,284	\$720	\$8,051	\$22,885	\$1,635	14
Osteoporosis	\$4,620	\$120	\$0	\$3,375	\$1,687	2

SaveonSP Performance First Half 2024

Parma City Schools Savings Report

Claims with Invoice Dates Between 1/1/2024 and 6/28/2024



Therapeutic Category	Adjudicated Amount	Participant Savings	Total Tertiary	Net Savings 75%	\$ Save per Claim	\$ Save PPM
Grand Total	\$418,255	\$5,895	\$161,267	\$188,320	\$1,264	\$766
Inflammatory Conditions	\$199,168	\$2,820	\$87,550	\$81,599	\$1,088	\$567
Cancer	\$119,712	\$675	\$66,082	\$39,716	\$1,727	\$1,655
Asthma & Allergy	\$32,369	\$1,260	\$5,269	\$19,380	\$843	\$538
Endocrine Disorders	\$24,332	\$240	\$2,332	\$16,320	\$1,360	\$1,360
Miscellaneous Diseases	\$2,526	\$300	\$33	\$1,644	\$329	\$274
Multiple Sclerosis	\$35,251	\$480	\$0	\$26,078	\$2,898	\$1,449
Osteoporosis	\$4,897	\$120	\$0	\$3,583	\$1,791	\$597

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GLP-1 Model

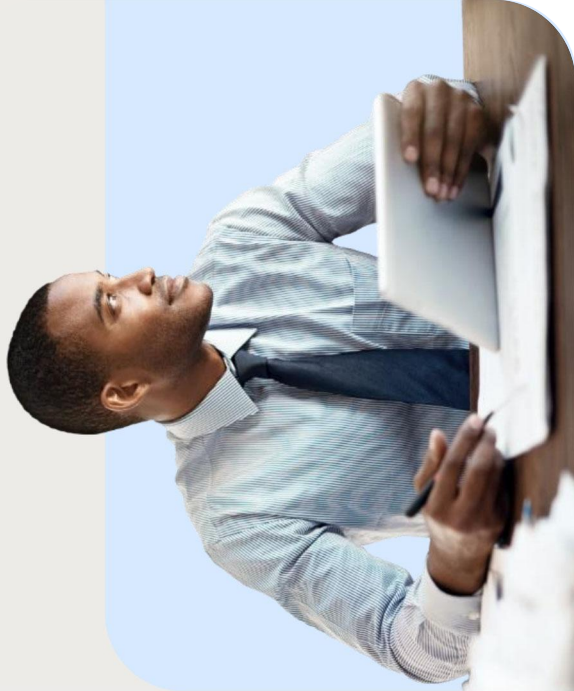
Parma City Schools
8/1/2023 - 7/31/2024



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ENCIRCLERX: CARDIODIABESITY

This industry first financial guarantee enables plans to better control spend and utilization



Industry's first ever GLP-1 financial guarantee

Ensuring that the appropriate patients have access



- + Higher patient BMI and documentation of cardiometabolic comorbidities
- + Clinical documentation of diabetes*



Ongoing engagement and enrollment in a lifestyle modification program



Provider and pharmacy management

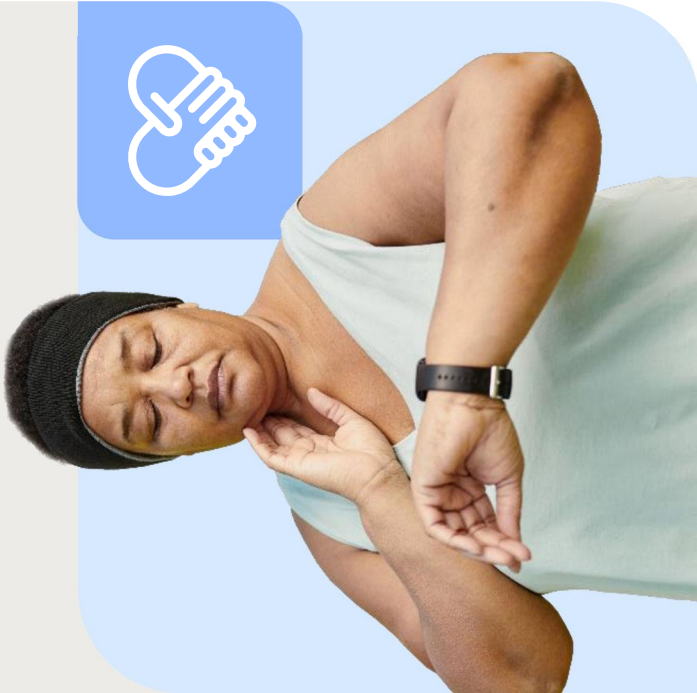
- + GLP-1 Anti-Fraud Protection

Express Scripts
By EVERNORTH

**For patients with diabetes*
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FINANCIAL GUARANTEE: WEIGHT LOSS

PBM Industry's First-ever GLP-1 Financial Guarantee



*Cost Cap eligibility: For existing ESI clients only. Clients must have previous GLP-1s coverage, and > 1000 lives. Cost cap is only applicable for Year 1 of program enrollment. **Additional .20PMPM Risk Charge if lives between 1k-5k. ***Required to have member population enrolled in Orinda for reduction of pricing

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FINANCIAL GUARANTEE REQUIREMENTS: WEIGHT LOSS		3:1 SAVINGS GUARANTEE
	Standard pricing	\$1.25 PMPM
	Pricing with: SafeGuardRx, Digital Health Formulary and Heath Connect 360***	\$0.85 PMPM
	Previous weight loss drug coverage	NOT REQUIRED
	>1,000 member lives**	NOT REQUIRED
	Enroll in lifestyle program	✓
	Meaningful engagement 4 weigh-ins + 4 app engagements per month	✓
	Benefit exclusion override Higher BMI: BMI ≥ 32 OR BMI 27-<32 with 2 documented comorbidities	✓
	GLP-1 Anti-Fraud Protection	✓

