

Working Together for Employers

Business Health Care Group and Navitus Health Solutions®

Strategies Created for Employers by Employers

- Employs a mission-oriented program based on BHCG employer objectives
- Minimizes employer liability, as organizations have more fiduciary responsibility in their welfare programs
- Employs BHCG initiatives that identify and promote the highest quality providers
- Offers complete access to data to fully review and refine benefit offerings
- Ensures flexibility to make additional offerings around employer and BHCG initiatives easier to review by employers and implement





Achieving Complete Alignment through Partnership

BHCG and Navitus have united to bring accountability and new meaning to pharmacy benefit management, offering BHCG member employers:

- Top-rated *Customer Care* and *Account Management* teams based in Wisconsin
- Industry-leading financial performance
- Demonstrated service and clinical excellence
- Proven business model that aligns incentives with the best interests of the employer—rare in today's pharmacy benefit industry

Clinically appropriate, lowest-net-cost performance across all pharmacy channels mitigates financial exposure for BHCG employers and offers affordable prescription medications for employees and dependents.

Specialty pharmacy—redefined by Navitus' subsidiary, Lumicera—offers compassionate patient care and a transparent, cost-plus pricing model that bends the cost curve and provides employers with optimum visibility into the true cost of specialty medications.



Unwavering Commitment to Quality and Engagement

Satisfaction surveys validate Navitus' commitment to excellence.

Navitus and Lumicera work to understand and evaluate new patient care approaches and outreach technologies to improve health outcomes and member satisfaction.

New technologies enhance the overall client and member experience, optimize benefit management capabilities, and empower consumers to make informed and timely decisions on any device, anywhere, anytime.

For six consecutive years, 100 percent of clients participating in post-implementation surveys rated overall satisfaction as satisfied, very satisfied or extremely satisfied!

In 2017:
94%
OF MEMBERS
Satisfied or
Very Satisfied

**In 2017, Lumicera
scored an average of:**

4.9 out of 5.0	&	4.8 out of 5.0
for overall satisfaction with Service		for overall satisfaction with Clinical Services



Delivering Guaranteed Transparency and Industry-Leading Savings

BHCG and Navitus understand the marketplace demand for accountability, transparency and healthcare cost containment. BHCG employers will achieve these goals through aligned strategies that maximize value through:

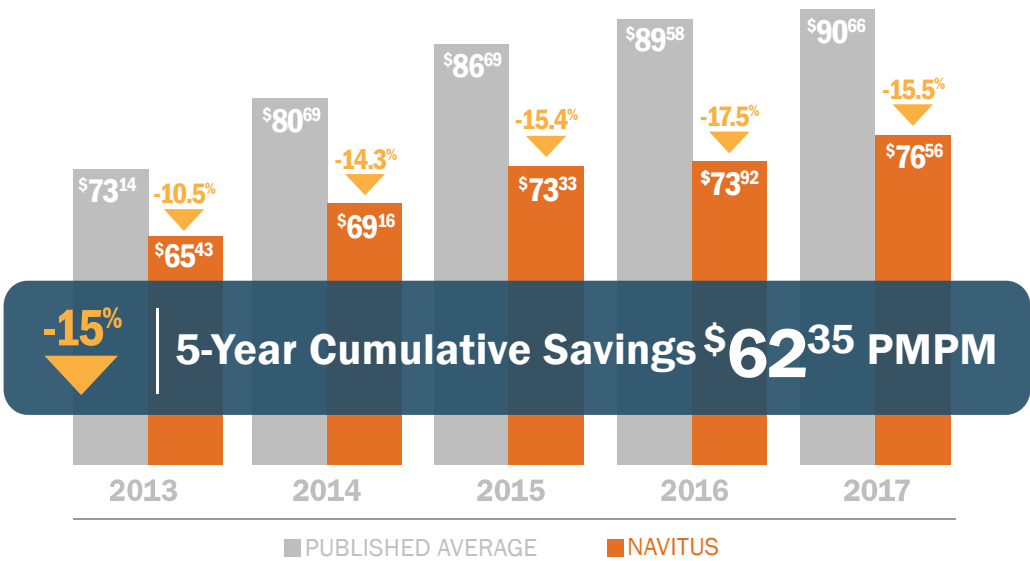
Guaranteed Transparency

- Clear and concise contract terms that favor the BHCG member employer
- 100 percent pass-through pricing with no optics in pricing or terms—no hidden money and no data limitations
- Navitus’ only source of revenue is a per-member per-month (PMPM) administrative fee
- Complete BHCG employer insight into the way their money is spent
- Unrestricted audit rights at the claim-detail level
- Complete access to pharma manufacturer rebate and retail, mail and specialty pharmacy network contracts

Industry-Leading Savings

All PBMs negotiate discounts with pharmacies and rebates with pharmaceutical manufacturers; however, it is ultimately the employer’s net PMPM cost that matters. PMPM measures spend vs. trend, which more accurately depicts the employer’s true cost. As the below graphic depicts:

- In 2017, Navitus clients realized substantially lower costs, achieving an industry-leading PMPM of \$76.56.
- The net cost PMPM of \$76.56 across Navitus’ commercial business is 15.5 percent lower than the industry average of \$90.66 PMPM.
- The five-year cumulative savings equaled an outstanding \$62.35 PMPM.

