

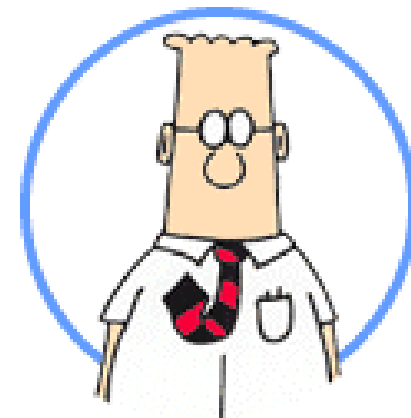
INNOVATIVE BENEFIT SOLUTIONS

ClearScript<sup>SM</sup>

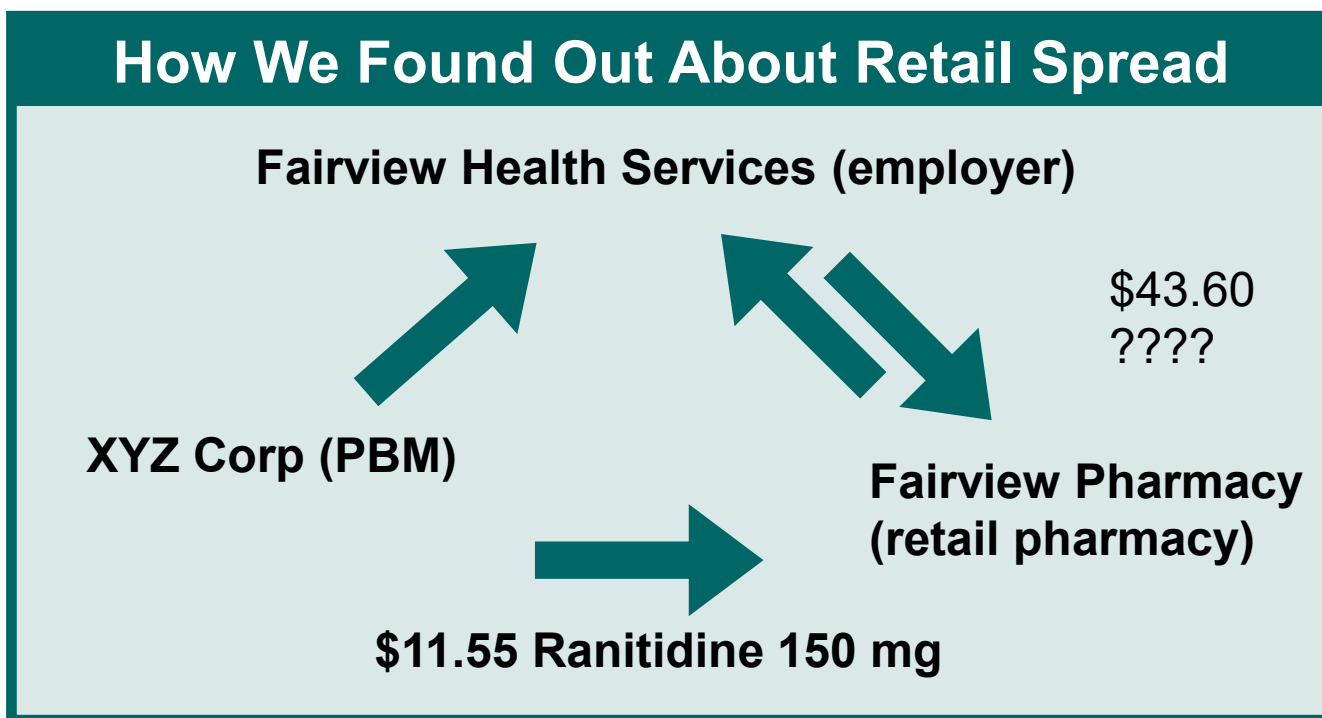
The ClearScript<sup>SM</sup> Advantage

**Keeping An Eye on the Future**

# The PBM industry hasn't made it easy for you to understand their business practices.



## How We Found Out About Retail Spread



**con-fus'-o-ple** – *noun*.  
a group of companies  
with similar products  
who intentionally  
confuse customers  
instead of competing  
on price

Scott Adams  
The creator of "Dilbert"

The marketplace is not satisfied with current PBM services.  
Expense savings are illusory. There is misalignment with  
customer's needs.

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**Lawsuit Says Caremark Rx Pockets Money ...** The Tennessean 7/21/04

“...the company's business practices violate federal law and drive up prescription drug costs for members ...”

**[Medco] Settles Suit for Millions** Puget Sound Business Journal 8/20/04

“...the [20] attorneys general allege that the PBM encouraged prescribers to switch patients to different prescription drugs, but failed at times to pass on the resulting savings ...”

**NY AG Files Suit Against Express Scripts** St. Louis Business Journal 8/4/04

“Rather than being part of the solution ...it improperly lined its pockets at the expense of health plans and consumers...”