Reference page 34 for more details

FINANCIAL GUARANTEE: DIABETES

PBM Industry's First-ever GLP-1 Financial Guarantee



FINANCIAL GUARANTEE
REQUIREMENTS: DIABETES

3 : 1 SAVINGS GUARANTEE



Pricing with medical data

\$0.15 PMPM



Pricing without medical data

\$0.25 PMPM



No members lives minimum*



Documentation for Diabetes

Using medical data to validate diagnosis

If no medical data on file, provider will need to provide one of the documentation requirements:

- + A1C: $\geq 6.5\%$
- + Glucose: 2-h PG ≥ 200 mg/dL during OGTT FPG ≥ 126 mg/dL
- + Medical Records**: ICD – 10 E11



GLP-1 Anti-Fraud Protection



*Monthly enrollment available **120 day TAT for onboarding medical data if it's not currently in-house through RationalMed

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PRESCRIBER AND PHARMACY
MANAGEMENT

Increased GLP-1 monitoring & fraud protection

Aligns **prescriber and pharmacy management** with patient outcomes through **GLP-1 Anti-Fraud Protection** to ensure appropriate prescribing, filling and adherence.



PROACTIVE
ANALYTICS

Targeted analytics to identify prescriber and member fraud, waste and abuse concerns, as well as nonadherent members



EDUCATION

Proactive and targeted **prescriber outreach** to bring awareness and to **mitigate risk** for **inappropriate prescribing** or use



INVESTIGATION

Dedicated **investigators** complete full investigation and data analysis to **substantiate** or **disprove allegation**



PRESCRIBER
NPI BLOCK

Automatic* or client directed block of prescriber(s) at pharmacy point of sale to **help reduce out of scope prescribing, erroneous diagnoses, and ensure appropriate patient/prescriber relationships**



REPORTING

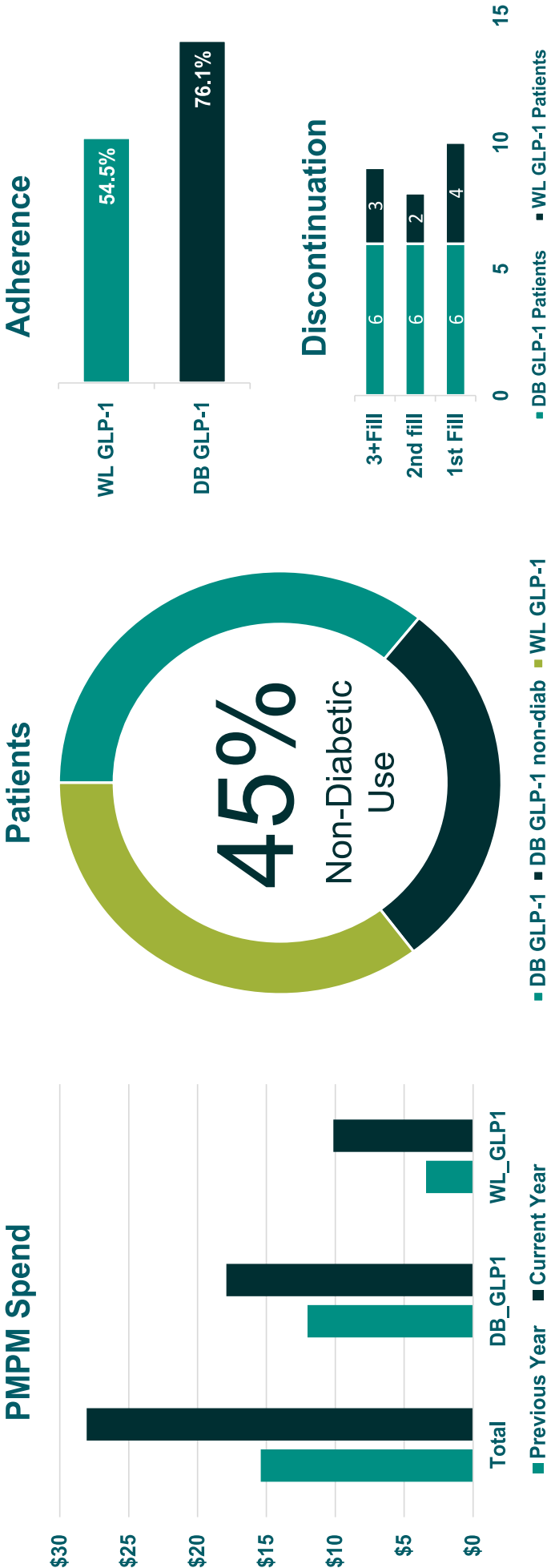
Member and prescriber level **reporting available** for client exposure **awareness**

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**Upon client approval*

EncircleRx | GLP-1 Dashboard

+ Patients, Adherence and Discontinuation data is Current Year



EncircleRx | Diabetes GLP-1 Savings Guarantee Option

ESTIMATED DIABETES SAVINGS WITH ENCIRCLE RX

3:1

Savings Guarantee

**\$0.25 PMPM
Program Cost**

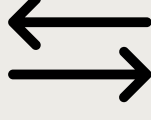
Program Levers

- + A1C Documentation for Diabetes
- + Appropriate prescriber and pharmacy management



