

A hand is placing a wooden block with three dollar signs (\$) on top of a pyramid of wooden blocks. The pyramid consists of four levels: the base has four blocks with icons of a pill, a mortar and pestle, a globe with crosses, and a pharmacist; the second level has three blocks with a 'FREE' truck, a water drop, and a pill; the third level has two blocks with an 'Rx' symbol and a smartphone with a cross; the top block has three dollar signs. The background is a blurred image of a pharmacist in a white coat with a stethoscope, overlaid with a large blue curved graphic.

Maximizing Your Pharmacy Savings



MOUNTAIN
VIEW BENEFIT SOLUTIONS

and DMP Partner



Rx VALET
Feel better.™

Simply Put...

The Problem

- Over the last decade we've seen the net cost of prescription medications rise over three times faster than the rate of inflation, according to **HealthDay News**.^[1]
- Expensive treatments that can severely impact a company's healthcare spend.
- Lack of moderation and/or management by doctors and pharmacies.

The Impact

- The rising cost of these drugs contributes to the rising cost of plans and ultimately the member through higher premiums.
- Member life-style drops significantly because they are forced to shop around which silently damages your bottom-line even further.
- A drug problem that never goes away.

20%
of employees have
at least one chronic
medical condition
and takes four or
more medications.

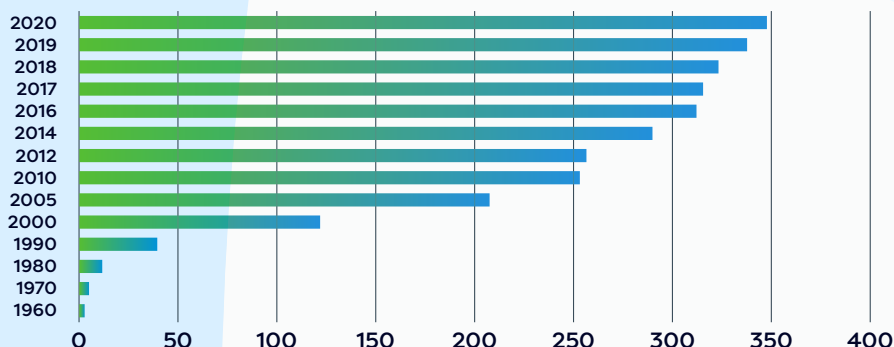
Our Solution: A Better Experience and Lower Spend

Computer researchers estimate that the rising costs of prescription medications are the largest expense to many health plans. The good news is, some of this is controllable.

Our services help reduce benefit cost and position employers to provide a comprehensive, sustainable health plan. We provide a proactive approach through member outreach, ongoing monitoring, thorough identification of savings opportunities, and prescription advocacy.

We developed a sophisticated IT solution to proactively manage every purchase and help employers and employees significantly mitigate medication costs and their risks... without compromising benefits.

