

WORKING SMARTER, TOGETHER

WELLMARK PHARMACY PROGRAM

BREAKING DOWN THE BARRIERS TO TRANSPARENT, EFFICIENT AND EFFECTIVE CARE.

Save money, time and effort by combining your Wellmark medical benefits with our innovative pharmacy program. It's our all-in answer to managing the rising costs of care, while also making it easier on our members to take control of their health investment. We tap into the power and efficiency of our national pharmacy program but retain local control of benefits, drug lists and clinical programs.



LOCAL MANAGEMENT

Provide your employees unmatched access to pharmacies through our comprehensive network. We're able to get even greater discounts, which we pass back to you, by leveraging our 2 million members.



EXPERT EVALUATION

The Pharmacy & Therapeutics (P&T) Committee consists of local doctors and pharmacists that select medicines based on safety and effectiveness, not just cost.



INDEPENDENT CHANNELS

To keep your costs as low as possible, we divide pharmacy management into three cost-saving components: pharmacy benefits, specialty drug and mail order.

A PRESCRIPTION FOR LOWER COSTS

Your employees have access to the most effective medications on the market — without drug company influence — and you can protect your budget from high-cost, low-performing drugs. We control our own drug list with input from our P&T Committee to smartly manage the total amount spent on pharmacy.

Provide your employees access to the right drug for the right reason at the right time. Wellmark Pharmacy Program positively impacts the pharmacy trend and premiums by focusing on clinical effectiveness and cost management without sacrificing performance.

PHARMACY NETWORK

Multiple network options strike a perfect balance between access and cost savings.



NATIONAL

68,000 pharmacies



ADVANCED CHOICE

60,000 pharmacies

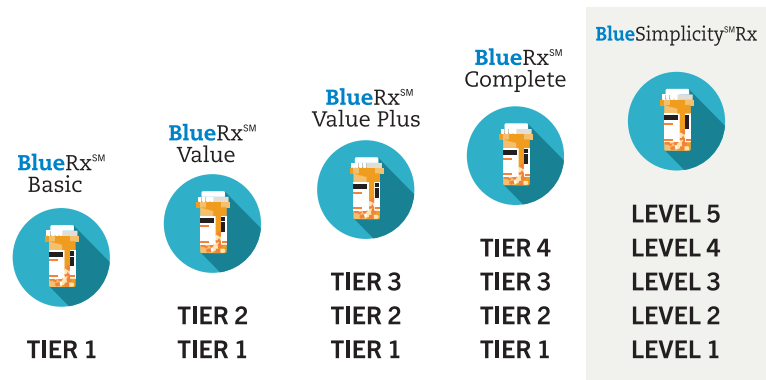


MAINTENANCE CHOICE

9,700 pharmacies

WELLMARK DRUG LIST

The Wellmark Drug List is a drug formulary or list of medications, products or devices approved by the U.S. Food and Drug Administration (FDA). The Wellmark P&T Committee then evaluates these approved products based on clinical efficiency and value, which directs the tier or level assignment and cost. The most up-to-date list is on Wellmark.com.



SPECIALTY DRUG STRATEGY

Specialty pharmacy services provide delivery of medications and personalized, ongoing disease-specific support to members. Wellmark's specialty drug strategy appropriately allocates specialty drugs under both medical and pharmacy benefits to better manage specialty drug spend.

FULL-SERVICE APPROACH

- Integrated care management for a total health perspective
- Programs to support the right drug and right dosage
- Disease-specific therapy programs

PREFERRED NETWORK

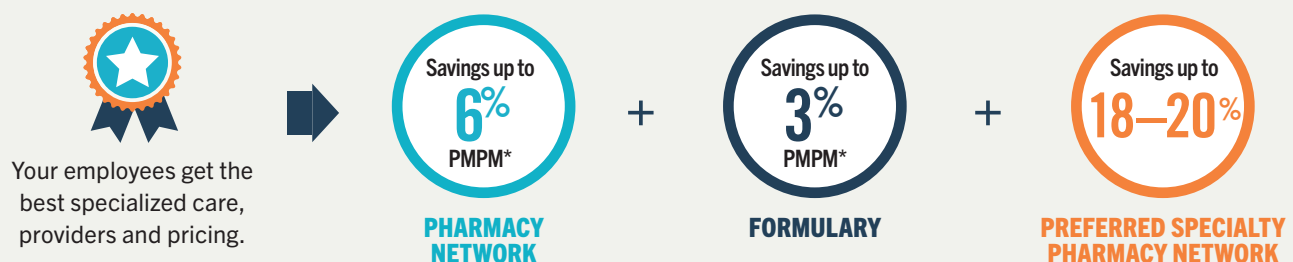
- Two preferred vendors
- Negotiate deeper discounts by channeling volume to preferred vendors

VALUE-BASED DESIGN

- Preferred and non-preferred drug list
- Varying cost-share models to drive preferred use
- Drugs evaluated on safety, efficacy and overall cost, as well as comparison to similar treatments

OUR SOLUTIONS HAVE YOU COVERED

By more strategically managing your pharmacy program, you can positively impact cost without sacrificing access.



* Per member per month. Savings are not guaranteed; actual savings will vary.

DRUG MANAGEMENT

Consistency in drug management across both pharmacy and medical benefits is critical. This means creating similar programs, benefits, processes, and rules throughout both benefits to achieve consistent results.



