1. Direct-Source PBM

- Ownership of claims processing system
- Pharmacy network and rebate contracts

2. Lowest Net Cost Philosophy

• Efficacy & patient care first

3. Pass-Through Pricing

- No drug mark-up or spread
- Evergreen Pass-through Contract
- Evergreen Lowest Price Contract
- Ability to Audit Contract

4. Access to Data

- Take control and review invoice
- Claim-level detail

5. Data Driven Technology & Functionality

- Ability to make complex benefit design changes in minutes instead of weeks
- Resolve patient issues while they're at the pharmacy

6. Honesty

• Claim analysis, same day, same drug review

7. Integrity

• Auditability; tangible proof of transparent pass-through contract



7 PBM Standards

