



➤ It's Time to Start Feeling Better  
About Your Pharmacy Benefits



 **Lifetime**  
BENEFIT SOLUTIONS

## ➤ Pharmacy Costs Are Going Up

Prescription medications aren't a luxury – they're a necessity. Yet the prices of these drugs continue to soar.

When you and your employees rely on prescriptions to stay healthy, it can have a big impact on your bottom line.

# 75%

of all health care costs are due to chronic disease treatment – largely because of prescription drugs.<sup>1</sup>

# 20%

of all health care costs are accounted for by prescription drugs.<sup>2,3</sup>

# 12.2%

increase in prescription drug spending in 2015.<sup>4,5</sup>

# 13

prescriptions used by the average person.<sup>6</sup>

# What Lifetime Benefit Solutions Is Doing to Help

As your committed partner in navigating the complex world of pharmacy benefits, we oversee every aspect of care on a member-by-member basis to keep costs low and your workforce safe. Plus, we regularly connect with physicians to stay up to date on new medications that can lower costs even more.

*With pharmacy benefits from Lifetime Benefit Solutions, you get the complete package:*

- One member card
- No hidden costs for utilization management or reporting fees
- Real-time formulary management to identify the most effective drugs at the lowest cost – based on real member data (not national statistics)
- Access to 25 on-staff pharmacists and 17 medical directors
- National-caliber pharmacy benefits with aggressive network discounts and rebates via our partnership with Express Scripts, the largest independent manager of pharmacy benefits in the U.S.

1 Centers for Disease Control and Prevention, "The Power to Prevent, The Call to Control."

2 IMS Institute for Healthcare Informatics, "Healthcare Spending Among Privately Insured Individuals Under Age 65," February 2012.

3 MedPac, "Medicare drug spending," September 2015.

4 The Express Scripts Lab, "The 2014 Drug Trend Report," 2015.

5 IMS Institute for Healthcare Informatics, "Medicines Use and Spending in the U.S. – A Review of 2015 and Outlook to 2020," April 2016.

6 Topmastersinhealthcare.com/drugged-america

# 10 Proven Programs That Lower Costs and Improve Care

With the comprehensive approach to pharmacy utilization management outlined below, we can help improve medication adherence and management to maximize savings while driving better care for you and your team.

## 1 *Prior Authorization*

Our clinical pharmacists review each medication request to make sure drugs and doses are appropriately prescribed.

## 2 *Step Therapy*

When there are multiple treatment options for the same condition, we have members try the clinically effective, lower-cost alternative before they try more expensive drugs.

## 3 *Generic Advantage Program*

When members prefer to stay on a name-brand drug that has a generic equivalent, they pay the difference between the average wholesale prices of the two drugs along with their generic copay amount.

## 4 *Dose Management*

We double-check each prescription to ensure an appropriate amount of medication is used for each condition.

## 5 *Quantity Limits*

For certain prescriptions, we limit the dosage of the drug we will cover unless the member requires a higher dose for medical purposes.

## 6 *Split Fill*

With split fill, doctors and patients can test medications with serious side effects (e.g., Votrient) for a shorter time to confirm effectiveness and tolerance before paying for a full 30-day supply.

## 7 *Mandatory Specialty Drug Benefit*

We require members to buy higher-priced specialty medications at a pharmacy that participates in our Specialty Pharmacy Network, where we can achieve lower costs.

## 8 *Home Delivery*

With home delivery, you can get maintenance medications delivered right to your front door – increasing adherence and savings over the retail pharmacy.

## 9 *Provider Engagement (ACQA)*

With this payment program – administered through integrated health systems – we fuel better care and cost trends by coordinating improvements in medication adherence and management.

## 10 *RationalMed®*

By integrating medical and pharmacy data, RationalMed addresses otherwise unidentifiable safety issues related to prescription drugs in real time. Actionable safety alerts covering potentially dangerous interactions, gaps in care, and potential misuse are sent to dispensing pharmacists and prescribers for immediate notification.

# How to Make Medications More Affordable

Perhaps the most crucial part of what makes a drug effective? Being able to afford it. Here's a closer look at five programs that can help you save 8 - 15% on drug costs.



## ***Prescriptions Delivered to Your Front Door***

Make sure your employees have the medications they need when they need them. With Mandatory Mail, maintenance medications are filled through mail order or home delivery – increasing member savings for up to a 90-day supply.



## ***Big Savings by Avoiding the Big Brands***

You shouldn't have to pay more for the same result. With our unique formulary options, we minimize brand inflation and reduce the use of name-brand drugs. So you always have access to medications that are both safe and cost-effective.



## ***The Same Low Copay – Everywhere, Every Day***

We've created a Limited Network of retail pharmacies you can use to save 2% or more on prescription copays.



## ***Deeper Discounts with 90-Day Supplies***

Give your team two more ways to save on the medications they use the most. With Smart90\*, members can get up to a 90-day supply of their long-term maintenance medications through either home delivery via Express Scripts or at a retail pharmacy in the Smart90 network such as CVS or Walgreens.



## ***Assistance When You Need It Most***

Through our Specialty Copay Assistance Program, we can use manufacturer assistance to reduce group drug costs and members' copays on specific specialty medications.

\* Smart90 cannot be offered in conjunction with Mandatory Mail.

# Why We're the Right Fit for You and Your Team

## We Work to Keep Your Costs as Low as Possible

From staying on top of the newest medications to our comprehensive suite of utilization management programs, we do everything we can to keep your prescription medications affordable and accessible without compromising quality. We also leverage real-time formulary management – based on real member data, not national statistics – to identify the most effective drugs at the lowest cost.

## Custom Solutions for a Complex Necessity

Prescription drug coverage is a critical factor in maintaining a healthy workforce and avoiding unexpected health plan cost surprises. LBS Pharmacy Services delivers customized prescription benefits based on your individual needs.

## National Pharmacy Network Strength with a Personal Touch

With us, you get the best of both worlds: a vast national network of resources paired with a dedicated team of pharmacy, sales, and customer service reps for responsive, personal service. Our experienced personnel negotiate the most aggressive network discounts and rebates in the industry – all in the best interest of our groups and their members.

To learn more about our approach to pharmacy benefits, talk to your Lifetime Benefit Solutions rep today.

 **[LifetimeBenefitSolutions.com](https://www.LifetimeBenefitSolutions.com)**

