All of These Things Are Not Like the Other. PBM? PBO? Coalition? At first glance, they might look the same. But take a closer look, and you'll see there's more than meets the eye.

> Learn to spot those differences so you can make informed choices for your pharmacy plan.



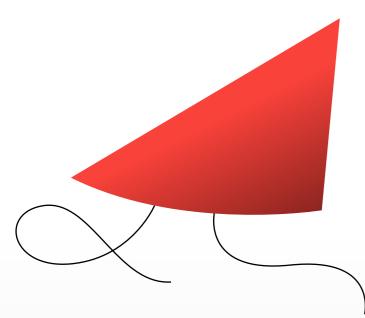
Coalitions

- Work with PBMs to manage pharmacy benefit plans
- Trust the PBM to provide terms with the best rebates, formularies, and drug prices

You Spy: Aggregate power to negotiate competitive drug prices

We Spy: Contracts that offer low prices, but not always the lowest net cost



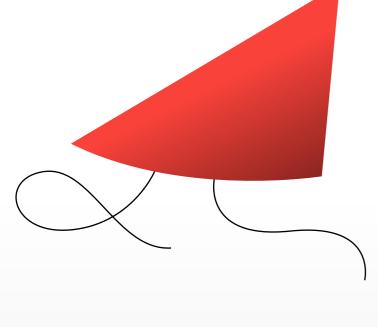


PBMs (Pharmacy Benefit Managers)

- Administer prescription drug benefits
- Manage formularies, claims, and prior authorizations

You Spy: A partner working with manufacturers and pharmacies to negotiate drug prices

We Spy: Profit drivers, generating revenue from sources like rebates, spread pricing, and proprietary pharmacies



PBOs (Pharmacy Benefits Optimizers)

- Work with PBMs and clients to manage plans to lowest net cost—not just lowest price
- Independently manage formularies, claims, and prior authorizations
- Provide on-the-ball, responsive service to employers and members

You spy: Aggregate power to negotiate client-aligned contracts

You spy: Client drivers, with revenue generated from program fees and client savings

You spy: Plan management, clinical management, and service all in one place



Getting the most out of your self-funded plan is all in the details.

Contact RxBenefits today to help you spy client-aligned contract terms, clinical management, and service in your pharmacy plan.