**Prescription Drug Expenditure in the U.S. (in billions)
1960 - 2020**

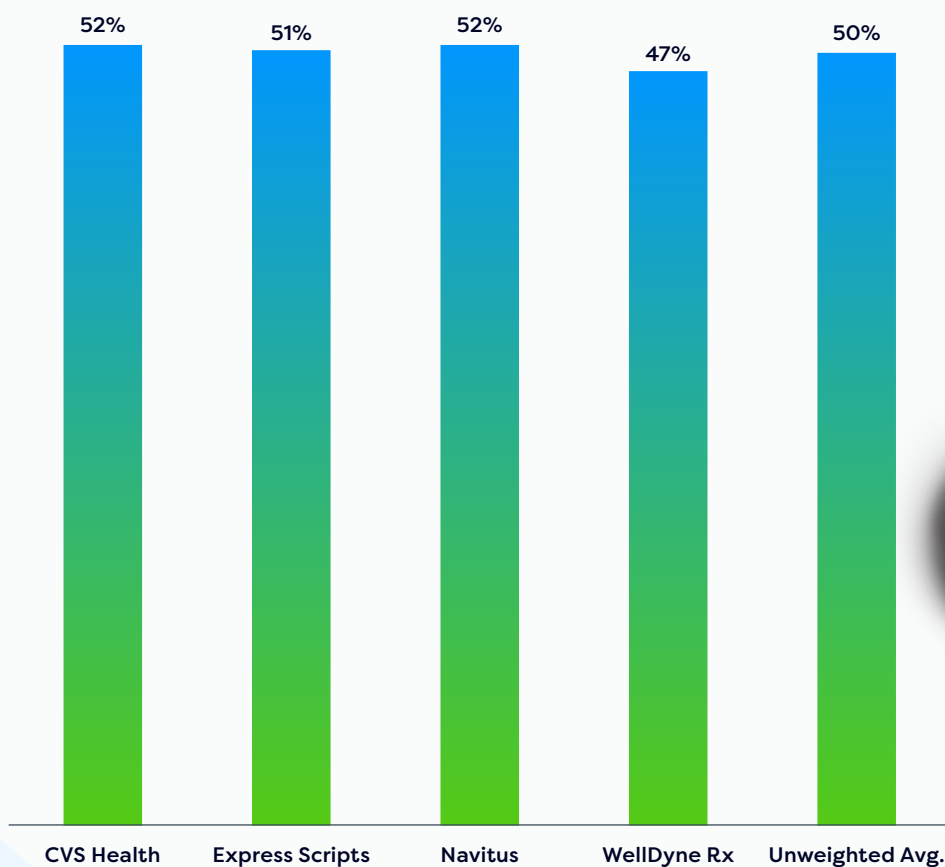


The Drug Problem in the US

Reasons Why RX VALET Created a Drug Management Program

- Drug prices in the United States are too costly and continue to skyrocket.
- The unsustainable cost of prescription drugs not only puts pressure on the health care system but increasingly; patients, employers, and providers are paying prices that are too expensive.
- Prescription drug expenditures are 25% or more of health care costs.
- Prescription spending is growing faster than any other part of the health care dollar.

Specialty Drugs as a Percentage of Net Pharmacy Benefit Spending by PBM*



*Drug Channels Institute analysis of company reports. Figures represent commercially insured beneficiaries only. Note that data shows specialty drugs share of net (post-rebate) pharmacy benefit spending, not their share of prescription dispensing revenues at retail, mail, long-term care, and specialty pharmacies.

Published on Drug Channels (www.DrugChannels.net) on 07/14/2021.

RX VALET Drug Management Program

Through our proven technology our cost containment programs save most companies over 30% on their annual claims spend.



Retail Savings

- Access to over 70,000 pharmacies.
- We leverage our contracts with both national and independent retail pharmacies, and grocery chains. Our pricing is very competitive with all major PBM's.
- Formulary management is another key factor along with online abilities to price-shopping and pre-pay.

Mail-order Savings

- We work with each plan to require mandated mail-order medications where appropriate offering significant savings by mail-order and using our website login that reflects the appropriate copays.
- Thousands of generic medications for under \$15 for a 90-day fill with no standard shipping charges through our program.

A large, golden pill capsule is shown, filled to the brim with gold coins. The coins are stacked on top of each other, with some showing the dollar sign. The capsule is positioned on the left side of the page, and a text box is overlaid on its right side.

**Our solutions are proactive,
saving both the plan and the
member money.**

Branded and Specialty Savings

- We begin by taking over the Utilization Review and Prior Authorization process so that we can control costly brand name and specialty medication orders.
- We carefully look at PAP, International fulfillment, copay maximization and other programs to offer the most savings for the member and plan. We do this with proprietary tech and live-person interactions.

How Does All This Work?

Prescription Assistance Programs

Strategically carve out high-cost biologics, and specialty medications. The plan and the member save on copays.

International Pharmacy

Sourced from licensed pharmacies in Tier One countries. Medications arrive direct from the manufacturer or licensed wholesaler in original packaging.

Home Delivery Simplified

Our dedicated mail-order pharmacy obtains the prescription from the doctor or the pharmacy, then completes the order typically without shipping or handling fees.

Co-pay Assistance Programs

We maximize savings with greater medication discounts, then control the user experience by maintaining all necessary documentation.

Pharmacy Benefit Management

We strive to create a constant open-market bid and a right-to-earn your business mindset through our fulfillment partnerships and real-time channel management.

Diabetic Supply Management

The cost of monitoring this disease makes it a costly proposition all around. We generate these savings the tried and true way – volume at our mail-order pharmacy.

Prior Authorizations

We handle prior authorizations and assist with ordering the medications through our integrated programs. If one doesn't work, we move to the next process to maximize savings, benefiting the plan and the member.

