

When powerful pharmacy solutions meet personalized care, everybody benefits[®]

Explore how Excellus BlueCross BlueShield (BCBS) delivers a complete approach to help improve health, cost savings and care delivery – for everyone.

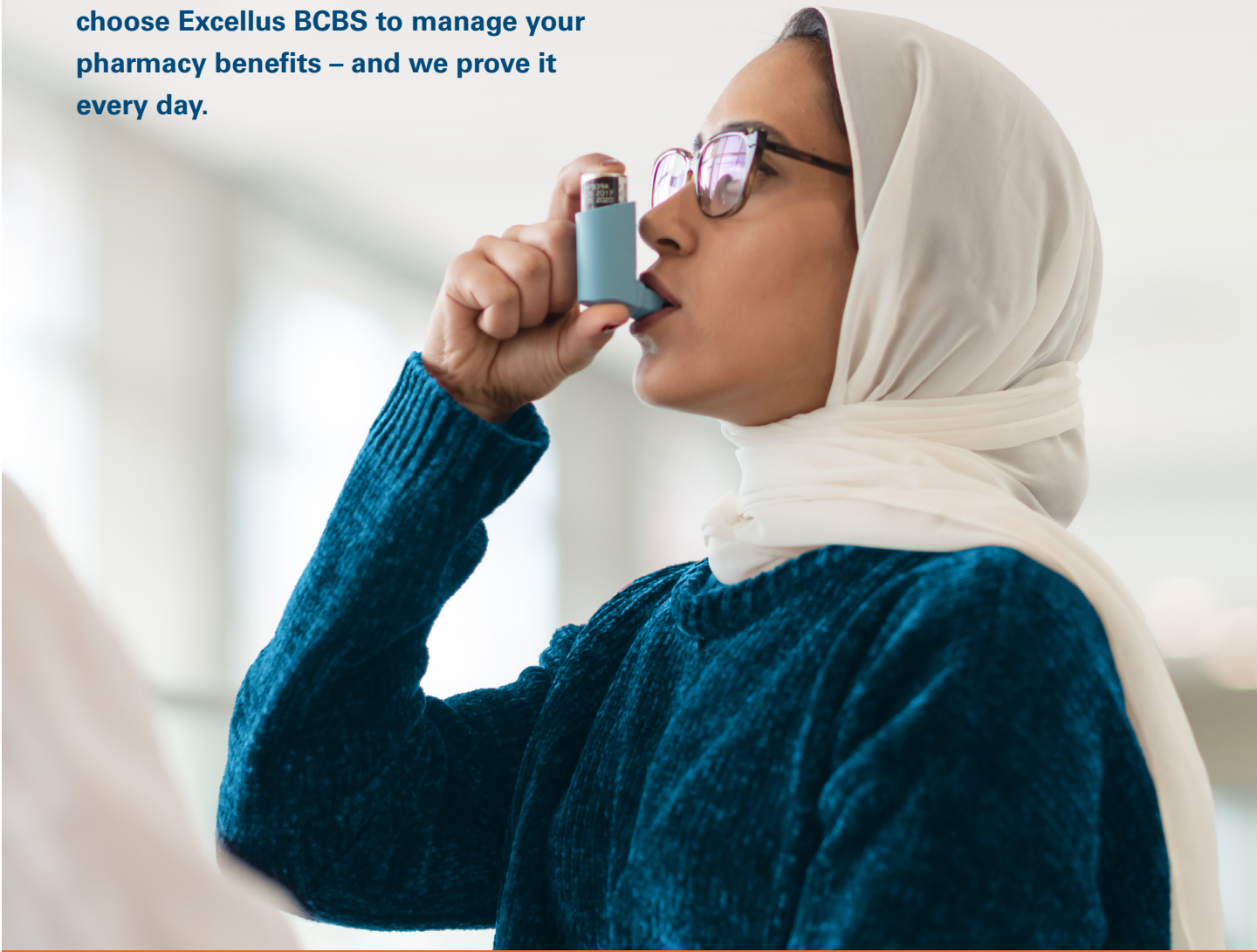


It's not hard to see the impact of quality prescription coverage

Many people count on it every day to stay healthy, and members tend to use it more than any other part of their health plan. For businesses, that means pharmacy benefits are a very big part of taking care of employees. The challenge? They can also be a very big driver of costs.

With all that in mind, you need a partner who is committed to making sure your employees can get the medications they need at a price they can afford – and who never stops finding ways to better care for your team while keeping costs down.