\$170.4K

Gross Savings Net of Rebates
and Program Fees



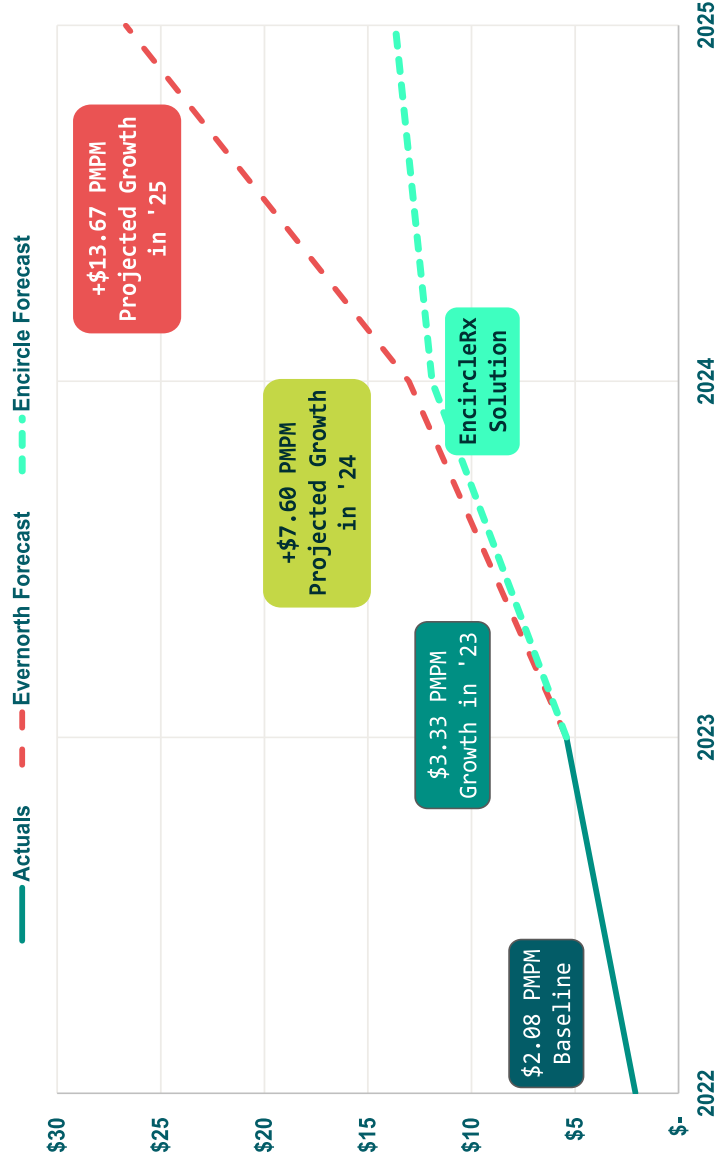
\$5.44 PMPM

Gross Savings Net of Rebates
and Program Fees

Cost Cap of GLP-1s for weight loss

If no action is taken, JP Morgan Forecasts that the GLP-1 market will exceed \$100 billion by 2030¹

Weight loss



1. J.P. Morgan, *Cost Cap eligibility: For existing ESI clients only. Clients must have previous GLP-1s coverage, and > 1000 lives. Cost cap is only applicable for Year 1 of program enrollment. **Additional .20PMPM Risk Charge if lives between 1k-5k

The impact of EncircleRx on your bottom line YEAR 1 ESTIMATE

\$10.54 PMPM

Gross net cost savings from Evernorth forecast

3:1 SAVINGS GUARANTEE

\$1.25 PMPM
Program Cost

\$5.08 PMPM
Savings Net of Rebates and Program Fees

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EncircleRx | Weight Loss GLP-1 Savings Guarantee Option

ESTIMATED **WEIGHT LOSS SAVINGS WITH ENCIRCLE RX**

3:1

Savings Guarantee

**\$1.25 PMPM
Program Cost**

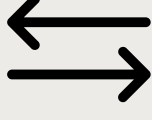
Program Levers

- + Increase BMI criteria
- + Demonstrated patient engagement requirement
- + Appropriate prescriber and pharmacy management



\$159.1K

Gross Savings Net of Rebates
and Program Fees



\$5.08 PMPM

Gross Savings Net of Rebates
and Program Fees

Opportunities for Parma City Schools (PMF \$12,980)

Improving clinical and financial outcomes

Advanced Utilization Management®



Express Scripts
By EVERNORTH

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9/5/

2
1

20

Utilization management isn't new. It isn't novel. But it is evolving.

AUM lists and packages auto-update so you don't have to worry about keeping track of every new drug that comes to market.

Looking toward the future—new ways to make decisions through enhancing the Prior Authorization (PA) process:

- Improvements within the provider's workflow
- Stratifying review process to properly allocate resources for approvals and denials

Two lists added to further protect clients*

+ Cost Watch Prior PA list:

Select high cost drugs exceeding a threshold greater than \$50k/year per patient therapy

+ Active Management PA list:

Suspicious high cost off-label combinations obtained outside of normal providers

**Included in the Unlimited option or available PMPM if in lower tiered package*

A positive member experience while maintaining clinical rigor

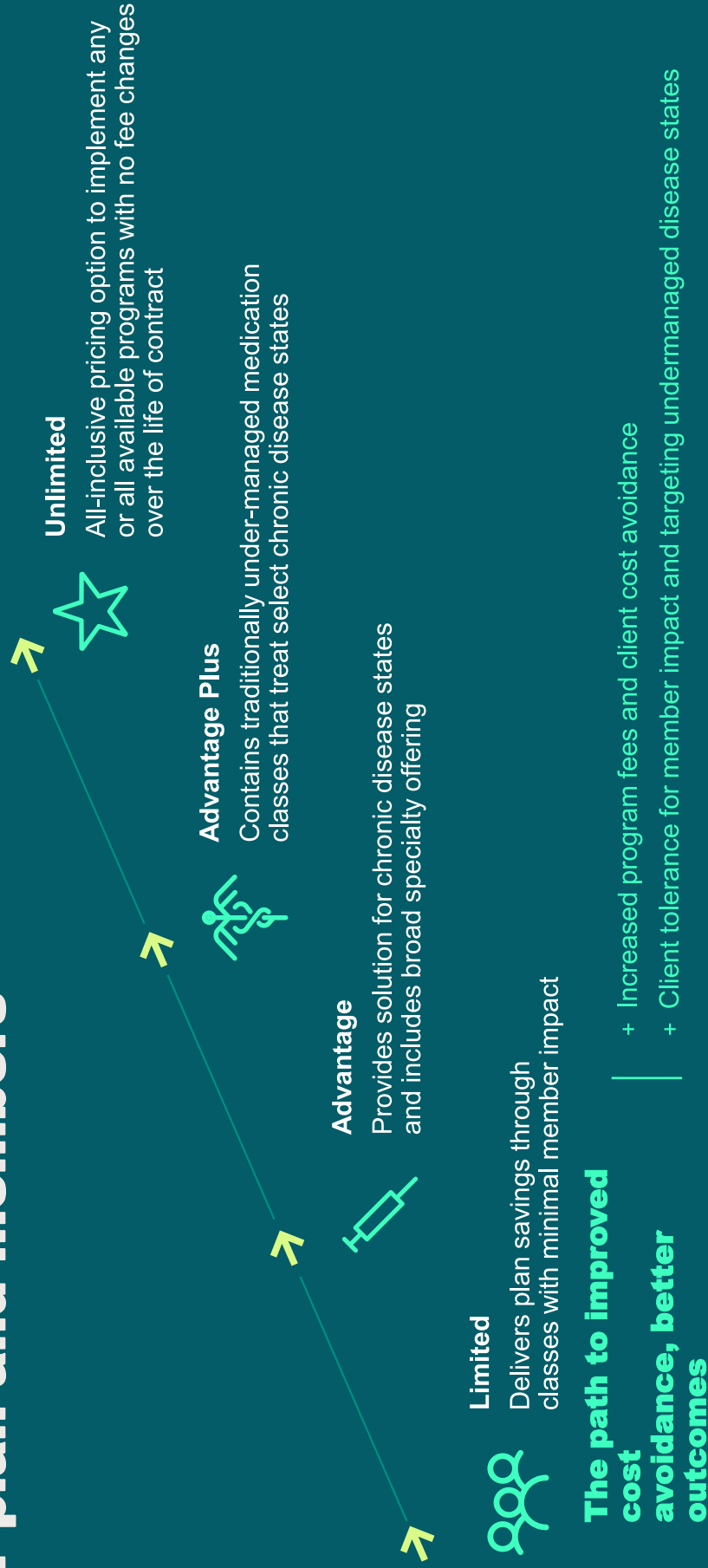
Our clinical policies are developed from the ground up with member impact in mind—and reviewed annually.