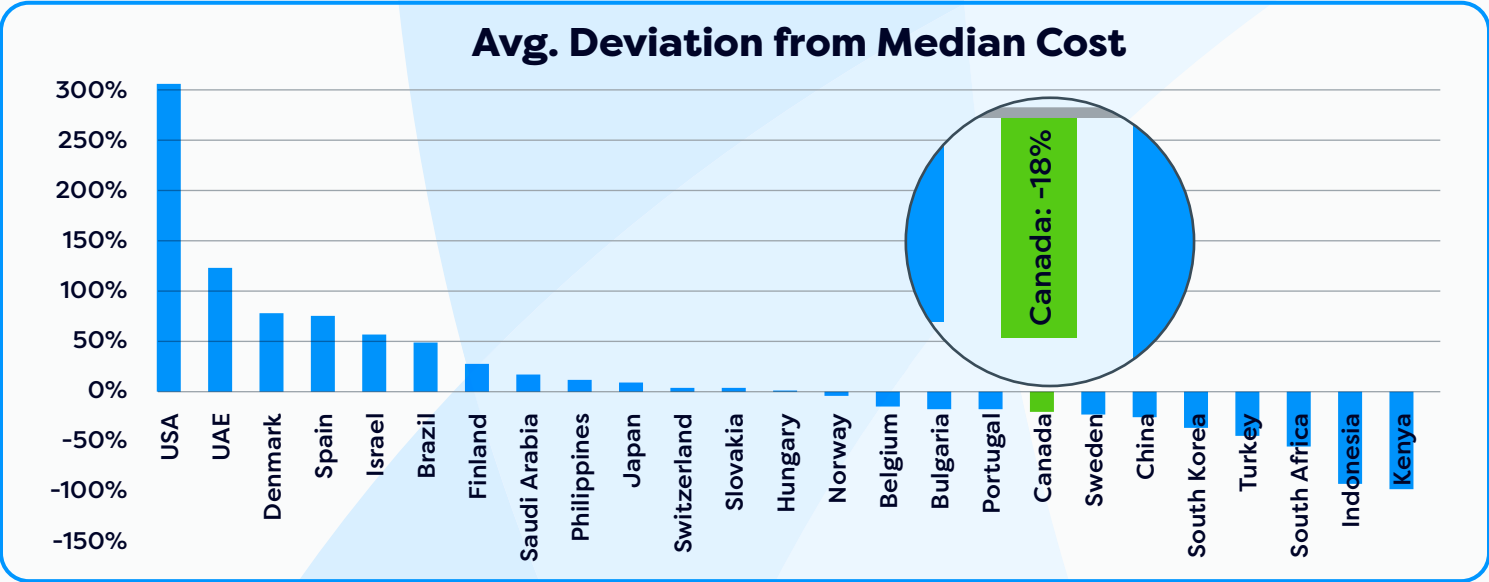
Encouraging Employee Program Buy-in

We work with your HR team suggesting communications that discuss the challenges and advantages of each program. We also assist with putting in key incentives for the employees to participate, for example: waived co-pays.

We handle all the heavy lifting for your members.

What Does International Sourcing Entail?

Nearly 80% of our internationally sourced medications come from Canada. We utilize reliable sourcing channels in other countries when economically viable.



All internationally sourced medications are manufactured by FDA approved facilities, just in a different country. All medications will be sealed by the manufacturer, labeled in English and shipped directly to the member.

We will assist each member with these orders, double check their prescriptions and confirm their shipping address. All orders are tracked from the point of origin to delivery.

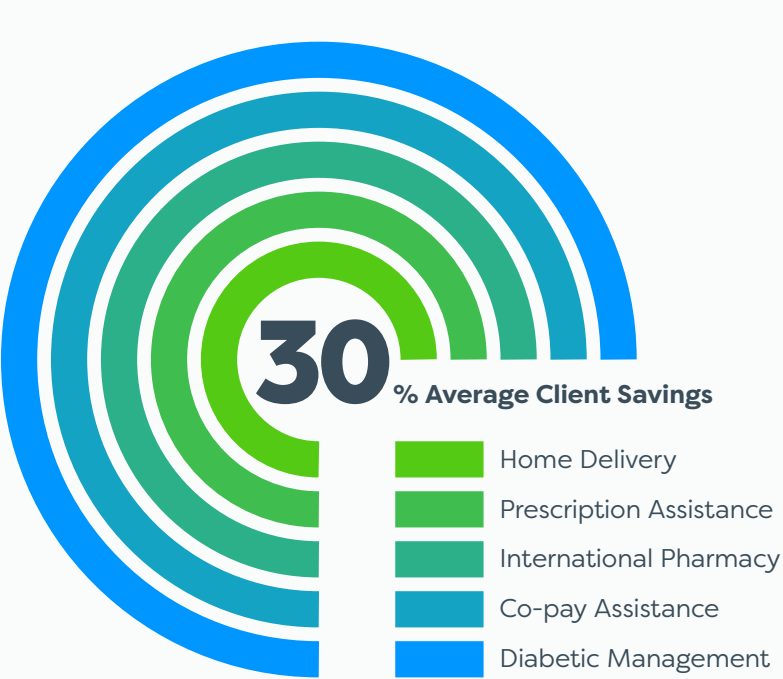
We recommend that the plan pay 100% of the discounted cost passing on the additional savings to the member.



