



PBM Transparency: Delivering Clear Value

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Prepared for



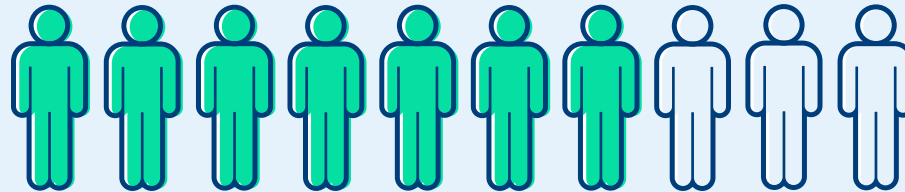
An evolution is needed...



80%

Prescription claims controlled by the Big Three PBMs

7 of 10



Employers are concerned with the lack of transparency in PBM contracting and rebates



If you're using a **Big Three PBM**, you are **getting ripped off.**

Mark Cuban

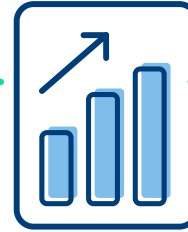
The answer is Clear



Simple Pricing

You pay what we pay –
it's that simple

- Aligned pricing model
- Focused on low net cost
- Pass-through acquisition cost



Better Outcomes

We work for you to lower costs and
improve outcomes

- Integrated PBM ecosystem
- Unparalleled member experience
- Innovative clinical solutions



Guaranteed Value

We will control your pharmacy
costs – guaranteed

- Year 1 PMPM reduction
- Ongoing flat PMPM trend
- Base admin fee at risk

Case Study

Clear delivers greater savings

Base	Traditional	Clear
AWP	\$11,079,293	\$10,283,849
Product Cost	\$6,258,752	\$5,051,677
Rebate	(\$1,659,794)	(\$1,297,067)
Admin Fees	\$0.00	\$237,600
Total Base Spend	\$4,598,958	\$3,992,210

Additional Value Drivers

Program Savings	(\$148,661)	(\$371,247)
Program Admin Fees	\$0.00	\$81,987
Total Value	(\$148,661)	(\$289,260)

Total Plan Cost	\$4,450,297	\$3,702,950
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PMPM	\$154.52	\$128.57
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PLAN DETAILS:

- 2,400 life group
- Under management of Big 3 PBM

VALUE DRIVERS:

- Manufacturer copay assistance
- Innovative clinical solutions
- International sourcing
- Alternative cost-plus dispensing

RESULTS:

\$747k Projected plan savings

17% PMPM savings over traditional offering

What should plan sponsors look for in transparent offerings?



Aligned incentives between the plan and PBM



Simple pricing model and guarantees



Clinical strategy focused on low net cost – not rebates



Innovative solutions to control high-cost trend drivers



Intuitive technology to empower members

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Thanks!

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OUR VISION

Fulfill the essential promise of pharmacy care and help people to live to their healthiest, happiest and fullest potential.