- Approval FDA indications **as well as** indications where there is evidence of effective treatment with a given medication—**expediting access to needed medication without filing an appeal**
- Most policies offer 3-year approval periods—**minimizing potential disruptions in therapy**



A STEPWISE APPROACH

Bundled options make it easy to protect your plan and members



Express Scripts
By EVERNORTH

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Plan savings summary – Certified Groups

Package	Price PMPM (All Rules)	Plan Savings (New Rules)	Estimated Member Impact (New Rules)
*Current Enrollment	(\$0.11pmpm) (Approximate fee = \$2,268 based on 1,718 members)	**	**
RxOC UnlimitedTrend Package	(\$1.25pmpm) (Approx Incremental fee = \$23,502 based on 1,718 members)	\$2,167,087	452



- Program costs are listed as **PMPM** (per member per month), this is used to calculate an estimated incremental annual cost of adding programs.
- Savings estimates include Step Therapy with grandfathering, when available.
- Savings include rebate impact.
- Implementation may require adjustment of rebate guarantee.
- Packages include Step Therapy, Prior Authorization, and Drug Quantity Management.

RxOC Trend Package for Certified Groups

Program	Program Cost	Estimated Annual Savings	Estimated Member Impact
Step Therapy	--	\$52,265	82
Prior Authorization	--	\$1,640,072	285
Drug Quantity Management	--	\$474,750	85
Total	(\$1.25 pmpm)	\$2,167,087	452

- Savings estimates include Step Therapy with grandfathering, when available.
- Savings include rebate impact.
- Implementation may require adjustment of rebate guarantee.
- Packages include Step Therapy, Prior Authorization, and Drug Quantity Management.

Plan savings summary – Classified Groups

Package	Price PMPM (All Rules)	Plan Savings (New Rules)	Estimated Member Impact (New Rules)
*Current Enrollment	(\$0.11) (Approximate Annual fee = \$912 based on 691 members)	**	**
RxOC Unlimited Trend Package	(\$1.25) (Approx Incremental Annual fee = \$9,452.88 based on 691 members)	\$243,276	323



- Program costs are listed as **PMPM** (per member per month), this is used to calculate an estimated incremental annual cost of adding programs.
- Savings estimates include Step Therapy with grandfathering, when available.
- Savings include rebate impact.
- Implementation may require adjustment of rebate guarantee.
- Packages include Step Therapy, Prior Authorization, and Drug Quantity Management.

RxOC Trend Package for Classified Groups

Program	Program Cost	Annual Savings	Estimated Member Impact
Step Therapy	--	\$61,423	46
Prior Authorization	--	\$903,190	186
Drug Quantity Management	--	\$203,472	49
Total	(\$1.25 pmpm)	\$1,168,084	281

- Savings estimates include Step Therapy with grandfathering, when available.
- Savings include rebate impact.
- Implementation may require adjustment of rebate guarantee.
- Packages include Step Therapy, Prior Authorization, and Drug Quantity Management.

Plan savings summary – Bronze and SMP groups

Package	Price PMPM (All Rules)	Plan Savings (New Rules)	Estimated Member Impact (New Rules)
*Current Enrollment	(\$0.85) (Approximate Annual fee = \$2,856 based on 280 members)	**	**
RxOC Unlimited Trend Package	(\$1.25) (Approx <u>Incremental</u> Annual fee = \$1,344 based on 280 members)	\$68,726	37



- Program costs are listed as **PMPM** (per member per month), this is used to calculate an estimated incremental annual cost of adding programs.
- Savings estimates include Step Therapy with grandfathering, when available.
- Savings include rebate impact.
- Implementation may require adjustment of rebate guarantee.
- Packages include Step Therapy, Prior Authorization, and Drug Quantity Management.

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RxOC Trend Package for Bronze and SMP groups

Program	Program Cost	Annual Savings	Estimated Member Impact
Step Therapy	--	N/A	N/A
Prior Authorization	--	\$68,726	37
Drug Quantity Management	--	\$N/A	N/A
Total	(\$1.25)	\$68,726	37

- Savings estimates include Step Therapy with grandfathering, when available.
- Savings include rebate impact.
- Implementation may require adjustment of rebate guarantee.
- Packages include Step Therapy, Prior Authorization, and Drug Quantity Management.

There are Pharmacy Management Fund dollars available to help offset the cost of adding clinical programs. For Parma City Schools, this amount is \$12,980.

WHAT'S NEXT?

