



Delivering Value Series

June 19, 2019

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Navitus Introductions

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Agenda

- Navitus Overview (10 min)
- PBM Related National & State Legislation (5 min)
- Population Health (15 min)
- Navitus 2018 Drug Trend (10 min)
- BHCG & New Client Success (25 min)
- Navi-Gate 3D Demonstration (15 min)
- Why Navitus/BHCG?

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Navitus Overview

Introducing: Navitus Health Solutions

Navitus is an industry leading pass-through pharmacy benefit manager (PBM) and serves as an alternative to traditional PBMs. We're committed to making prescriptions more affordable for plan sponsors and their members. That's why we've *reinvented pharmacy benefit management* to more effectively reduce costs and improve health.



- Founded in 2003



- Serve 600+ clients including employers, health plans, government, unions, etc.



- Owned by SSM Health; St. Louis, MO



- URAC accredited PBM and specialty pharmacy



- 6 million members and growing



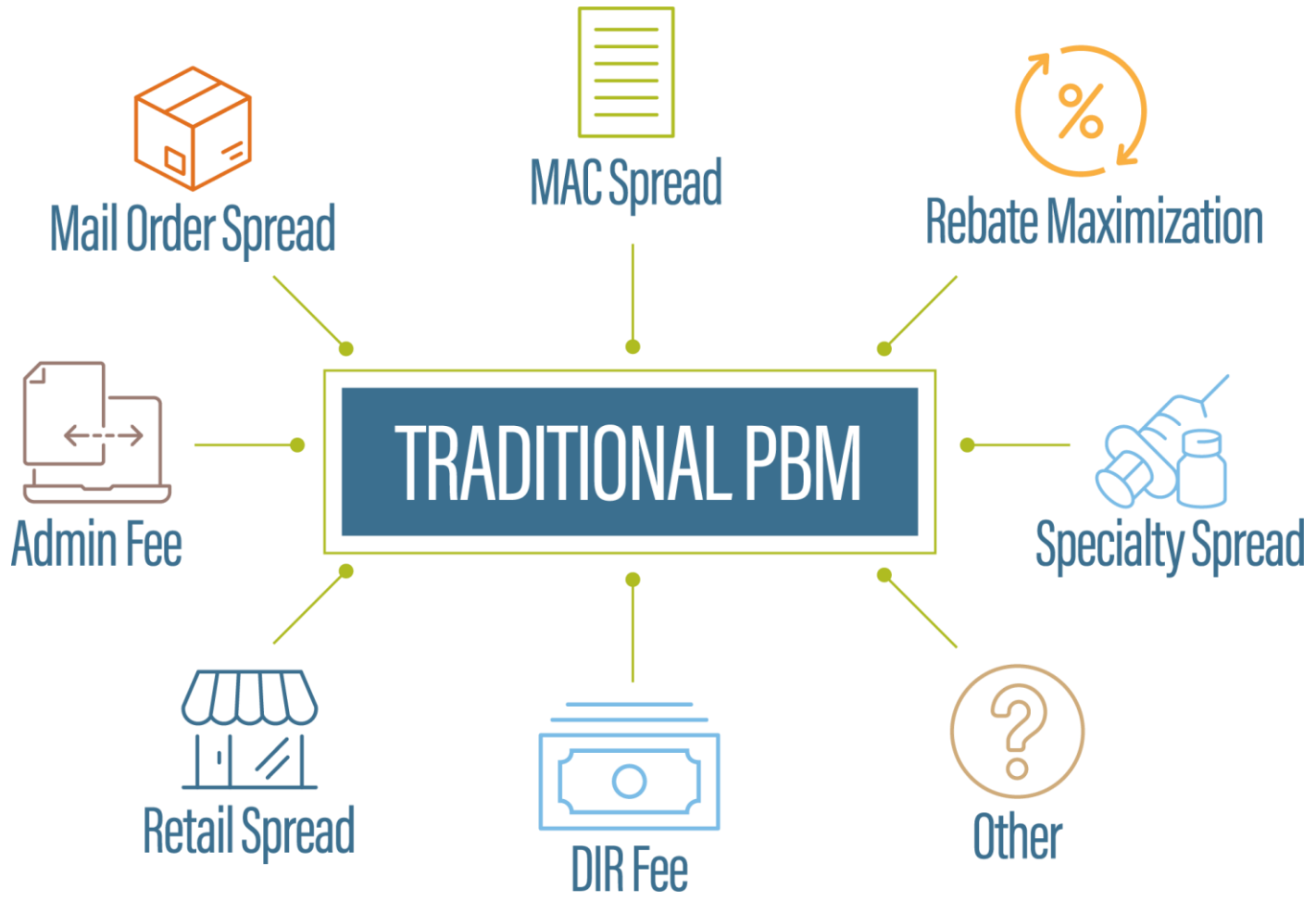
- 2019 4.5-Star EGWP Rating by CMS, the highest among PBMs



- Nationwide presence with corporate campuses in Madison and Appleton, WI; Austin, TX and Phoenix, AZ

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How Does a Traditional PBM Make Money?



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How Does a Pass-Through PBM Make Money?



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PBM Related State Legislation

An Overview of 2019 Bills

Taking a Stand to Provide a Better Solution

We believe in transparency and pass through so strongly that we were willing to testify before a Congressional Subcommittee.

"...Recommends increasing transparency by removing conflicts of interest.

Most PBMs accept money from drug manufacturers in the form of rebates, admin. fees, data fees, and other financial incentives. We believe that when PBMs retain payments from pharma, it creates misaligned incentives, where the PBM is actually working for the manufacturer and not for the benefit plans and their members."

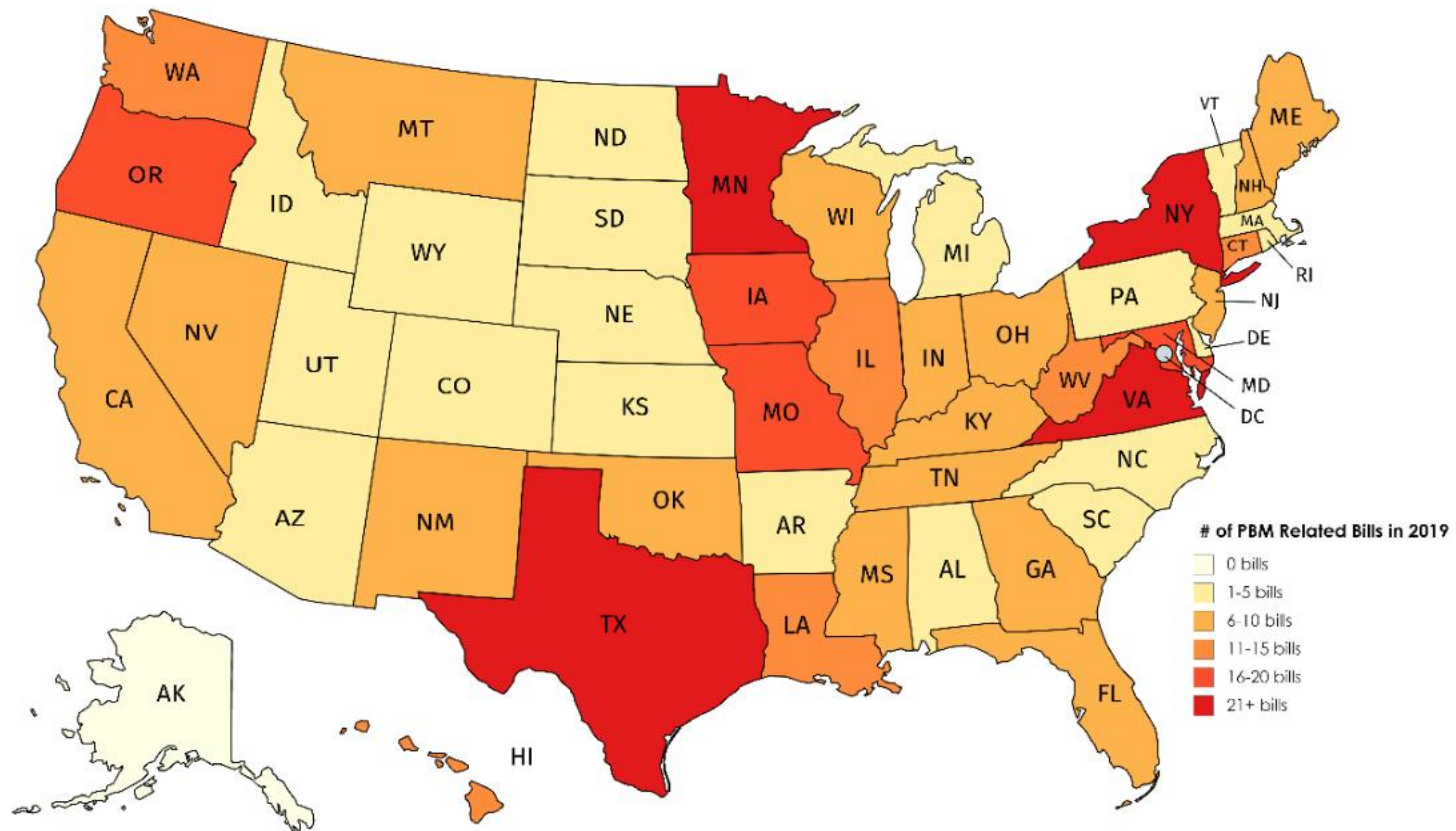
Brent Eberle, Chief Pharmacy Officer, quoted in Pharmacy Times



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2019 State Legislation Related to PBMs

49 states are considering over 500 bills related to PBMs




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Types of Legislation Regulating PBMs

States are considering legislation covering a range of topics related to PBMs.