UTILIZATION MANAGEMENT

- Prior authorization
- Step therapy
- Quantity limits
- Chronic disease programs



BENEFIT DESIGN

- Network
- Formulary
- Specialty
- Cost share/coinsurance

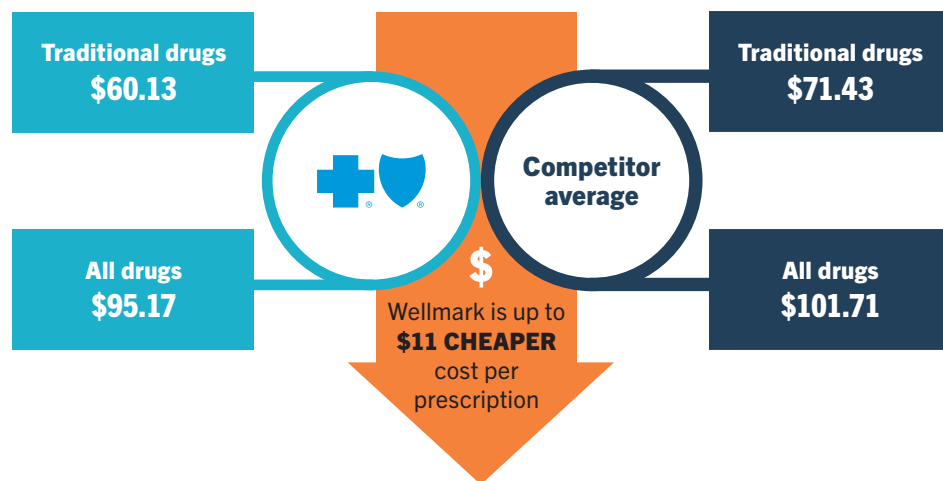


SERVICE PROGRAMS

- Counseling
- Adherence
- Care management
- Site of care

WELLMARK PHARMACY PROGRAM OUTPERFORMS THE COMPETITION

Wellmark continues to outperform competitors with a lower cost per prescription every year.



STAY AHEAD OF THE CURVE

Our pharmacy benefits are managed with insights, data and analysis culled from continuous observation, which allow for quick adaptation to a dynamic market.



NEAR REAL-TIME PRICE DATA

Monitor and analyze manufacturer price changes for quick response.



KEEP A CLOSE EYE ON UTILIZATION

Detect sudden utilization increases, identify inappropriate or unnecessary use and offer management suggestions.



MONITOR THE DRUG PIPELINE

Assess the impact of new drugs coming to market, and identify and implement any cost-saving opportunities.



FRAUD, WASTE & ABUSE

Reduce misuse and abuse of drugs, including a comprehensive prescription monitoring program before and after medications are dispensed.

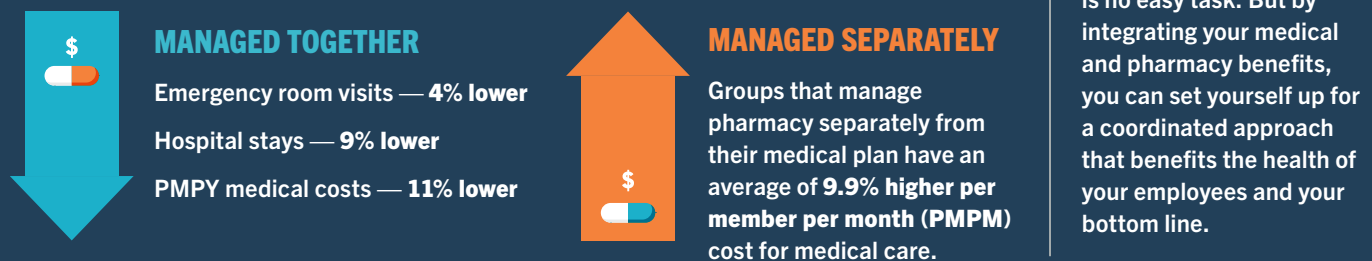
THE DIFFERENCE IS IN THE DETAILS

You can positively impact your overall health care — both costs and experience — by managing your medical and pharmacy benefits together.

Wellmark Pharmacy Program	Other pharmacy benefit managers
Pharmacy leveraged alongside medical to reduce overall health care expenses	Pharmacy managed separately, which can lead to increased costs on the medical side
Specialty drugs managed on both medical and pharmacy benefits for coordinated care	Specialty drugs disconnected between medical and pharmacy leading to potentially negative patient experience
Full disclosure of price points for greater insight and transparency	Opaque pricing can lead to confusion of true costs versus pharmacy benefit manager profit
Designed to promote safe, high-performing, cost-effective drugs for efficient care	Designed to chase rebates offered by drug manufacturers that can inflate total spend
Holistic look at total cost of care for greater understanding of your health care usage and trend	Focused on pharmacy costs only, which can inadvertently increase medical costs
Aligned with your needs in managing health care costs without sacrificing safety and effectiveness	Aligned with profits, lowering overall value to you and your employees

CONNECTING THE DOTS

By pairing medical and pharmacy benefits, we can offer insights into utilization (i.e. what's being prescribed, how often and at what price) and total spend for a valuable realization of your larger health picture.



Managing the rising costs of prescription drugs is no easy task. But by integrating your medical and pharmacy benefits, you can set yourself up for a coordinated approach that benefits the health of your employees and your bottom line.

Source: Blue Cross Blue Shield Association and Prime Therapeutics LLC. "Economic and event outcomes of members with carve-in versus carve-out pharmacy benefits: A two-year cohort study," 2014.

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