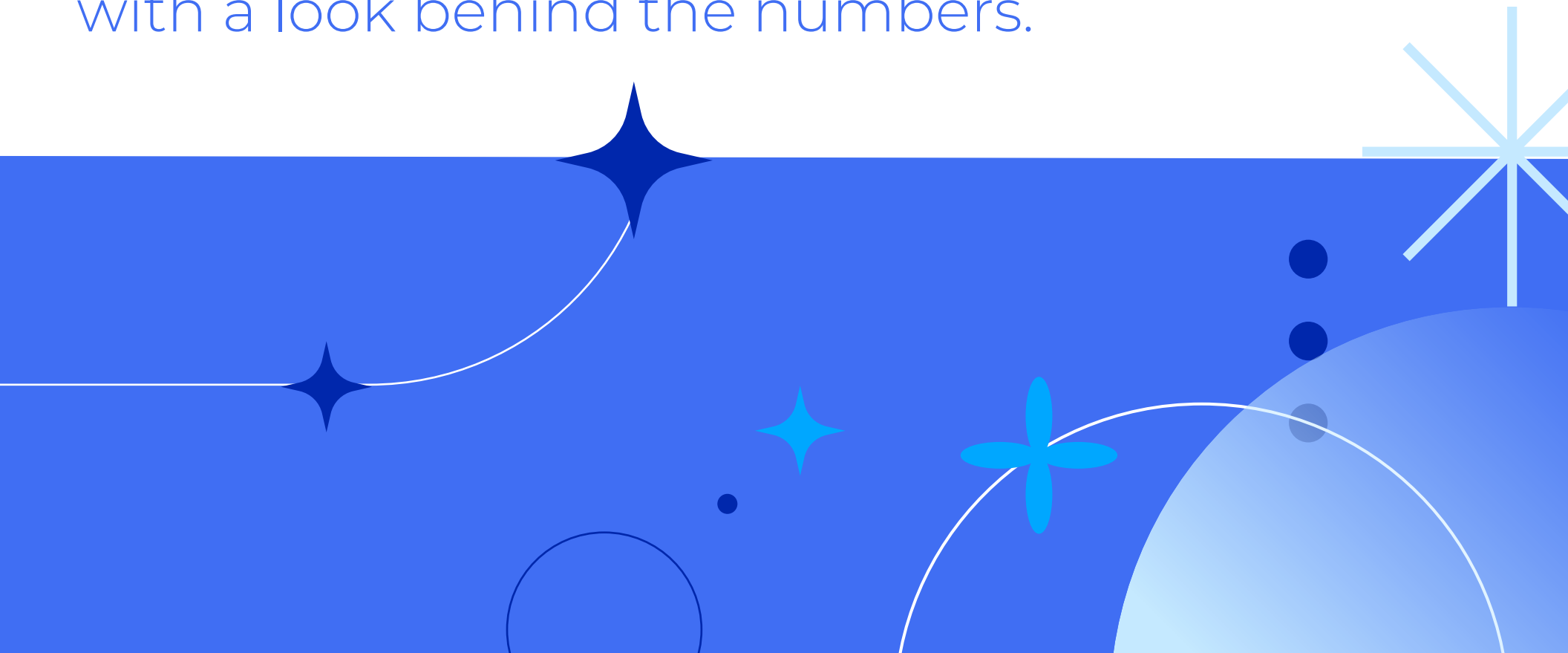


CASE STUDY COLLECTION

Lower the Spend. Manage the Trend.

Four case studies across multiple industries with a look behind the numbers.



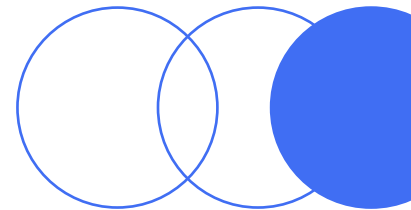
Go ahead and take a look around.

This was made for every business leader C-suite looking for real examples of how flexible self-funding solutions produce more savings & better outcomes.

Less tell. More show.

Inside:

- Four case studies across multiple industries with group size, average enrollment, PEPM & total savings.
- Savings charts with claims & expenses paid, surplus & more.
- Stories behind the numbers: the exact performance optimizers (and how they were leveraged) to achieve savings & manage the trend.



Multi-Year Savings With Multiple Performance Optimizers

Client Type:	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Automotive Dealer									
Average Enrolled	536	576	596	587	583	569	540	536	518
PEPM	\$549	\$748	\$788	\$708	\$716	\$678	\$642	\$698	\$638

Surplus	\$2,803,427
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Dialysis PPO	Billed Charges	Claims Paid	Expenses Paid	Savings	Savings %
	\$6,677,298	\$344,773	\$113,500	\$6,219,025	93%

International Sourcing	Previous PBM Cost	Claims Paid	Savings	Savings %
	\$401,346	\$221,621	\$179,725	55%

Telemedicine 2022-2024	Savings YTD	Savings Per Episode	Number of Episodes
	\$28,860	\$465	62

Behind the Numbers:

- 500-employee life automotive dealer group in the mid-Atlantic.
- Existing, multi-year client saved money & managed their trend with several integrated point solutions.
- What you don't see: The employer's CFO taking a hands-on approach to proactively manage the plan - contributing to the success.
- In this example, the client implemented international sourcing of several high-cost prescription drugs along with telemedicine that minimized in-person office visits.

Five-Year, Three Million Dollar Surplus Journey

Client Type: Professional Services	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Average Enrolled	580	606	750	682	638
PEPM	\$355	\$422	\$456	\$679	\$867

Surplus	\$3,136,732
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Marketplace/Medicare	Marketplace	Medicare	Total Savings
	\$1,107,400	\$257,400	\$1,364,800

International Sourcing	Previous PBM Cost	Claims Paid	Savings	Savings %
	\$1,525,101	\$797,850	\$727,251	52%

Behind the Numbers:

- 600-employee life professional services group based in the Southeast.
- Transitioned from fully insured to self-insured.
- Key success contributors: implementing international sourcing of several high-cost prescription drugs & guiding a segment of Medicare-eligible members off the plan.



International Sourcing Has Major Impact

Client Type: Manufacturer	2022-2023	2023-2024
Average Enrolled	116	122
PEPM	\$880	\$560

Surplus	\$759,217
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International Sourcing	Previous PBM Cost	Claims Paid	Savings	Savings %
	\$69,861	\$48,938	\$20,923	30%

Behind the Numbers:

- 120-employee life manufacturing group based in the Northeast.
- Transitioned from fully insured to self-funded.
- Significant savings in just two years by implementing international sourcing of several high-cost prescription drugs.

\$250k Savings With Manufacturer Assistance Program

Client Type: Technology	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
Average Enrolled	91	96	128	97	88
PEPM	\$275	\$424	\$326	\$556	\$419

Surplus	\$551,990
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Marketplace/Medicare	Marketplace	Medicare	Total Savings
	\$0	\$460,000	\$460,000

Manufacturer Assistance Program	Previous PBM Cost	Plan Paid	Total Savings
	\$252,090	\$0	\$252,090

Behind the Numbers:

- 88-employee life technology group based in the Southwest.
- Transitioned to self-insured from fully insured.
- Saving money & managing their trend in just two years with manufacturer assistance programs for several high-cost prescription drugs, coupled with Medicare guidance for eligible plan members.