1

Drug Price & PBM Transparency



These bills vary from state to state. Some require drug manufacturers to provide notice to payers of WAC increases. Other states cover a broad range of requirements regulating PBMs, including reporting of rebates to the state insurance commissioner.

STATES:
IL, LA, TX, MA, ME, MN, MT, NC, NE, NH, NJ, NM, NY, PA, TX, UT, WA, WI, WY

2

Licensure/Registration



Requires licensing or registration of PBMs, license fees and filing of annual reports. Some states also include requirements related to network adequacy, gag clauses, clawbacks, pharmacy audits, and restrictions on mid-year formulary changes.

STATES:
AR, FL, GA, HI, IL, IN, LA, TX, ME, MN, MO, MT, NC, NH, NM, OK, SC, TN, TX, WA, WI, WV

3

Step Therapy



Legislation related to use of step therapy protocol that allows patient to have access to an exception process. Other states prohibit use of step therapy in treatment of metastatic cancer or chronic conditions.

STATES:
AR, CT, DE, FL, GA, HI, LA, MN, NC, ND, NM, NY, OH, OK, OR, RI, TX, UT, VA, VT, WA, WI

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Types of Legislation Regulating PBMs

States are considering legislation covering a range of topics related to PBMs.

4 Gag Clauses & Clawback Prohibitions



Prohibits use of gag clauses in contracts between PBMs and pharmacies. Gag clauses prevent pharmacists from telling patients about cheaper prescription alternatives. Clawbacks prohibited so that patients' copays cannot exceed total cost of the drug to the PBM or insurer.

STATES:

AL, IN, DE, IL, LA, MA, MD, ME, MN, MT, NC, ND, NJ, NV, OH, OK, OR, PA, SC, SD, TN, TX, WA, WY

5 Pharmacy Networks



Bills providing requirements related to adequate pharmacy network, pharmacy choice, pharmacy audits, and MAC appeals. Some also prohibit mail order pharmacies from being considered part of the network

STATES:

Network Adequacy/Pharmacy Choice: OK, CO, DE, IA, KY, MD, ME, MN, MT, NJ, NY, OK, OR, TX, VA, WA, WI, WV
Audits: FL, LA, WI, TX, MN, NM, OH, OK, PA, RI, SC, VA, WI, WV
Appeals: AZ, HI, LA, MA, MN, NY, OR, SC

6 Copay Accumulator Bans



Requires plans to consider all payments made by a beneficiary, or on behalf of a beneficiary, when calculating the beneficiary's overall contribution to any cost-sharing obligations. Arizona provides only for coupon payments to apply to deductible if no generic exists.

STATES:

AZ, WV, VA, CT, ID, KY, NH, OR, RI

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WI PBM Legislation

■ Step Therapy Bill (Senate Bill 26 / Assembly Bill 24)

- Requires the establishment of an exceptions process (Navitus has this already and is required by our URAC accreditation)
- Establishes criteria for when an exception must be approved
 - Including limitations on when a step can be applied to members who are “stable on a prescription drug”
- Establishes an appeal process with specific timelines

■ PBM Bill (Senate Bill 100 / Assembly Bill 114)

- Limits the ability to implement preferred pharmacy networks and mail order and specialty pharmacy programs
- Limits formulary changes to only be made once per plan year
- Limits the ability for PBMs/MCOs to audit pharmacies

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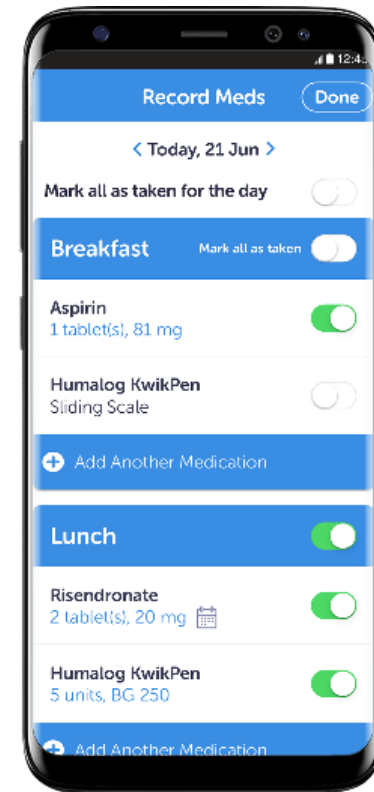
Population Health



Member Engagement

Mobile Apps and Texting

- BlueStar
 - Type 2 Diabetes self-management tool
- Propeller
 - Reduce rescue inhaler use with inhaler sensors + mobile app technology
- Kiio
 - Reduce opioid prescriptions and costly medical interventions (e.g., surgery) with hand-held physical therapy
- Members enjoy refill reminders and delivery status when they opt-in to **texting** with our specialty pharmacy, Lumicera Health Services



BlueStar screenshot

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Member Engagement

Pharmacogenomics Program

- Precision medicine program that provides the member with a glimpse into their own genes
- Test DNA to evaluate medication responsiveness
- Reduce trial-and-error prescribing and arrive at the right medication earlier, improving member satisfaction
- Member has access to an online portal and may discuss test results with a genetic counselor

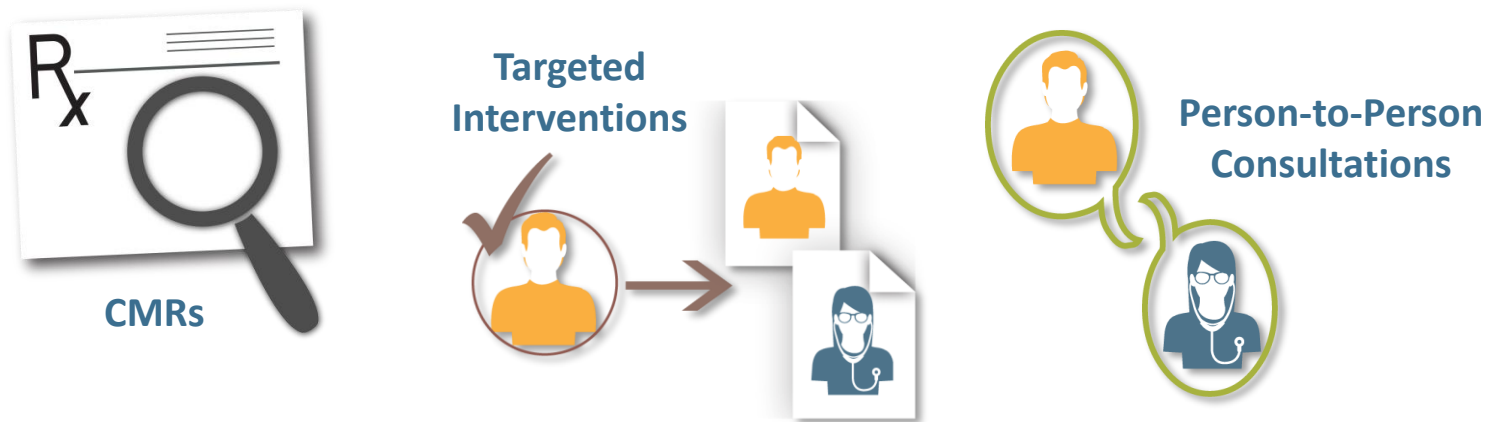


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Member Engagement

Medication Therapy Management

- Engage members with personalized health care services provided by pharmacists
- Can include medication therapy reviews, pharmacotherapy consults, immunizations, transitions of care, health and wellness programs, and more



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Member Engagement

Opioid Safety Solutions

- Educational resources that support member awareness and encourage safe medication use
 - Safety videos, FAQ, infographic
 - Social media and newsletter
 - Informational handout and breakroom poster
- Safety programs
 - Point-of-sale edits that alert the dispensing pharmacy to potential safety concerns
 - CDUR MME, Buprenorphine, Opioids-Benzos edits
 - Retrospective programs that encourage communication between the prescriber and the member
 - Controlled Substance Monitoring, Triple Threat

Tips for Safe Opioid Use

Knowledge is power, especially when it comes to helping put an end to prescription opioid misuse and abuse. That's why we want you to **be in the know** when it comes to making sure you and your loved ones are taking opioids safely and effectively. Check out our helpful tips below to better understand the epidemic, explore what dependence and addiction look like, and learn ways to avoid problems with opioids.