Pharmacy Landscape

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2024 Pharmacy Benefit Trends & Insights

2023 & 2024 NEW APPROVALS

The FDA approved a milestone **67** New drugs in 2023 predominately orphan & breakthrough therapies. 55 specialty & 12 traditional.

 **Zepbound (Weight Loss)**

 **Bimzlex (Psoriasis)**

 **Omvoth, Velsipity (UC)**

 **Zurzuvae (Post-partum dep.)**

 **Opill (First OTC O/C)**

 **Exxua (Depression)**

 ***Simlandi (Humira high-con. CF)**

**Interchangeable status*

2024-2025 DRUG PIPELINE

 **fenebrutinib, tolebrutinib (MS)**

 **ansofaxine (Depression)**

 **donanemab (Alzheimer's)**

 **semaglutide-oral, retatrutide**

orforglipron (Weight Loss)

GLP-1 LANDSCAPE

▶ **Wegovy** FDA Approved to reduce the risk of cardiovascular death, heart attack & stroke in overweight patients with CVD

▶ Financial analysts project spend of \$100 billion and utilization for 9% of U.S. population by 2030

▶ Obesity drug pipeline includes drugs in near-term trials

▶ Supply & demand concerns to continue in the short-term

▶ Continued study for other indications (ex. heart disease, kidney disease, cancer, addictions, Alzheimer's, Parkinson's)

SPECIALTY LANDSCAPE

▶ FDA has approved 56 biosimilars over the past 9 years

▶ Low-WAC biosimilars have potential for significant savings

▶ Specialty drugs continue to change the treatment landscape for many conditions

IN THE NEWS

Cardiodiabetes

▶ It is estimated that > 50% of the U.S. population will be obese by 2030

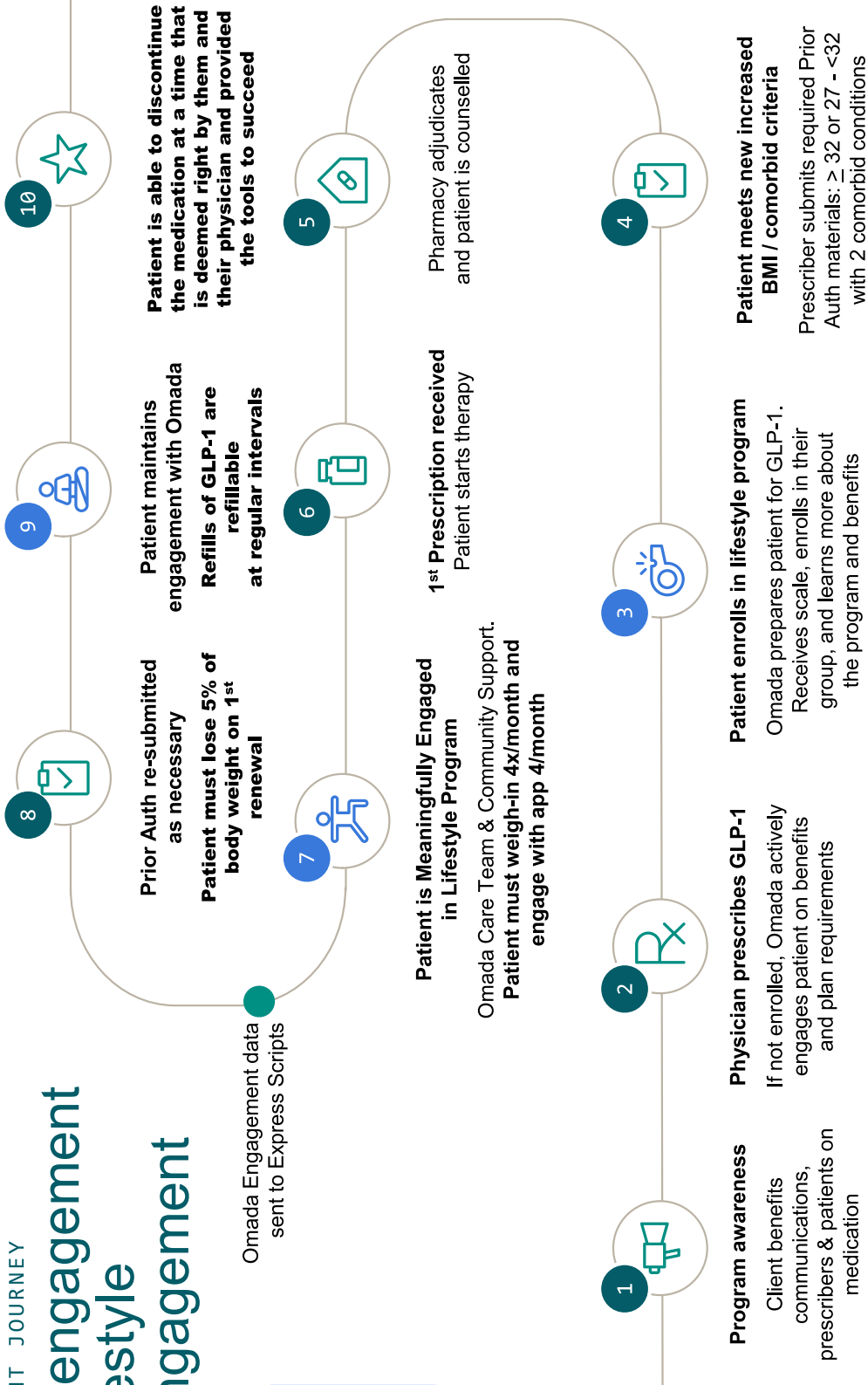
▶ ADA, 38.4 million or almost 12% of the U.S. population have diabetes

▶ 93% of the adults have suboptimal health related to cardiovascular, diabetes and obesity

SUPPLEMENTAL

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Demonstrated engagement via required lifestyle modification engagement