That's exactly what you get when you choose Excellus BCBS to manage your pharmacy benefits – and we prove it every day.



Integrated care. Complete solutions. Lower costs. Everybody benefits.

Pharmacy coverage is at its best when it's part of a complete approach to care that focuses on the needs of members. At Excellus BCBS, that's our approach every day – putting people first, making service simple and leveraging the strength of an unmatched network.

Our pharmacy approach builds on those overarching pillars – bringing together powerful, holistic benefits with personalized service and clinical expertise from **a health plan you know and trust.**

Here's how we make it happen:





Our model is built for your benefit

At Excellus BCBS, better pharmacy care happens by design – with a unique model ready to address your unique needs.

National strength with local service

We partner with one of the largest national pharmacy benefit managers (PBMs) to bring you volume discounts and a network that makes accessing prescription medications easy. We combine that with our local team of experts, leading to even more favorable pricing for prescription medications and to innovative programs that cater specifically to the needs of our groups.



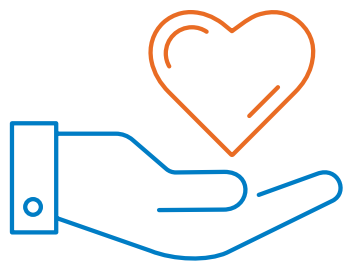
66,000+

national, regional and local independent pharmacies in our network¹



\$2 million

in estimated additional savings due to deeper local Rx fraud, waste and abuse (FWA) investigations¹



No biases. No conflicts. Just the best possible care.

Excellus BCBS doesn't have any financial interests in mail-order or specialty drug pharmacies. This eliminates conflicts of interest, fosters a drug policy based solely on clinical safety and efficacy and ensures **patients receive the most appropriate and effective treatment options.**

Flexibility in formularies

Leveraging our extensive clinical experience, we have the flexibility to offer the lowest-cost formulary based on the needs of the businesses and members we serve.

Average group spend per member per month (PMPM) on GLP-1 drugs for weight loss²:

● **Excellus BCBS**
3-Tier Open and Preferred Value Formulary (PVF)

● **National PBM Formulary**



The benefits of bringing it all together

Medical and pharmacy care are part of a complete approach to health. That's why our Care Management and Clinical Pharmacy Teams work collaboratively, in real time, to provide holistic and coordinated care – with proven results.

Our members with integrated medical and pharmacy benefits³:





We bring you a more complete approach – and more value

It's essential to provide access to the prescription medications members need – but for us, that's just the beginning. We bring you a full range of programs that are proven to help make those medications more affordable, promote proper utilization and ideally improve our members' overall health, all while driving to the lowest net cost.⁴

Utilization Management:

\$27.77 PMPM savings⁵

Our core pharmacy suite of utilization management solutions serves as the foundation of our programs, offering clinical strategies from formulary to trend management.

Through numerous back-end strategies and solutions that seamlessly integrate into our services, we are able to maintain a dual focus on improving health outcomes and protecting against rising costs.

- ✓ **Advanced Opioid Management Program**
- ✓ **Biosimilar Optimization Program**
- ✓ **Generic Advantage Program**
- ✓ **Prior Authorization**
- ✓ **Split Fill**
- ✓ **Step Therapy**
- ✓ **And More**

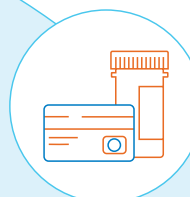
Innovative solutions for better outcomes – and bottom lines

We offer a variety of additional programs and benefits to complement the savings offered by our utilization management programs:



Pharmacy Concierge:

\$19 million+ total annual Rx savings¹



High-Cost Claimant Team:

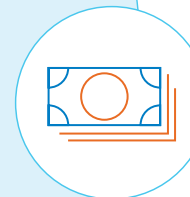
\$4 million+ in annual medication cost savings and cost avoidance¹



Site of Care Program:

Recently, a member accepted our suggestion to transition to home infusion to treat psoriasis. This saved the business

\$43,000+ annually¹



SaveOnSP:

\$543 per participant per month (PPPM) savings¹



HelpScript Medical Specialty Drug Copay Assistance Benefit:

Recently, an employer group experienced savings on a multiple sclerosis drug of up to

\$10,000 with one fill⁶



Specialty Drug Benefit Optimization:

\$2.8 million total annual savings⁶





We're driving progress through partnership

Providing the best possible care for patients requires constant improvement. That's why Excellus BCBS is driving progress in so many ways. Whether developing new services and programs or partnering with like-minded organizations, **we're proactively bringing together the best of the industry – and bringing it to you.**

Collaboration with drug manufacturers

At Excellus BCBS, we have the ability to work directly with the pharmaceutical industry to drive innovation.