Who suffers from opioid misuse and abuse?

2 million Americans struggle with prescription opioid disorder¹

Almost **80%** of illegal drug users report misusing prescription opioids first²

What does opioid dependence and addiction look like?

Warning signs of opioid dependence or addiction include:



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Prescriber Engagement

Prescriber Insights (Prospective Drug Utilization Review)

Prescriber Insights - INTERNAL MEDICINE

Prescriber Name: H K MD Prescriber NPI: _____
 Address: _____ City: _____ State: WA Zip: _____
 Current Dates: 5/2/2016 to 4/3/2017



Statistics	Avg Claims Per Month	# of Patients	Generic Utilization	Avg Claim Cost	Avg Generic	Avg Brand	90 Day Utilization	Mail Utilization
YOU	30.00	42	84.17%	\$52.81	\$24.57	\$202.91	8.06%	31.94%
PEER AVG	2.18	2	82.88%	\$81.78	\$18.73	\$387.13	9.09%	12.88%
GAP	27.82	40	1.28%	(\$28.97)	\$5.84	(\$184.22)	-1.03%	19.06%

310 Prescribers in this peer group

\$4,229 Your total member paid

\$246 Peer average total member paid

\$41.06 Your average plan paid per claim

\$11.75 Your average member paid per claim

Top Drug Classes by Cost Opportunity

Drug Class
SELECTIVE SEROTONIN REUPTAKE INHIBITORS
PROTON PUMP INHIBITORS
THYROID HORMONES
COMBINATION CONTRACEPTIVES - ORAL
ESTROGENS
THIAZIDES AND THIAZIDE-LIKE DIURETICS
HMG COA REDUCTASE INHIBITORS
POTASSIUM
ANGIOTENSIN II RECEPTOR ANTAGONISTS
PROGESTINS
RECTAL STEROIDS
ANTIEMETICS - ANTICHOLINERGIC
BONE DENSITY REGULATORS
CENTRAL MUSCLE RELAXANTS
PENICILLIN COMBINATIONS

Top Brand Drugs by Claim Count

Drug Name	# of Claims	Total Plan Paid	Avg Peer Total Plan Paid	Total Member Paid
SYNTHROID	19	\$1,821.93	\$418.03	\$200.00
LEXAPRO	11	\$2,804.45	-	\$440.00
VENTOLIN HFA	7	\$265.88	\$132.13	\$100.00
FLOVENT HFA	6	\$1,702.60	\$386.39	\$50.00
YASMIN 28	5	\$1,032.83	\$534.94	\$80.00

Available as standard or opioids-focused

Prescriber Insights - INTERNAL MEDICINE

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 Current Dates: 5/2/2016 to 4/3/2017



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Top Drug Classes by Cost Opportunity

Drug Class	Cost Opportunity	# of Claims	# of Patients	Avg Plan Paid / Claim	Avg Peer Plan Paid / Claim	Gap
SELECTIVE SEROTONIN REUPTAKE INHIBITORS	\$2,558.21	18	4	\$144.90	\$27.78	\$142.12
PROTON PUMP INHIBITORS	\$2,122.60	23	7	\$118.74	\$24.45	\$92.29
THYROID HORMONES	\$987.14	19	5	\$95.89	\$43.94	\$51.95
COMBINATION CONTRACEPTIVES - ORAL	\$858.73	5	1	\$208.57	\$34.82	\$173.75
ESTROGENS	\$698.04	4	1	\$214.42	\$40.41	\$174.01
THIAZIDES AND THIAZIDE-LIKE DIURETICS	\$307.78	4	1	\$79.04	\$2.09	\$76.94
HMG COA REDUCTASE INHIBITORS	\$274.51	34	9	\$22.81	\$14.53	\$8.07
POTASSIUM	\$173.67	4	1	\$51.81	\$8.39	\$43.42
ANGIOTENSIN II RECEPTOR ANTAGONISTS	\$115.46	8	2	\$19.03	\$4.80	\$14.43
PROGESTINS	\$91.63	3	1	\$67.11	\$36.56	\$30.54
RECTAL STEROIDS	\$80.10	2	1	\$111.23	\$71.18	\$40.05
ANTIEMETICS - ANTICHOLINERGIC	\$21.76	1	1	\$22.27	\$0.51	\$21.76
BONE DENSITY REGULATORS	\$9.92	3	3	\$16.17	\$12.88	\$3.31
CENTRAL MUSCLE RELAXANTS	\$9.84	3	3	\$4.51	\$1.23	\$3.28
PENICILLIN COMBINATIONS	\$8.32	2	1	\$8.23	\$4.07	\$4.16

Top Brand Drugs by Claim Count

Drug Name	# of Claims	Total Plan Paid	Avg Peer Total Plan Paid	Total Member Paid
SYNTHROID	19	\$1,821.93	\$418.03	\$200.00
LEXAPRO	11	\$2,804.45	-	\$440.00
VENTOLIN HFA	7	\$265.88	\$132.13	\$100.00
FLOVENT HFA	6	\$1,702.60	\$386.39	\$50.00
YASMIN 28	5	\$1,032.83	\$534.94	\$80.00

Top Drugs by Total Plan Paid

Drug Name	# of Claims	Total Plan Paid	Avg Peer Total Plan Paid	Total Member Paid
DEXILANT	4	\$2,064.80	\$2,292.41	\$160.00
LEXAPRO	11	\$2,804.45	-	\$440.00
SYNTHROID	19	\$1,821.93	\$418.03	\$200.00
FLOVENT HFA	6	\$1,702.60	\$386.39	\$50.00
YASMIN 28	5	\$1,032.83	\$534.94	\$80.00

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Prescriber Engagement

RDUR Safety-Focused Programs with Mailed Interventions

**Multi-
Prescriber
and
Multi-
Prescription**

**Controlled
Substance
Monitoring
and
Repeat Alert**

**Duplicate
Therapy**

**Triple Threat
and
Repeat Alert**

**Expanded
Fraud, Waste
& Abuse**

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Prescriber Engagement

Medication Adherence Programs

Work hand-in-hand with prescribers to encourage better medication adherence among members, which can result in better quality of life and improved overall health care costs

Pharmacoadherence Program

Uses standard quality metrics to intervene on members who show suboptimal adherence and their prescribers; results in care coordination and education

Respiratory Health Program

Retrospective claims analysis reveals members who are at risk for COPD exacerbations and/or have potentially uncontrolled asthma

Adherence Reporting Products

Our suite of products captures members at risk of non-adherence, allowing case managers to outreach as early as possible