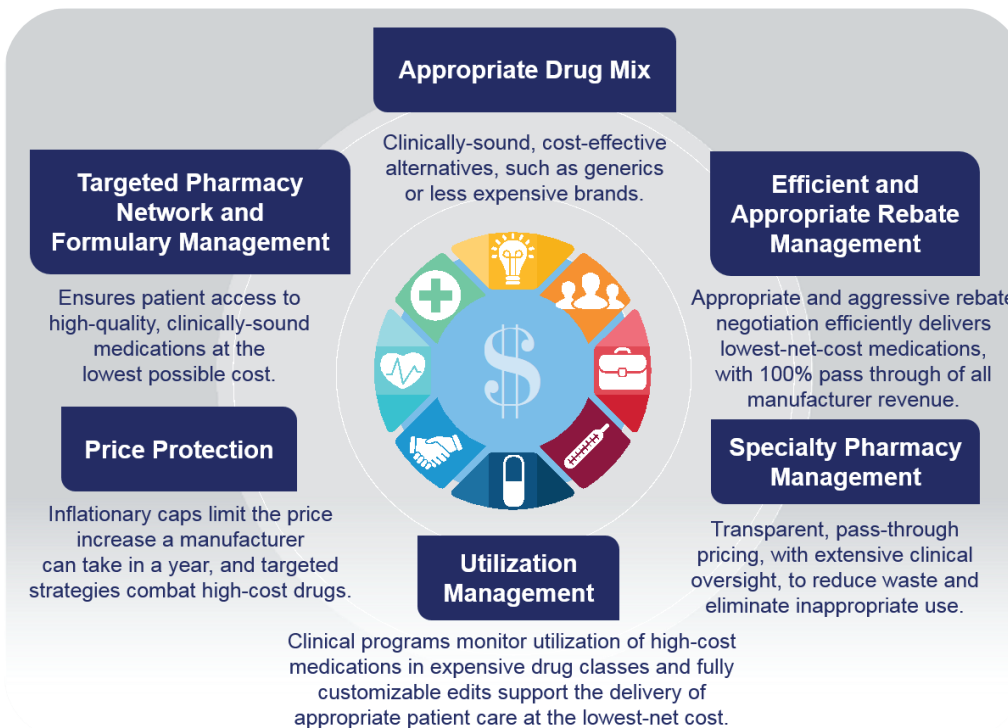


BHCG member employers will benefit from greater savings with Navitus’ standout pass-through model that aligns incentives with the best interests of the employer. This model is truly unique, since it passes through 100 percent of pharmacy network discounts and all pharma manufacturer rebates and any other pharma revenue directly to the employer—which puts the savings where they belong.



Maximizing Cost Control

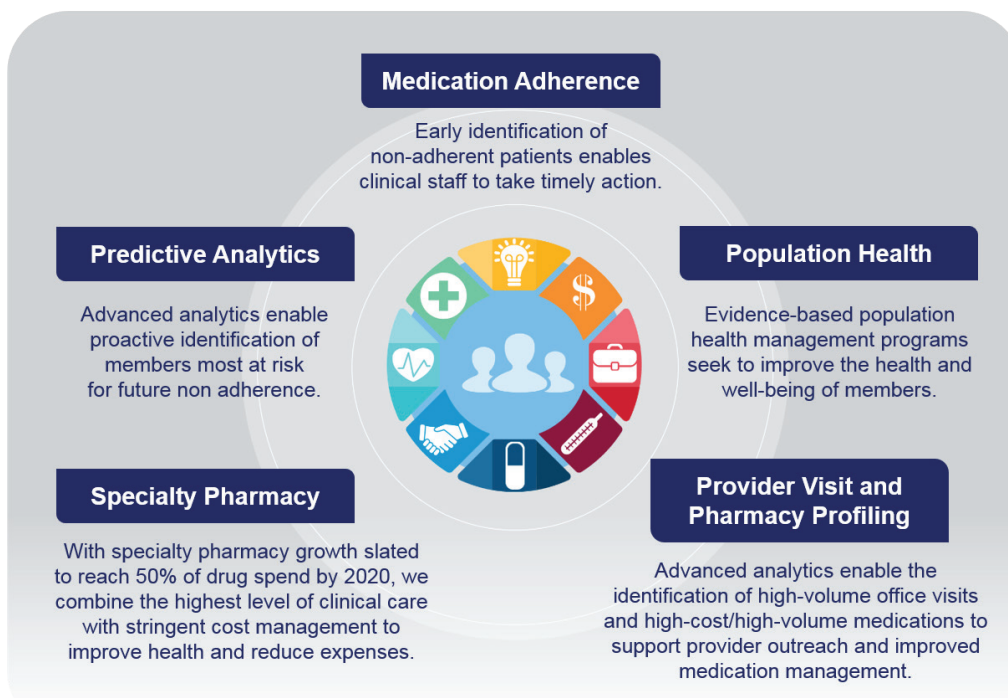
Integrated trend management strategies align with the employer's benefit plan objectives to maximize cost control and provide affordable medications for employees and dependents.



Improving Health Outcomes

Focused clinical care improves health outcomes, patient satisfaction and savings.

- Engagement strategies align prescribing patterns and member behaviors with formulary designs to ensure patient-centric clinical management.
- Data and advanced analytics pinpoint prescriber and patient outreach to mitigate waste, improve medication management, and reduce costs.



Want to learn more?

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