Top 25 Drugs

Top Drugs by Plan Cost Net																								
7-23 - 6-24															7-22 - 6-23									
Rank	Peer Rank	Brand Name	Indication	Adj. Rxs	Pts.	Plan Cost			Peer Plan Cost			Plan Cost			Peer Plan Cost			% Change						
						Net	PMPM	Net	Net	PMPM	Rank	Adj. Rxs	Pts.	Net	PMPM	Net	PMPM	Net	PMPM	Net	PMPM			
1	17	JYNARQUE*	KIDNEY DISEASE	20	2	\$371,629	\$11.87	\$1.11	1	13	1	\$221,796	\$7.01	69.2%	14.1%									
2	16	TALTZ AUTOINJECTOR*	INFLAMMATORY CONDITIONS	40	4	\$244,027	\$7.79	\$1.16	3	37	4	\$199,188	\$6.30	23.7%	9.6%									
3	1	HUMIRA(CF) PEN*	INFLAMMATORY CONDITIONS	55	6	\$240,942	\$7.70	\$5.90	2	50	6	\$217,147	\$6.87	12.1%	-14.5%									
4	2	OZEMPIC	DIABETES	538	67	\$238,112	\$5.33	\$4.22	5	314	43	\$158,123	\$5.00	52.1%	49.3%									
5	3	MOUNJARO	DIABETES	457	54	\$225,101	\$7.19	\$4.22	11	153	25	\$87,785	\$2.78	159.0%	190.9%									
6	124	SUCRAID*	ENZYME DEFICIENCIES	14	3	\$194,480	\$6.21	\$0.22							-15.0%	-15.0%								
7	516	ALECCENSA*	CANCER	12	1	\$190,845	\$6.10	\$0.03	4	12	1	\$181,028	\$5.73	6.5%	-74.8%									
8	78	TAGRISSO*	CANCER	6	1	\$174,568	\$5.58	\$0.38							-14.0%	-14.0%								
9	5	WEGOVY	WEIGHT LOSS	200	31	\$168,921	\$5.40	\$3.39	16	72	18	\$66,730	\$2.11	155.7%	120.8%									
10	36	IMBRUVICA*	CANCER	10	1	\$168,767	\$5.39	\$0.64	9	8	1	\$92,065	\$2.91	85.1%	-21.5%									
11	64	ABIRATERONE ACETATE*	CANCER	15	1	\$117,986	\$3.77	\$0.45	8	13	1	\$102,261	\$3.23	16.5%	62.0%									
12	27	VERZENIO*	CANCER	13	1	\$109,400	\$3.49	\$0.84							37.9%	37.9%								
13	61	HUMIRA PEN*	INFLAMMATORY CONDITIONS	14	2	\$101,243	\$3.23	\$0.46	14	11	1	\$70,915	\$2.24	44.2%	-35.5%									
14	18	TREMIFYA*	INFLAMMATORY CONDITIONS	23	2	\$97,758	\$3.12	\$1.02	19	18	2	\$55,565	\$1.76	77.7%	0.1%									
15	249	ORSERDU*	CANCER	4	1	\$90,339	\$2.89	\$0.09							144.9%	144.9%								
16	14	ZEPBOUND	WEIGHT LOSS	120	29	\$88,203	\$2.82	\$1.27																
17	12	RINVOQ*	INFLAMMATORY CONDITIONS	15	1	\$85,051	\$2.72	\$1.70	145	1	1	\$4,425	\$0.14	1841.2%	49.4%									
18	32	KESIMPTA PEN*	MULTIPLE SCLEROSIS	14	1	\$82,151	\$2.62	\$0.75	40	5	1	\$25,593	\$0.81	224.2%	44.3%									
19	619	BOSULIF*	CANCER	8	1	\$81,978	\$2.62	\$0.02							-79.2%	-79.2%								
20	26	SKYZI ON-BODY*	INFLAMMATORY CONDITIONS	12	1	\$68,558	\$2.19	\$0.86							239.5%	239.5%								
21	34	XOLAIR*	ASTHMA	32	4	\$67,883	\$2.17	\$0.72	10	50	4	\$88,244	\$2.79	-22.3%	16.9%									
22	20	VYVANSE	ATTENTION DISORDERS	196	40	\$63,219	\$2.02	\$0.99	15	253	36	\$70,188	\$2.22	-9.0%	-37.3%									
23	47	MESALAMINE	INFLAMMATORY CONDITIONS	99	10	\$55,725	\$1.78	\$0.54	23	75	8	\$40,339	\$1.28	39.5%	-7.9%									
24	10	TRULICITY	DIABETES	126	19	\$50,332	\$1.61	\$1.98	12	196	20	\$86,236	\$2.73	-41.1%	-25.6%									
25	272	TALTZ AUTOINJECTOR (2 PACK)*	INFLAMMATORY CONDITIONS	5	2	\$49,579	\$1.58	\$0.09	24	4	2	\$37,591	\$1.19	33.2%	-23.2%									
Total Top 25:				2,048		\$3,426,797	\$109.45	\$34.17	1,285			\$1,805,218	\$57.09	91.7%	24.8%									
Differences Between Periods:				763		\$1,621,579	\$52.36	\$6.80																
Specialty Drugs																								