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Navitus 2018 Drug Trend

2018 Total Net Cost PMPM Trend

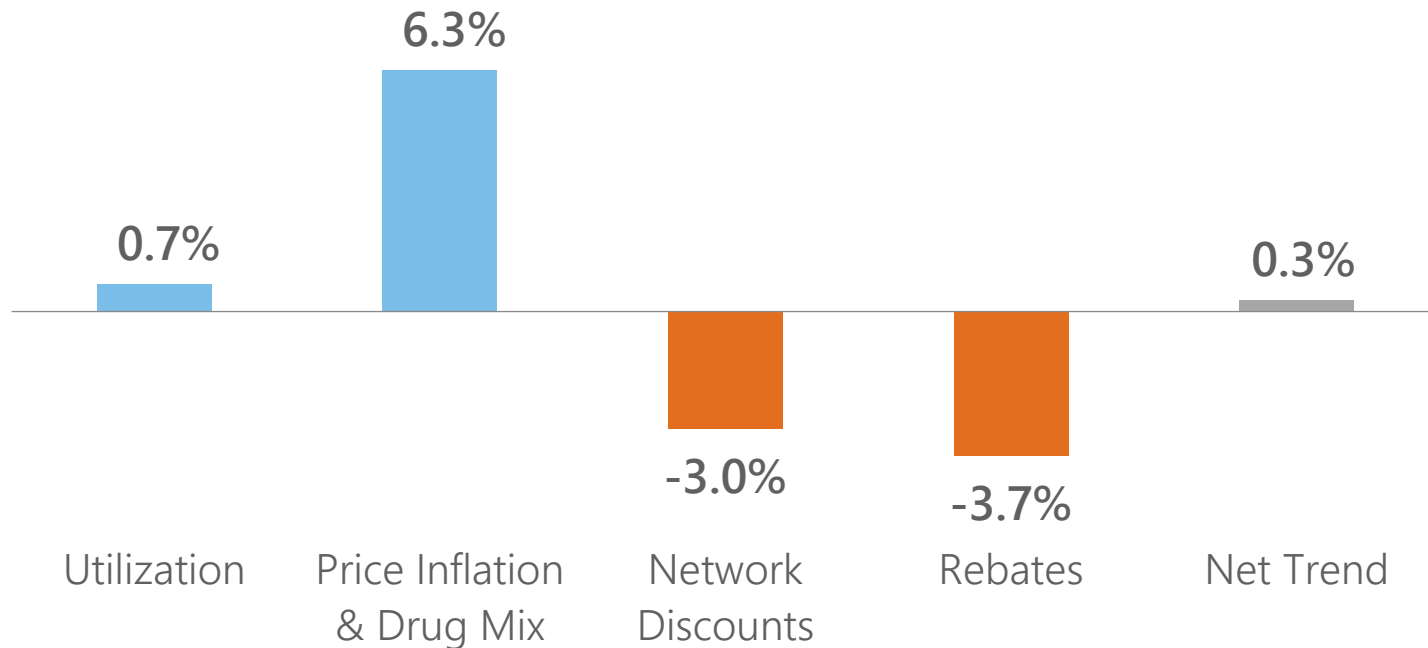
Commercial BOB

	2017 Total Net Cost PMPM	2018 Total Net Cost PMPM	PMPM Trend
Non-Specialty	\$47.62	\$44.55	-6.5%
Specialty	\$28.00	\$31.28	11.7%
Overall	\$75.62	\$75.83	0.3%

* Total Net Cost PMPM includes Plan Paid and Member Paid amounts and is net of Rebates

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Total Cost Trend Modulators and Drivers



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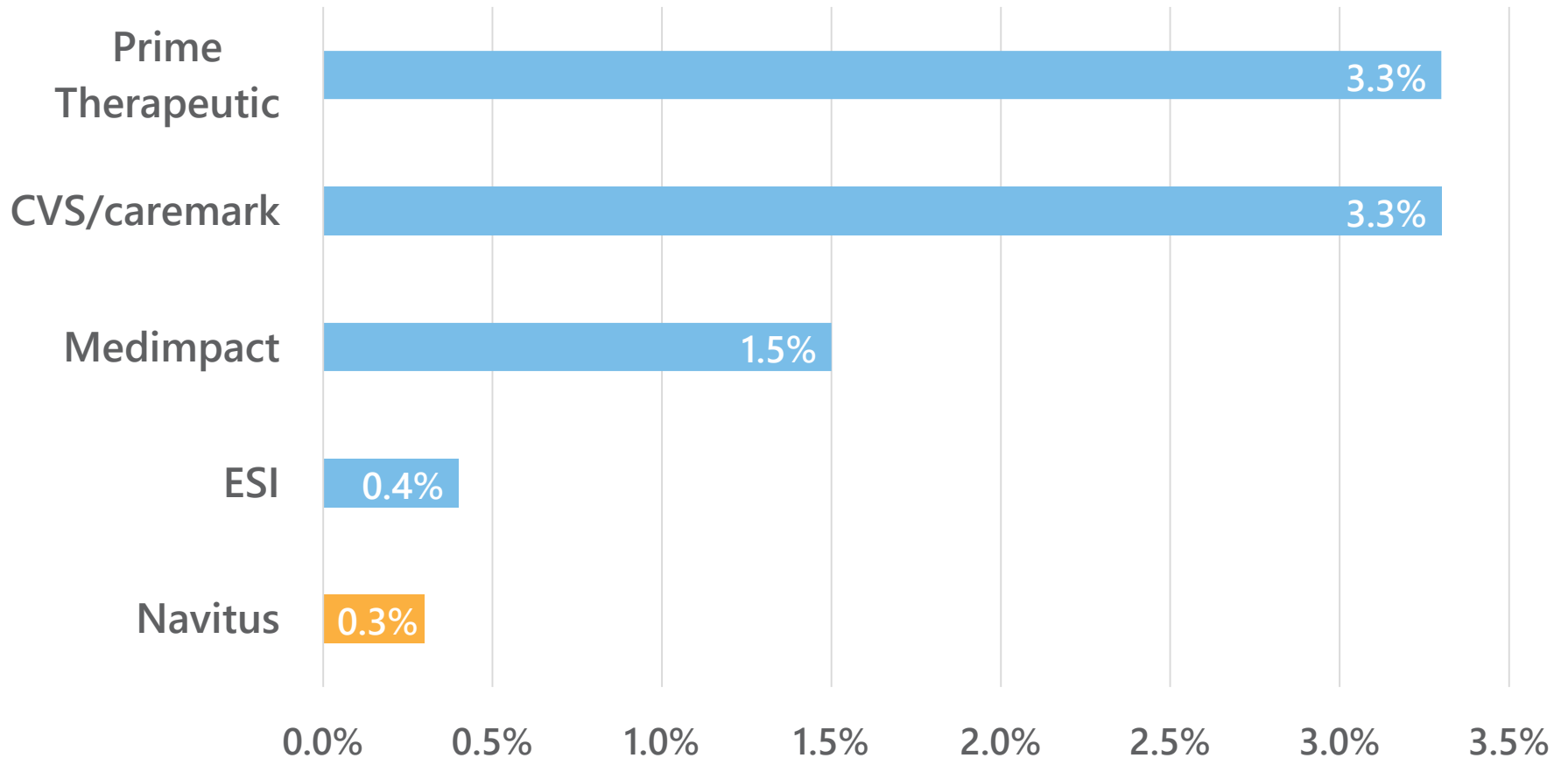
Key Statistics

- 48% of clients experienced a negative PMPM trend compared to the previous year
- Member cost share percentage decreased from 13.2% to 12.9%
- Clients that moved from another PBM to Navitus in 2018 experienced, on average, a 16% reduction in cost



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2018 Published Drug Trends

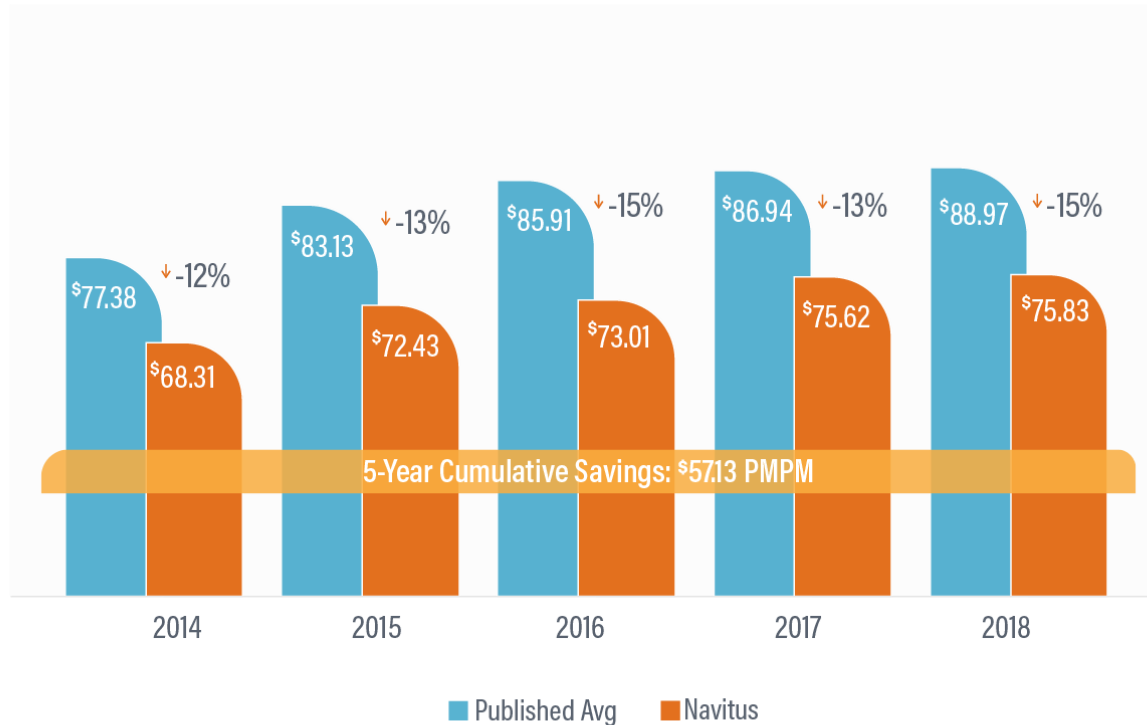


Source: Navitus drug trend analysis and published drug trend figures from other PBMs in the industry including Express Scripts, CVS and MedImpact, 2018.