**Medco, Peers Face New Test...** The Street.com 10/25/04

“Keeping secrets -- and the profits they can generate -- is starting to get tougher...”

**Shareholder Class Action Filed Against Express Scripts...** PR Newswire 8/16/04

“...company artificially inflated the cost of generic drugs, ...diverted to itself millions of dollars worth of rebates that belonged to its participating customers, ...”

**KARE Investigates...** KARE TV 11/7/04

“...what customers are paying for when they hire a PBM is cost savings.  
Many companies clearly believe they're not getting what they're paying for.”

# Why transparency is important to your organization.

- Rebates
- Average Wholesale Price (AWP) Manipulation
- Spread
- Drug Utilization Data Selling

# There is a minimum set of benefits you should expect from your PBM services provider.

- Better manage your organization's prescription drug costs—pay for only appropriate drug therapy, at the lowest possible price
- Increase employee satisfaction with prescription drug coverage
  - Employee access, convenience
- Reduced time spent managing prescription drug benefit

**But you should expect more!**

# Our service gives you more!

- No Spread Pricing
- Rebate Sharing
- Flexibility
- Member access
- Specialty pharmacy
- Data warehouse integration
- Patient education materials

**Plus, capabilities not available from other providers...**

We have a truly unique approach that answers shortcomings of traditional pharmacy benefit services.

- Transparent relationship
- Explanation of benefits (EOB) mailings
- Employee access and convenience
- Optimize generic utilization
- Experience

# The EOB mailing is one of the many tools available to involve your employees in helping contain your organization's benefit costs.

- Education on generics and OTC alternatives
- Alerts employee to full cost of the benefit from the employer – not just the co-pay
- Allows for monitoring of transparency

Explanation of Benefits Prescription Drug Report									
John Public 123 Main St., Anytown, MN 55437					Plan Name: ABC Corporation For Claims: 1/1/2006 – 3/31/2006				
DATE OF FILL	FAMILY MEMBER	RX#	DESCRIPTION	QTY	PHARMACY	YOU PAID	PLAN PAID	TOTAL PAID	STATUS
1/2/2006	JOHN PUBLIC	1581681	ZOCOR TAB10MG	30	BOB'S PHARMACY	\$35.00	\$33.21	\$68.21	PAID
Ask your Healthcare Provider about: LOVASTATIN, LIPITOR, LESCOL XL									
1/13/2006	JOHN PUBLIC	1529641	ALLEGRA TAB180MG	30	BOB'S PHARMACY	\$35.00	\$28.62	\$63.62	PAID
Ask your Healthcare Provider about: OTC CLARITIN, CLARINEX, ZYRTEC									
1/18/2006	JOHN PUBLIC	1587699	TENORMIN TAB50MG	30	BOB'S PHARMACY	\$35.74	\$0.00	\$35.74	PAID
Ask your Healthcare Provider about: GENERIC PRODUCT AVAILABLE-CONSULT MD									
2/3/2006	JOHN PUBLIC	1583681	ATACAND TAB32MG	60	BOB'S PHARMACY	\$20.00	\$84.40	\$104.40	PAID
Ask your Healthcare Provider about: CAPTOPR, ENALAPRIL, LINSINOP, MAVIK, UNIVASC									
2/12/2006	JANE PUBLIC	1591208	PREMARIN TAB1.25MG	30	BOB'S PHARMACY	\$20.00	\$13.74	\$33.74	PAID
2/12/2006	JOHN PUBLIC	1548063	GLYBURIDE TAB5MG	120	BOB'S PHARMACY	\$7.00	\$16.95	\$23.95	PAID
TOTAL						\$152.74	\$176.92	\$329.66	

Alerts Employees of Additional Savings

Employee Co-payments

Amounts the Plan Paid



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**Alerts Employees of  
Additional Savings**

**Employee Co-payments**

**Amounts the Plan Paid**

# Our unique approach continued...

- No selling of employee drug utilization data
- Locally based, national service provider
- A very sophisticated level of customer service to your employees
- Alignment with your business objectives

# Our unique approach continued...

## **Proactive and flexible cost containment programs**

- Formulary Management
- Drug Utilization Review
- Quantity Limits
- Prior Authorization
- Maximizing Generic Utilization
- Co-pay Design
- OTC Savings
- Step Therapy
- Tablet Splitting
- Therapeutic Interchange
- MAC (maximum allowable cost)

**Happy employees. Contained benefit expenses. You can have it both ways.**  
**Access, appropriate, affordable**

# We can quantify opportunities to reduce your employee healthcare benefit expenses.

- **No cost to your organization**
- **90 days of actual claim data is analyzed, comparing costs to the plan from the current PBM provider to the new PBM model, as if the new PBM model has been used.**
- **An easy to read and fully auditable report is created and given to you and if requested, to your accounting firm for validation.**

**(Actual results for a  
Mpls/St. Paul area employer)**