*Specialty Drugs

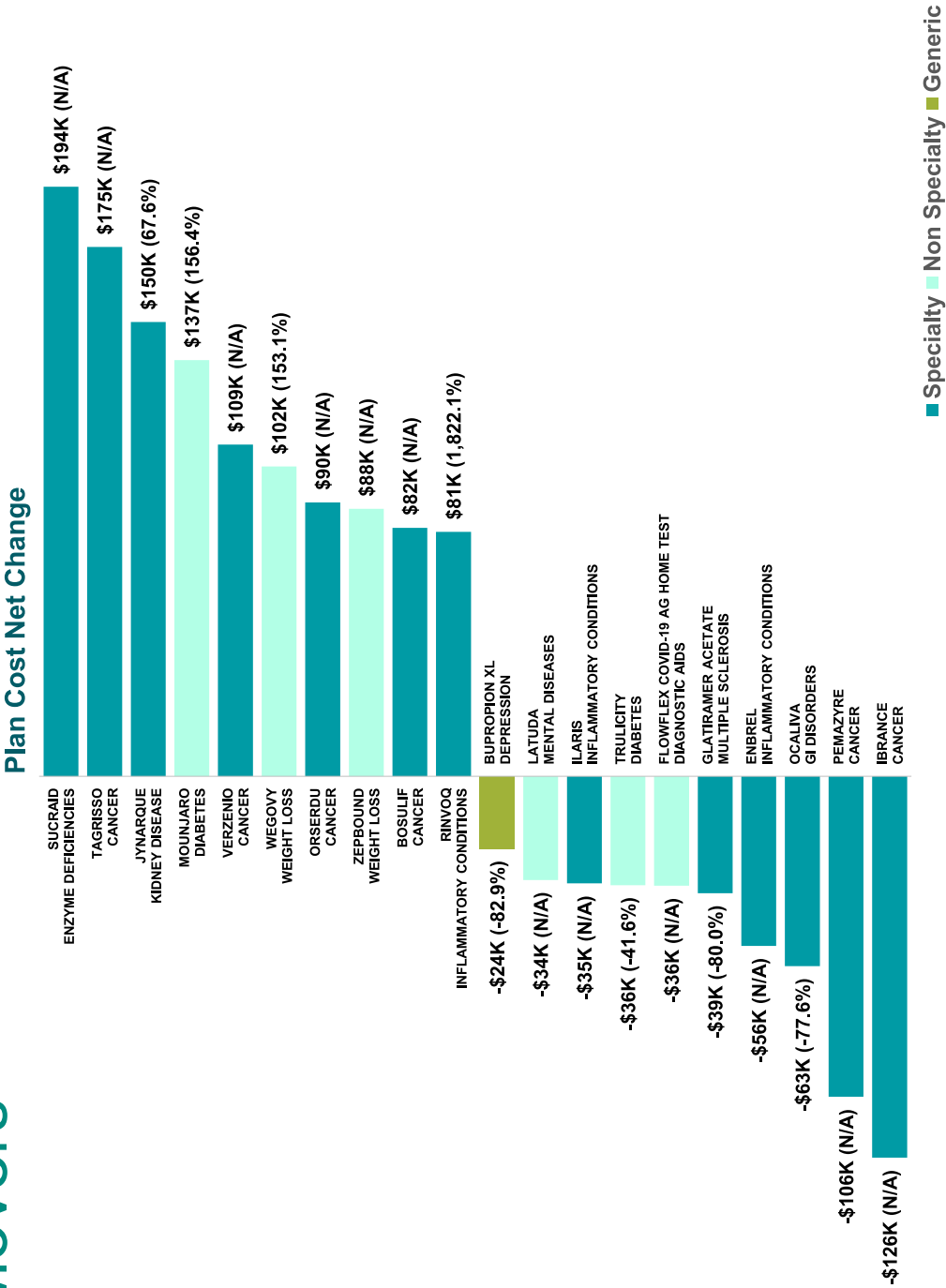
Represents 60.8% of your total Plan Cost Net and comprises 9 indications

18 of your top 25 are specialty drugs, making up 74.0% of your Top 25 spend

Peer = 'Employer - Elem and Sec Schools' market segment

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Top Movers



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Top 25 Specialty Drugs

Top Specialty Drugs by Plan Cost Net															7-22 - 6-23			% Change		
															7-23 - 6-24					
Overall Rank	Peer Rank	Brand Name	Indication	Adj. Rxs	Pts.	Plan Cost Net	Plan Cost Net / Adj.	Plan Cost PMPM	Overall Rank	Adj. Rxs	Pts.	Plan Cost Net / Adj.	Plan Cost PMPM	Net	7-23 - 6-24	7-22 - 6-23	Net	7-23 - 6-24	7-22 - 6-23	% Change
1	17	JYNARQUE	KIDNEY DISEASE	20	2	\$371,629	\$18,581	\$11.87	1	13	1	\$17,061	\$7.01	\$7.01	69.2%					
2	16	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	40	4	\$244,027	\$6,101	\$7.79	3	37	4	\$5,383	\$6.30	\$6.30	23.7%					
3	1	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	55	6	\$240,942	\$4,381	\$7.70	2	50	6	\$4,343	\$6.87	\$6.87	12.1%					
6	124	SUCRAID	ENZYME DEFICIENCIES	14	3	\$194,480	\$13,891	\$6.21												
7	516	ALECEMSA	CANCER	12	1	\$190,845	\$6,104	\$6.10	4	12	1	\$15,086	\$5.73	\$5.73	6.5%					
8	78	TAGRISSO	CANCER	6	1	\$174,568	\$29,095	\$5.58												
10	36	IMBRUVICA	CANCER	10	1	\$168,767	\$16,877	\$5.39	9	8	1	\$11,508	\$2.91	\$2.91	85.1%					
11	64	ABIRATERONE ACETATE	CANCER	15	1	\$117,986	\$7,866	\$3.77	8	13	1	\$7,866	\$3.23	\$3.23	16.5%					
12	27	VERZENIO	CANCER	13	1	\$109,400	\$8,415	\$3.49												
13	61	HUMIRA PEN	INFLAMMATORY CONDITIONS	14	2	\$101,243	\$7,232	\$3.23	14	11	1	\$6,447	\$2.24	\$2.24	44.2%					
14	18	TREMFYA	INFLAMMATORY CONDITIONS	23	2	\$97,758	\$4,250	\$3.12	19	18	2	\$3,087	\$1.76	\$1.76	77.7%					
15	249	ORSERDU	CANCER	4	1	\$90,339	\$22,585	\$2.89												
17	12	RINVOQ	INFLAMMATORY CONDITIONS	15	1	\$85,051	\$5,670	\$2.72	145	1	1	\$4,425	\$0.14	\$0.14	1841.2%					
18	32	KESIMPTA PEN	MULTIPLE SCLEROSIS	14	1	\$82,151	\$5,868	\$2.62	40	5	1	\$5,119	\$0.81	\$0.81	224.2%					
19	619	BOSULIF	CANCER	8	1	\$81,978	\$10,247	\$2.62												
20	26	SKYRIZI ON-BODY	INFLAMMATORY CONDITIONS	12	1	\$68,558	\$5,713	\$2.19												
21	34	XOLAIR	ASTHMA	32	4	\$67,883	\$2,121	\$2.17	10	50	4	\$1,765	\$2.79	\$2.79	-22.3%					
25	272	TALTZ AUTOINJECTOR (2 PACK)	INFLAMMATORY CONDITIONS	5	2	\$49,579	\$9,916	\$1.58	24	4	2	\$9,398	\$1.19	\$1.19	33.2%					
26	118	ACTEMRA ACTPEN	INFLAMMATORY CONDITIONS	29	2	\$49,543	\$1,708	\$1.58	48	10	2	\$1,753	\$0.55	\$0.55	185.5%					
27	68	HUMIRA(CF)	INFLAMMATORY CONDITIONS	9	1	\$47,721	\$5,302	\$1.52	17	13	1	\$4,857	\$2.00	\$2.00	-23.7%					
28	175	TIBSOVO	CANCER	2	1	\$47,590	\$23,795	\$1.52												
32	42	OTEZLA	INFLAMMATORY CONDITIONS	21	2	\$37,644	\$1,793	\$1.20	299	1	1	\$1,226	\$0.04	\$0.04	3001.4%					
33	264	DALFAMPRIDINE ER	MULTIPLE SCLEROSIS	23	2	\$35,935	\$1,562	\$1.15	22	27	2	\$1,562	\$1.33	\$1.33	-13.9%					
36	157	GLATOPA	MULTIPLE SCLEROSIS	9	1	\$28,936	\$3,215	\$0.92												
37	650	FENSOLVI	ENDOCRINE DISORDERS	6	1	\$27,414	\$4,569	\$0.88												
Total Top 25:				411		\$2,811,967	\$6,842	\$99.82		273		\$5,201	\$44.90	\$44.90	100.0%					
Differences Between Periods:				138		\$1,392,094	\$1,641													