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The Savings Continues After Year One

5-Year Total Net Cost PMPM Comparison



We're generating long-term savings with a **5-year cumulative PMPM of \$57.13**, which is **14% less than the industry average**.

Source: Navitus drug trend analysis and published PMPM figures from other PBMs in the industry including Express Scripts and CVS, 2018.

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BHCG & New Client Success

New Client Trend Performance

In their first year, new Navitus clients typically experience a savings of 16-17%

2016: ↓17%

2017: ↓17%

2018: ↓16%

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Generating Greater Savings

2018 New Client PMPM Savings Snapshot

Average Navitus Savings Compared to Large PBMs
 ESI 26% CVS/caremark 9% OptumRx 18%

	Incumbent Cost PMPM	Navitus Cost PMPM	Change	Incumbent
School District	\$121.10	\$108.64	↓10%	CVS/caremark
Retail	\$70.85	\$48.82	↓31%	ESI
Financial	\$80.53	\$68.51	↓15%	CVS/caremark
City	\$75.31	\$61.14	↓19%	OptumRx
Hospital System	\$123.50	\$113.98	↓8%	MedImpact
Education	\$87.56	\$75.01	↓14%	ESI
School District	\$368.95	\$357.46	↓3%	CVS/caremark
School District	\$98.82	\$81.74	↓17%	OptumRx
Manufacturing	\$70.88	\$62.03	↓12%	Magellan
Financial	\$94.56	\$65.25	↓31%	Cigna
Food	\$66.82	\$43.21	↓35%	ESI
Service	\$94.36	\$73.84	↓22%	ESI
Overall			↓16%	

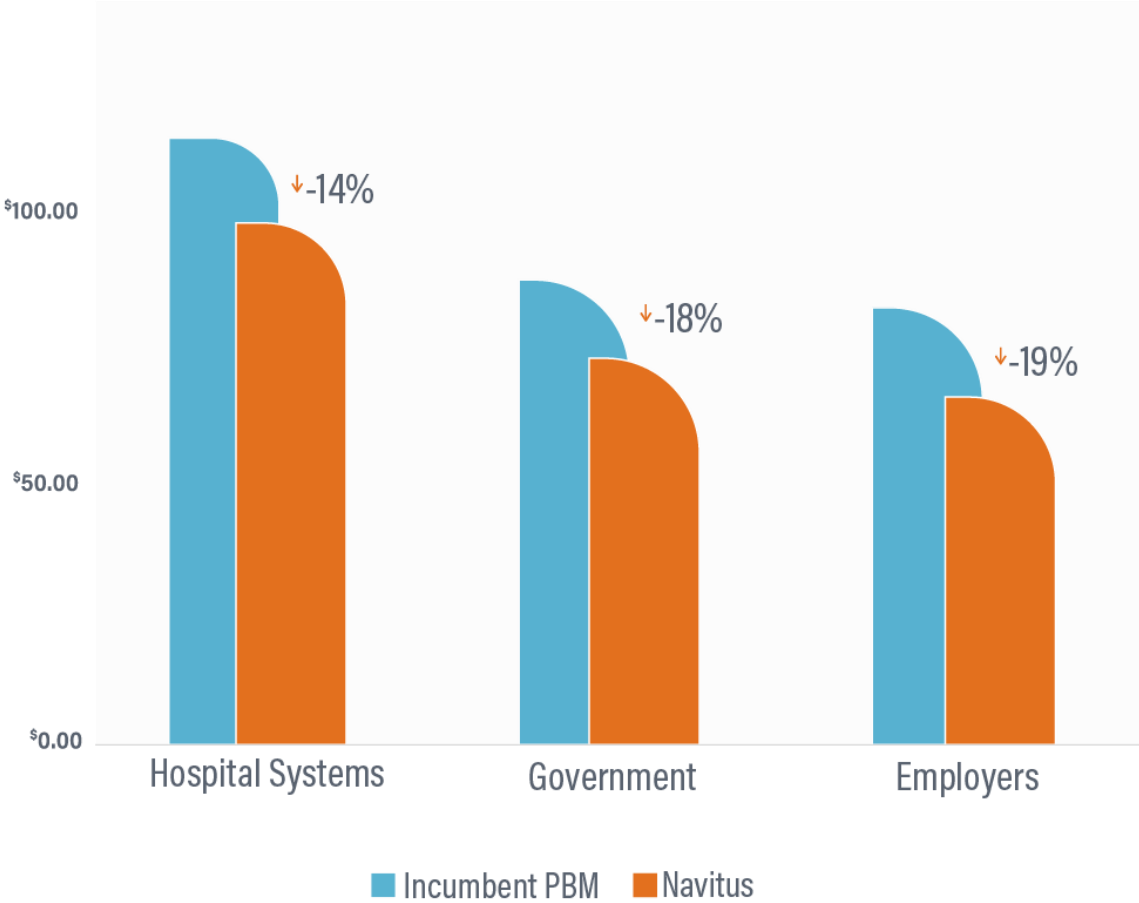
Navitus received permission to share this information. Includes before and after total cost including member cost share.

Source: Navitus book of business analysis and client data, 2018.

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Helping Various Clients Achieve a Lower PMPM!

Clients New to Navitus in 2018



Source: Navitus book of business analysis, 2018.

Offering Competitive Rebates that Drive Down Costs

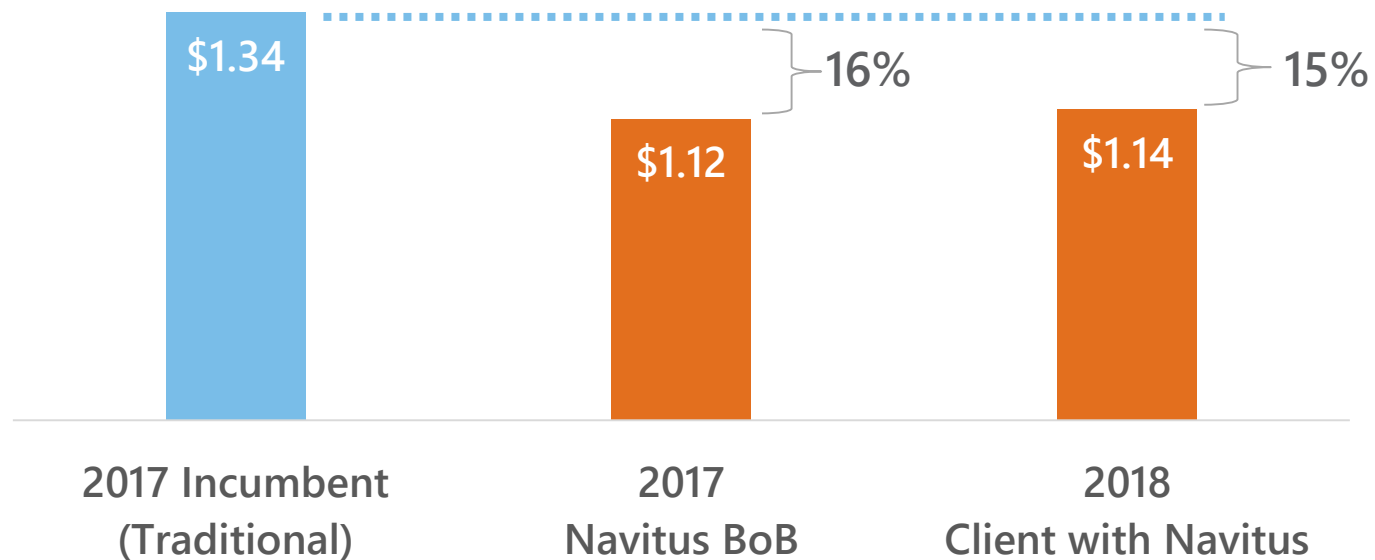
Higher Education Client

	(Traditional) Incumbent 2017	Navitus 2018	Difference	Trend
Total Cost	\$5.6M	\$4.8M	-\$750k	-13%
Rebates	-\$871K	-\$792K	\$79k	-9%
Rebate % of Total Cost	-15.6%	-16.4%	- 1%	5%
Total Net Cost PMPM (Net of Rebates)	\$87.56	\$75.01	-\$12.55	-14%

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Average Cost Per Unit

Higher Education Client



Navitus Average Cost Per Script is Lower

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Average Unit Cost Difference