Data Driven Analysis of Your Pharmacy Spend

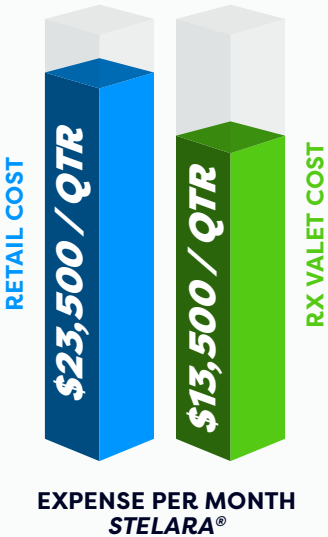
RX Cost Management

We start with your data on pharmacy spend, either last year's or the last six month's claims. We then compare prices with our mail-order program, PAP and international sourcing to show you minimum savings. Upon examining the data, we will create some guaranteed savings statements for you to consider.



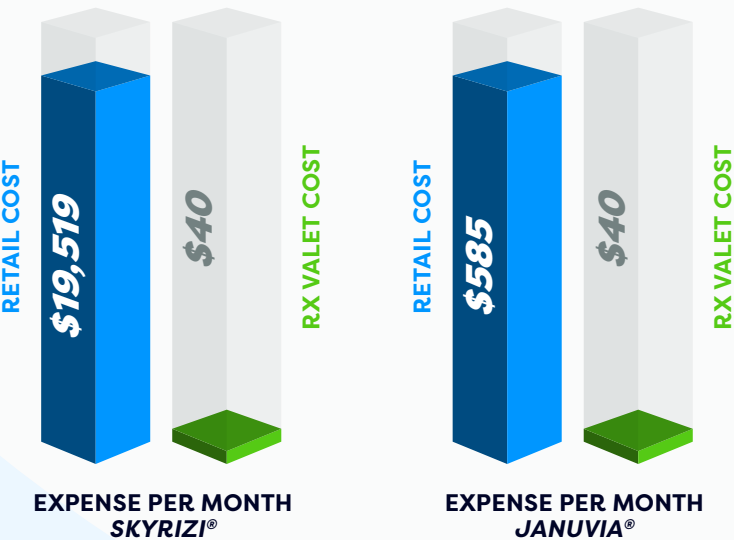
EXAMPLE NAME-BRAND SAVINGS

International Pharmacy



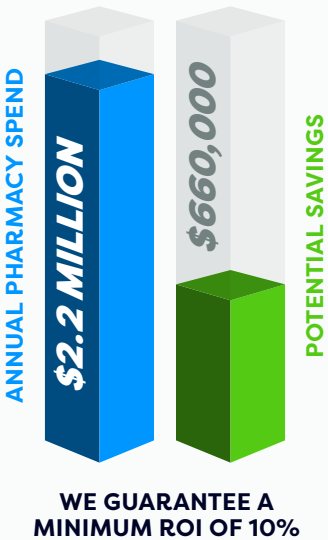
EXAMPLE DRUG SAVINGS

Prescription Assistance Program



EXAMPLE SAVINGS (No-risk Solution)

1000-Life Group



Analyzing Your Data

To identify the savings opportunity with our Rx programs, please provide us a detailed Rx report for a period of 3 months to 2 years and include:

- Admin Fee
- Current Full AWP Cost
- Date Filled
- Dispensing Fee
- Drug Name
- Drug Quantity
- Employee Rx Cost
- Full 11-digit National Drug #
- GCN and NDC Numbers
- Ingredient Cost
- Member ID
- Number of Days Supplied
- Plan Cost
- Retail/MO Signifier
- Total Rx Cost

Employers that actively work with their Broker, TPA and PBM partner experience better and more stable results.

Company A Analysis

Pricing and Overview

	ACTUAL 2021 SPEND	PROJECTED RX VALET COST	ACTUAL RX VALET COST
Retail	\$269,332	\$269,332	\$213,197
Home Delivery	\$129,733	\$103,215	\$205,752
International	\$822,567	\$377,186	\$153,748
PAP	\$228,916	\$4,760	\$4,760
Total Spend	\$1,450,548	\$754,493	\$577,457
	NO SAVINGS Full-price X	PROJECTED SAVINGS \$696,055 48% LESS SPEND	ACTUAL SAVINGS \$873,091 60% LESS SPEND

Let Us Maximize Your Pharmacy Savings



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