Represents 49.9% of your total Plan Cost Net and comprises 7 indications

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Plan Performance

Plan Performance			
	7-23 - 6-24	7-22 - 6-23	Change %
AWP	\$14,959,938	\$12,303,110	21.6%
Network & Mail Discount			
Savings (includes dispensing fees)	-\$6,653,326	-\$5,909,957	12.6%
Tax	\$160	\$93	73.2%
Gross Cost	\$8,306,773	\$6,393,246	29.9%
Member Cost	-\$877,018	-\$731,932	19.8%
Copay/Deductible	-\$253,747	-\$198,637	27.7%
SaveOnSP	-\$623,271	-\$533,294	16.9%
Plan Cost	\$7,429,755	\$5,661,314	31.2%
Rebates*	-\$1,797,469	-\$1,296,654	38.6%
Plan Cost Net	\$5,632,287	\$4,364,660	29.0%
Members	2,609	2,635	-1.0%
Gross Cost PMPM	\$265.32	\$202.19	31.2%
Plan Cost PMPM	\$237.31	\$179.04	32.5%
Rebates PMPM	\$57.41	\$41.01	40.0%
Plan Cost Net PMPM	\$179.90	\$138.03	30.3%

* Rebates are estimated based on paid and expected to be paid amounts. Actual rebate payments may differ from estimates.

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Plan Cost PMPM increased \$58.27 (+32.5%) to \$237.31

SaveOnSP provided \$623,271 in value. Total Member Cost less SaveOnSP was \$253,747, representing 3.9% in Total Member Cost Net.

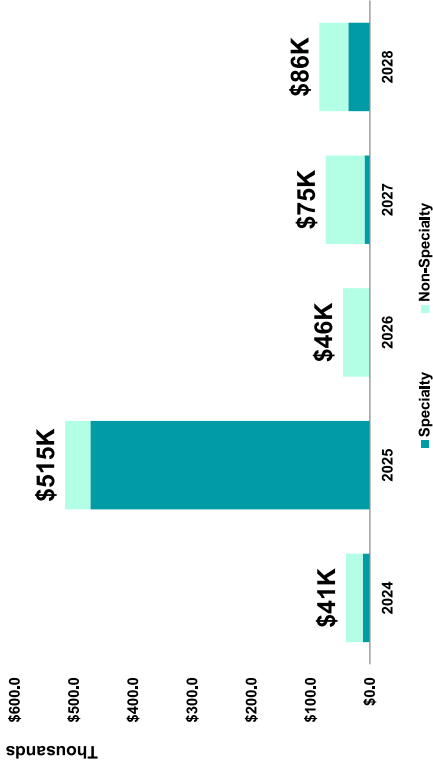
Rebates reduced Plan Cost PMPM from \$237.31 to \$179.90 (-24.2%)

Upcoming Patent Expirations

Top Drugs Scheduled to Lose Patent Protection through 2028						
Drug Name	Indication	Scheduled Release Year	Plan Cost Net Rank	Plan Cost Net PMPM	Plan Cost Net / Adjusted Rx	
JYNARQUE*	KIDNEY DISEASE	2025	1	\$11.87	\$18,581.44	
BOSULIF*	CANCER	2025	19	\$2.62	\$10,247.21	
ELIQUIS	ANTICOAGULANT	2028	29	\$1.49	\$279.04	
OTEZLA*	INFLAMMATORY CONDITIONS	2028	32	\$1.17	\$1,826.43	
XARELTO		2027	34	\$0.99	\$335.66	
TRULICITY	ANTICOAGULANT	2027	24	\$0.77	\$388.24	
JANUVIA	DIABETES	2026	44	\$0.75	\$186.07	
STELARA*	INFLAMMATORY CONDITIONS	2025	54	\$0.60	\$1,244.62	
MYRBETRIQ		2024	56	\$0.53	\$192.09	
FARXIGA	DIABETES	2025	60	\$0.48	\$151.94	

*Specialty Drugs

Spend on Brand Drugs Losing Patent Protection



Expiration dates based on current status and may change due to litigation, patent challenges, etc.

Based on your current utilization, \$761,396 in brand drugs are losing patent protection by 2028

You are spending 3.3% more in plan cost for every 1.0% of Generic Fill Rate not achieved

GFR Savings calculation excludes Specialty drugs and Rebate impact is not included

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Thank You

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