Top 10 Generics by Cost

	Incumbent PBM Unit Ing Cost	Navitus Unit Ing Cost	Difference
BUPROPN HCL TAB 300MG XL	\$1.26	\$0.71	(\$0.55)
BUPROPN HCL TAB 150MG XL	\$1.25	\$0.60	(\$0.65)
EZETIMIBE TAB 10MG	\$5.58	\$1.03	(\$4.55)
BUDESONIDE CAP 3MG DR	\$12.41	\$8.31	(\$4.10)
MOMETASONE SPR 50MCG	\$11.70	\$8.03	(\$3.67)
ESOMEPRA MAG CAP 40MG DR	\$1.75	\$1.62	(\$0.13)
METHYLPHENID TAB 36MG ER	\$8.20	\$7.69	(\$0.51)
FLUTICASONE SPR 50MCG	\$1.25	\$0.59	(\$0.66)
METFORMIN ER TAB 1000MG	\$11.06	\$10.16	(\$0.90)

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Better Drug Mix = Lower Net Cost

Employer Client

	Incumbent 2017 (Traditional)	Navitus 2018	Difference	% Change
Total Cost	\$22.8M	\$19.6M	-\$3.2M	-14%
Rebates	-\$4.7M	-\$3.3M	\$1.4M	-30%
Rebates % of Total Cost	-21%	-17%	4%	-19%
Total Net Cost	\$18.2M	\$16.3M	-\$1.9M	-10%
Total Net Cost PMPM (net of Rebates)	\$121.10	\$108.64	-\$12.46	-10%

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Shedding a Light on Spread Pricing

Employer Client

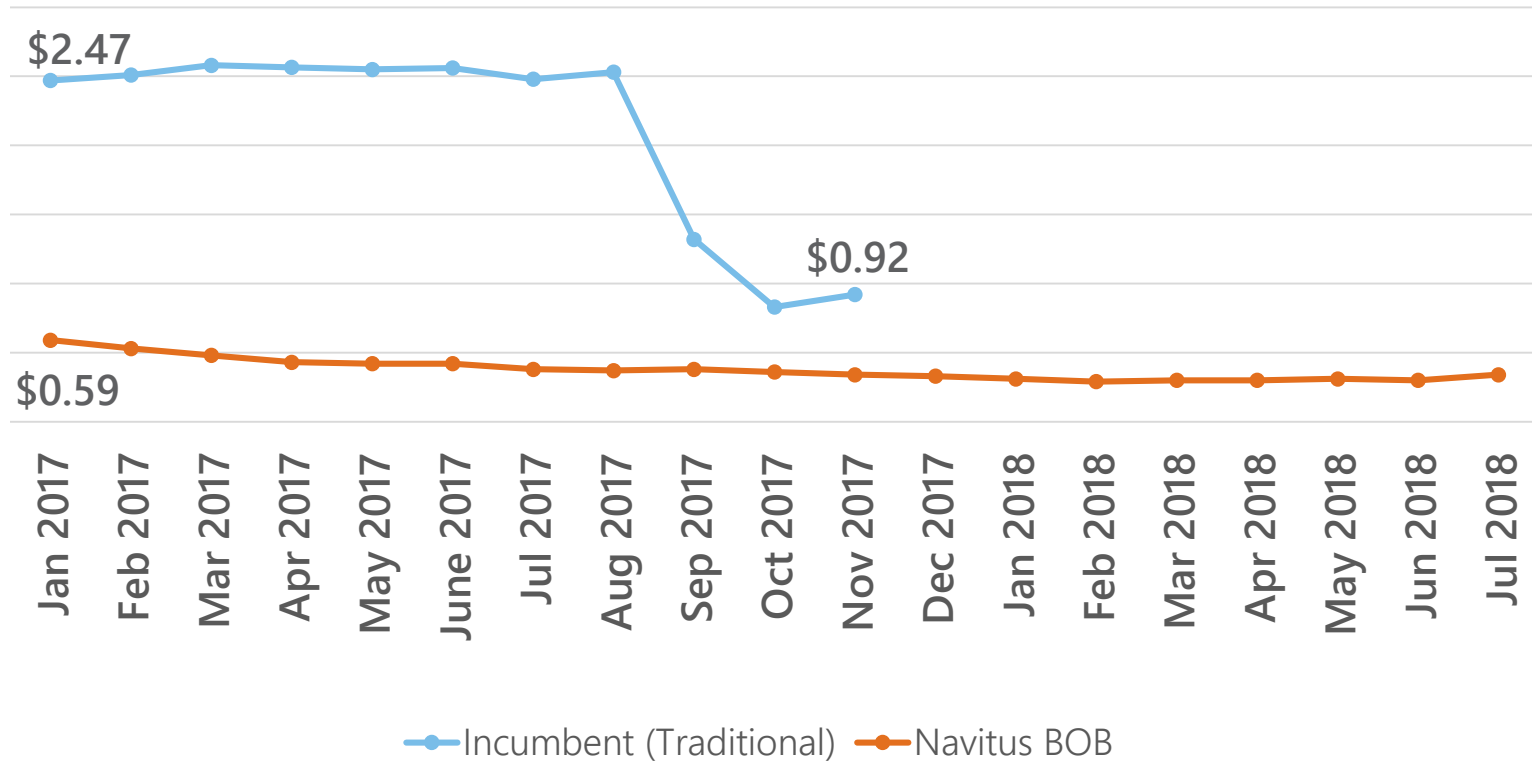
Generic Name	Brand Name	Total Cost per Script		Spread per Script
		Incumbent (Traditional)	Navitus	
DESVENLAFAX TAB 25MG ER	Pristiq	\$258.15	\$48.98	\$209.17
DESVENLAFAX TAB 50MG ER	Pristiq	\$164.09	\$51.19	\$112.90
DESVENLAFAX TAB 100MG ER	Pristiq	\$159.43	\$54.08	\$105.35
ESOMEPRA MAG CAP 20MG DR	Nexium	\$202.17	\$59.32	\$142.85
ESOMEPRA MAG CAP 40MG DR	Nexium	\$197.62	\$49.32	\$148.30
EZETIMIBE TAB 10MG	Zetia	\$228.61	\$51.64	\$176.97
OLMESA MEDOX TAB 20MG	Benicar	\$138.49	\$46.24	\$92.25
OLMESA MEDOX TAB 40MG	Benicar	\$190.05	\$58.24	\$131.81
ROSUVASTATIN TAB 5MG	Crestor	\$85.68	\$17.49	\$68.19
ROSUVASTATIN TAB 10MG	Crestor	\$90.28	\$17.51	\$72.77
ROSUVASTATIN TAB 20MG	Crestor	\$90.32	\$18.15	\$72.17
ROSUVASTATIN TAB 40MG	Crestor	\$88.70	\$18.69	\$70.01
IMATINIB MES TAB 400MG	Gleevec	\$9,223	\$3,821	\$5402

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Shedding a Light on Spread Pricing

Employer Client (Anti-Cholesterol)

rosuvastatin calcium (Crestor) tab 10 mg
Average Cost Per Unit



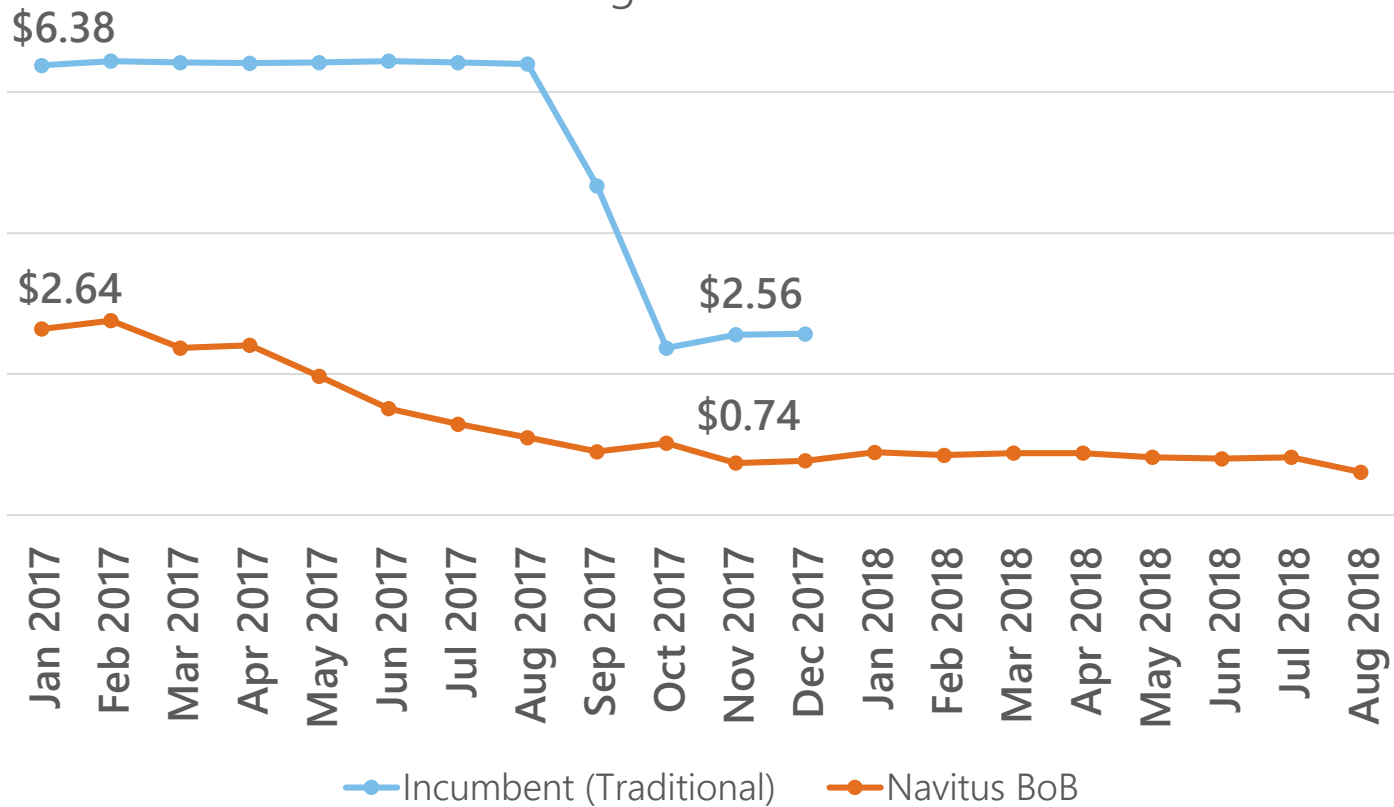
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Shedding a Light on Spread Pricing

