



Real Problems. Real Solutions.

Rx Valet is a specialized solution aimed at helping employer groups alleviate the financial burden associated with a **single high-cost prescription**. Rather than disrupting integrated pharmacy benefits or opting for extensive carve-outs, Rx Valet offers a focused approach that maintains existing PBM and TPA frameworks, all while enhancing member affordability and medication adherence.

Possible Use-Cases

- ⚠️ A group's pharmacy spend on a specialty drug threatens to trigger or complicate stop-loss coverage
- ⚠️ A consultant is asked to explore pharmacy carve-out options due to rising prescription costs
- ⚠️ A member struggles with the out of pocket costs of an expensive prescription impacting adherence

Rx Valet supports by:

- ✅ Preserves integrated PBMs and the many clinical benefits
- ✅ Maintains the group's existing ASO/TPA with embedded PBM structure
- ✅ Designed for integrated pharmacy clients and their members facing financial strain from a single high-cost prescription

Integrate through Benecon



Plan Integration

No disruption to the primary PBM or TPA - this solution operates independently as a targeted cost containment overlay.



Employee Eligibility Coordination

Out-of-pocket costs incurred through Rx Valet cannot be integrated into the member's accumulators at the ASO/TPA level unless the consultant is able to arrange with the underlying vendor. Rx Valet can use EOB to apply credit in their system.



Billing/Cost

The standard \$4 Benecon coordination fee is waived for the single-case outlier. If Rx Valet extends beyond a single individual a \$4 PEPM coordination fee will be applied for all members on the medical plan. For PAG groups, Rx Valet invoices the group directly. For PAM groups, Rx Valet coordinates with Benecon and the claim is funded through the trust account.



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Once the consultant or our Clinical team identifies an outlier - **a single high-cost prescription that is significantly impacting plan performance or member adherence a deeper review must be performed**. The consultant should work directly with our *Rx Valet liaison, Geoff Rosina* to determine pricing based on the actual dosage and frequency of the medication. The consultant will also factor in the current rebate structure before proceeding.

The Benecon Group, LLC, ConnectCare3, LLC, and the VERIS Benefits Consortium, LLC provide vendor options as potential resources based on internal evaluations. These are not endorsements or guarantees of services or performance. No affiliation exists beyond these recommendations unless stated otherwise. Employer groups, their consultants, and legal counsel are responsible for verifying that any vendor or service does not violate existing contracts (including RX rebates) and for conducting independent due diligence. The above entities are not responsible for determining employer or participant eligibility for any vendor programs or services. All decisions to engage vendors are made solely at the employer group's discretion and risk. The above entities do not provide legal advice and disclaim liability for any outcomes from vendor use. Legal consultation is strongly advised before making plan changes.

Contact Rx Valet - Geoffrery Rosina



Geoffrey_Rosina@mtnvbs.com



215-262-2908



myrxvalet.com