For example, through our first-of-its-kind Medication Assurance Program,

if clinical benefits of an accelerated approval drug are unproven, the manufacturer will pay a financial guarantee.

Partnership with providers

As the area's largest not-for-profit health plan, Excellus BCBS also brings the strength of unmatched physician and provider relationships. That means we can work together to ensure quality and accessibility of care while reducing medication and overall health care expenses for members.

Accountable Cost and Quality Agreements (ACQAs) are agreements we have with providers that compensate them for the quality and efficiency of care they provide – not the quantity.

Providers engaged in ACQAs achieved:

\$50.6 million

in Rx savings over a five-year period (2019-2023)⁷



MANUFACTURERS

PROVIDERS

SPECIALIZED VENDORS

Integration with specialized vendors

We recognize that providing employers and members with the highest-quality pharmacy care takes a team effort. Sometimes that means bringing in a specialized vendor solution to address unique needs.

For example, we implemented a strategic partnership with OncoHealth

that brings unique value to oncology management and is backed by a team of board-certified oncologists, hematologists and pharmacists. With this partnership, we're able to help support reviews with expert consultants and clinical strategies and can better guide clients in their oncology spend.

\$17.88 PMPY savings⁵





The experience is easy. For everybody.

Coverage and programs are critical, but, ultimately, we know that satisfaction with pharmacy benefits comes down to the experience we deliver. It's why Excellus BCBS provides a seamless, personalized experience for members and employers at every step, every day.



Better service from the beginning

Your dedicated implementation team will include pharmacy consultants that stay with you throughout the relationship, guiding you through any issues and benefit changes.



Seamless integration and specialized solutions

When a specialized vendor solution can help better meet the needs of members, we integrate seamlessly – saving you the time, costs and hassle of managing a ton of point solutions yourself.



Taking the complexity out of compliance

Our compliance team works with our pharmacy and sales teams to react to changes quickly and educate employers on changes and risks.



Providing best-in-class service

With us, people come first. It's about ensuring compassionate and personalized care for each individual and always being here to answer questions and resolving issues quickly.



"Excellus BCBS's attention to detail and dedication to service are both best in class. We commend them on their implementation process, which we consider a best practice for clients who want to improve their benefit accuracy rate."

Adam K.
President of a National PBM

Why Excellus BCBS? This is what we do.

How can you be sure that delivering powerful pharmacy benefits beyond prescription coverage is more than talk? At Excellus BCBS, it's literally a part of who we are.

Everything begins with our mission. We help people in our communities live healthier and more secure lives through access to high-quality, affordable health care. It's what guides everything we do and every decision we make, including our approach to pharmacy benefits.

We're also built for everybody's benefit. With Excellus BCBS, members get the strength of a national network, powerful tools and specialized programs to ensure safety and drive better outcomes. Businesses get better programs for retention and cost savings and have confidence in coverage that's best for employees.

As the area's largest not-for-profit health plan, we have a responsibility to deliver for the people, businesses and communities who count on us – and we're in a position to meet that responsibility every day.



Everybody wants an approach to pharmacy that checks all the boxes for both people and businesses

Our approach is born from a larger focus on helping businesses care for their teams by bringing all aspects of care together for a more comprehensive, coordinated experience. **It's about putting people first, making service simple and leveraging the strength of an unmatched network to make health care work better – for everyone.**



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1 2023 Health Plan Data.

2 Based on 2024 Health Plan Data pertaining to groups leveraging utilization management.

3 Based on 2022-2023 Health Plan Data.

4 An opt-in, shared savings fee or buy-up may be associated with programs for self-funded, minimum premium and article 47 groups.

5 Based on 2023-2024 Health Plan Claims Data.

6 Based on 2024 Health Plan Data.

7 Based on 2019-2023 Health Plan Data.

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SaveOnSP is an independent company that offers specialty coinsurance assistance services for certain specialty prescription drugs to Excellus BlueCross BlueShield members.

Excellus BlueCross BlueShield has contracted with Expion Health Company, an independent company, to provide HelpScript program benefits to our members.

Excellus BlueCross BlueShield is partnering with OncoHealth, an independent company, to provide clinical expertise regarding hematology and oncology medical specialty drug and pharmacy drug prior authorization reviews for members.