Employer Client (Ulcer Drug)

esomeprazole magnesium (Nexium) 40 mg

Average Cost Per Unit



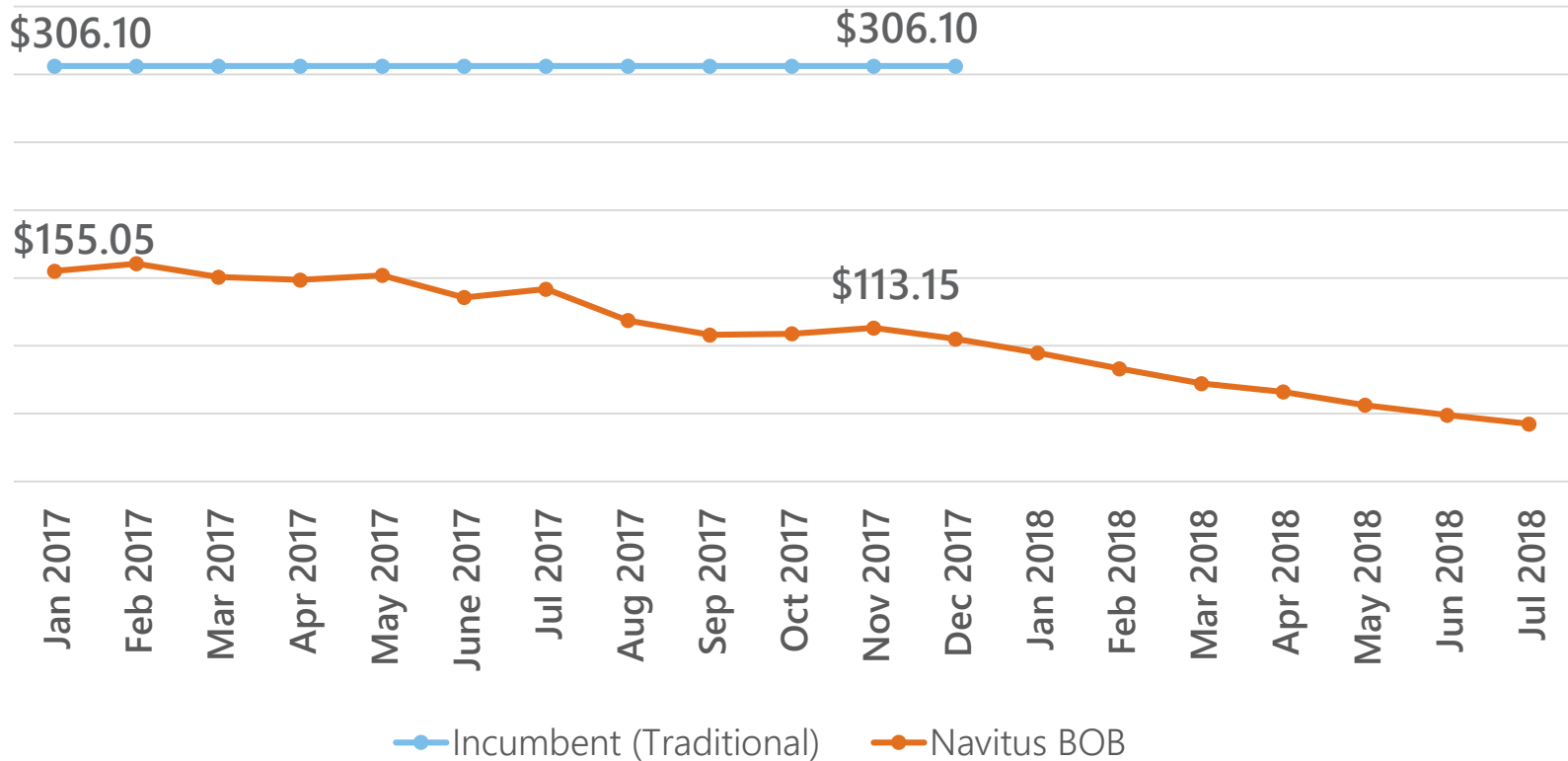
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Shedding a Light on Spread Pricing

Employer Client (Antineoplastic)

Imatinib (Gleevec) tab 400 mg

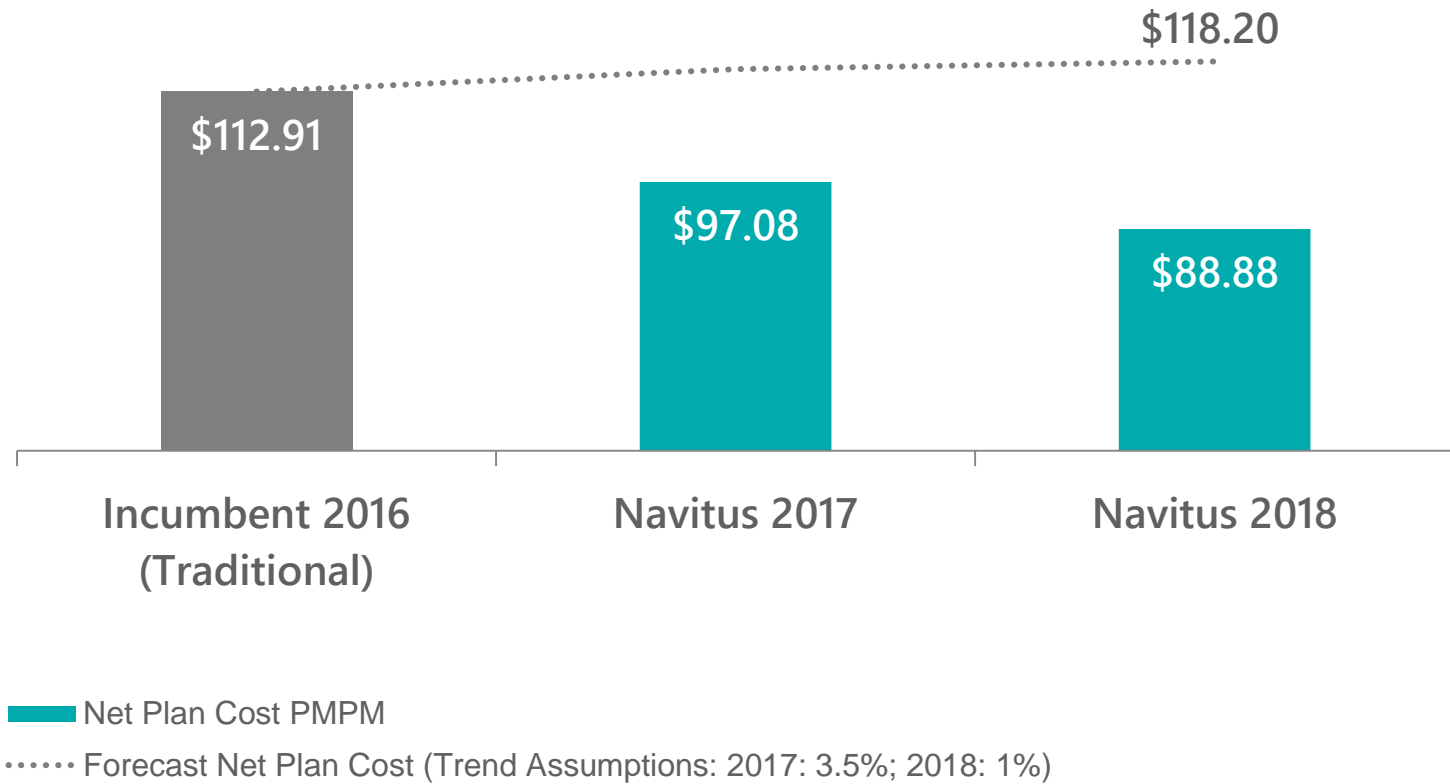
Average Cost Per Unit



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Delivering Client Savings

Government Client



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No Admin Fee ≠ Lower Cost

Government Client

	Incumbent 2017 (Traditional)	Navitus 2018	Trend
Plan Cost	\$5M	\$4.7M	-5%
Rebates *	\$0	-\$802K	-
Plan Cost PMPM	\$75.31	\$73.68	-2%
Plan Net Cost PMPM (Net of Rebates)	\$75.31	\$61.14	-19%
Rebates PMPM	\$0.00	-\$12.54	-

* Client did not receive rebates with incumbent PBM

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BHCG Performance with Navitus - 2019 YTD

	Incumbent PBM Cost PMPM	Navitus Cost PMPM	Trend
Employer A*	\$183.12	\$152.19	↓17%
Employer B	\$91.50	\$71.50	↓22%
Employer C	\$81.12	\$77.26	↓5%

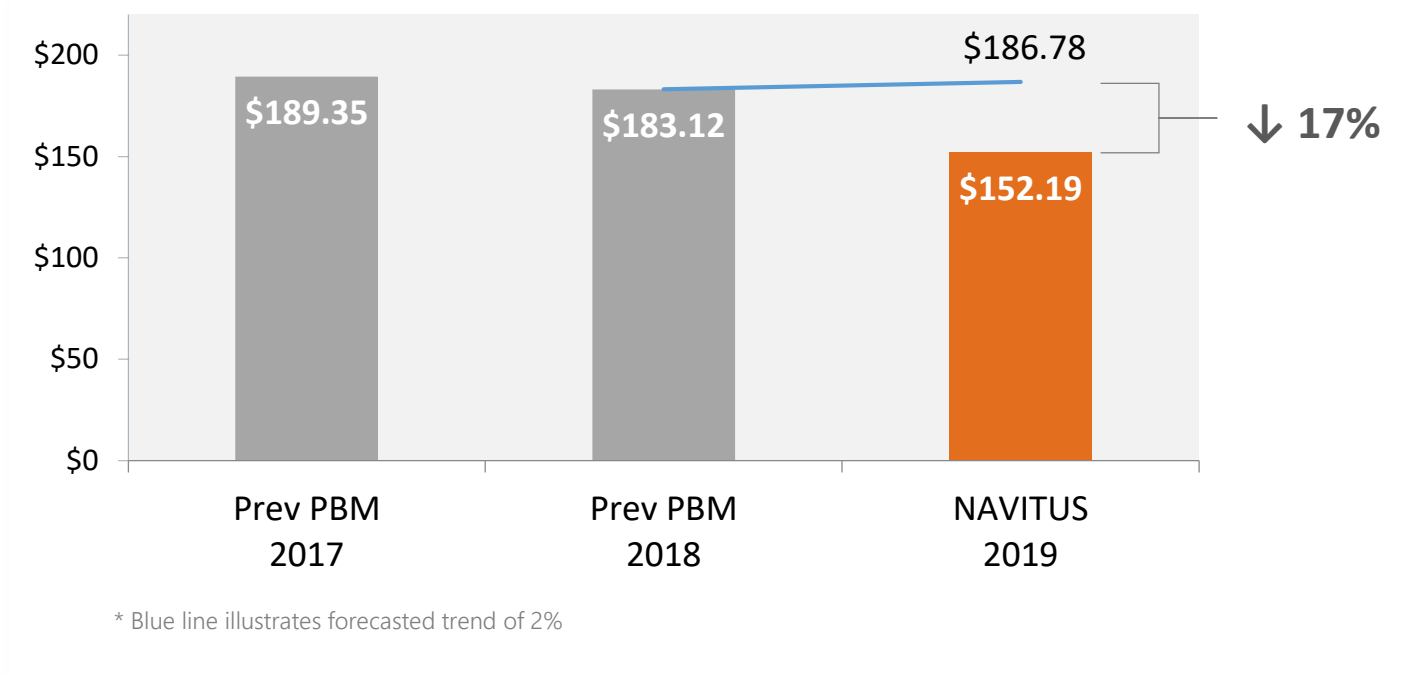
* Employer A measured by cost PMPM

BHCG clients new to Navitus in 2019 have saved 5-22% YTD compared to the same period in 2018

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BHCG Employer A

Plan Paid PEPM Trend (Jan-May)

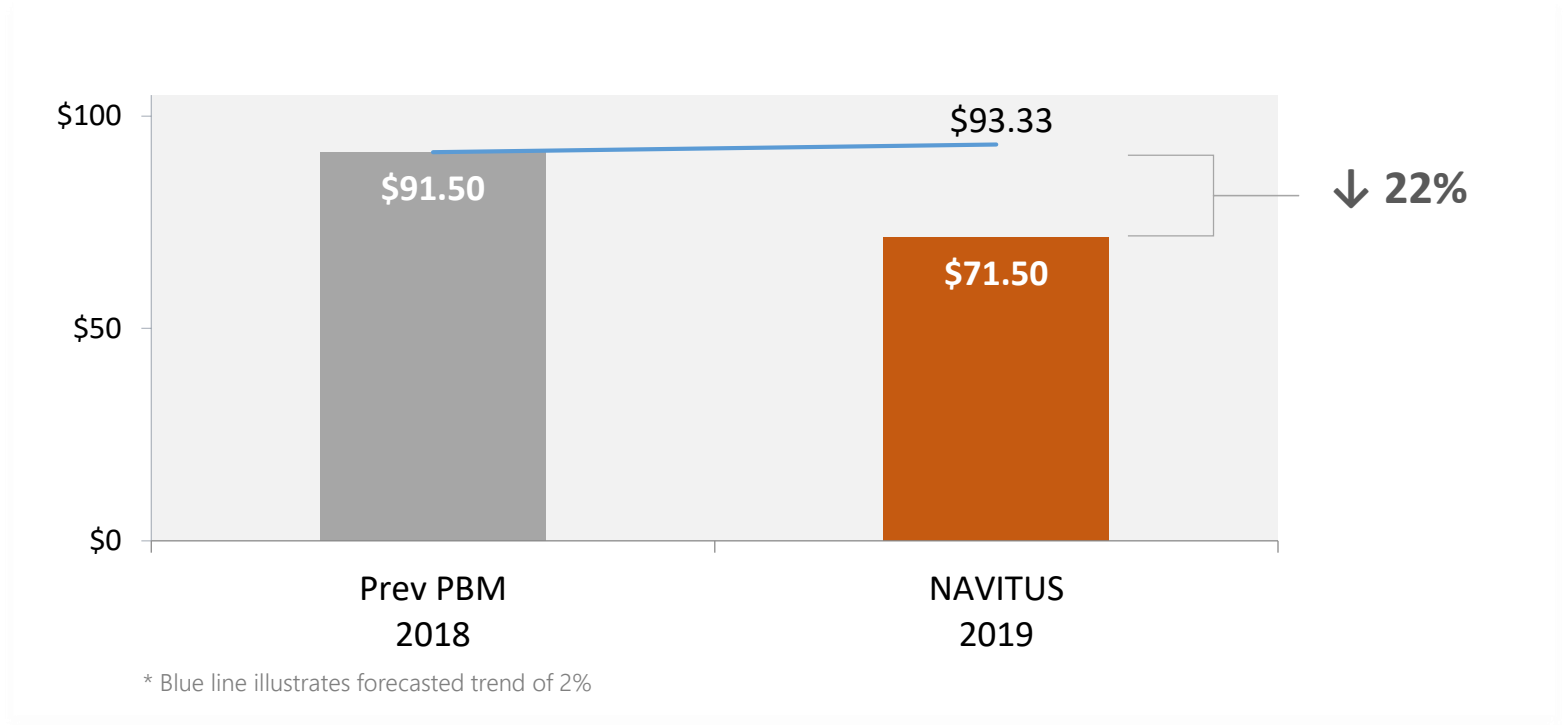


Plan spend decreased by 17% in 2019 YTD compared to the same period in 2018, which is about \$138,000 in plan savings.

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BHCG Employer B

Total Cost PMPM Trend (Jan–May)

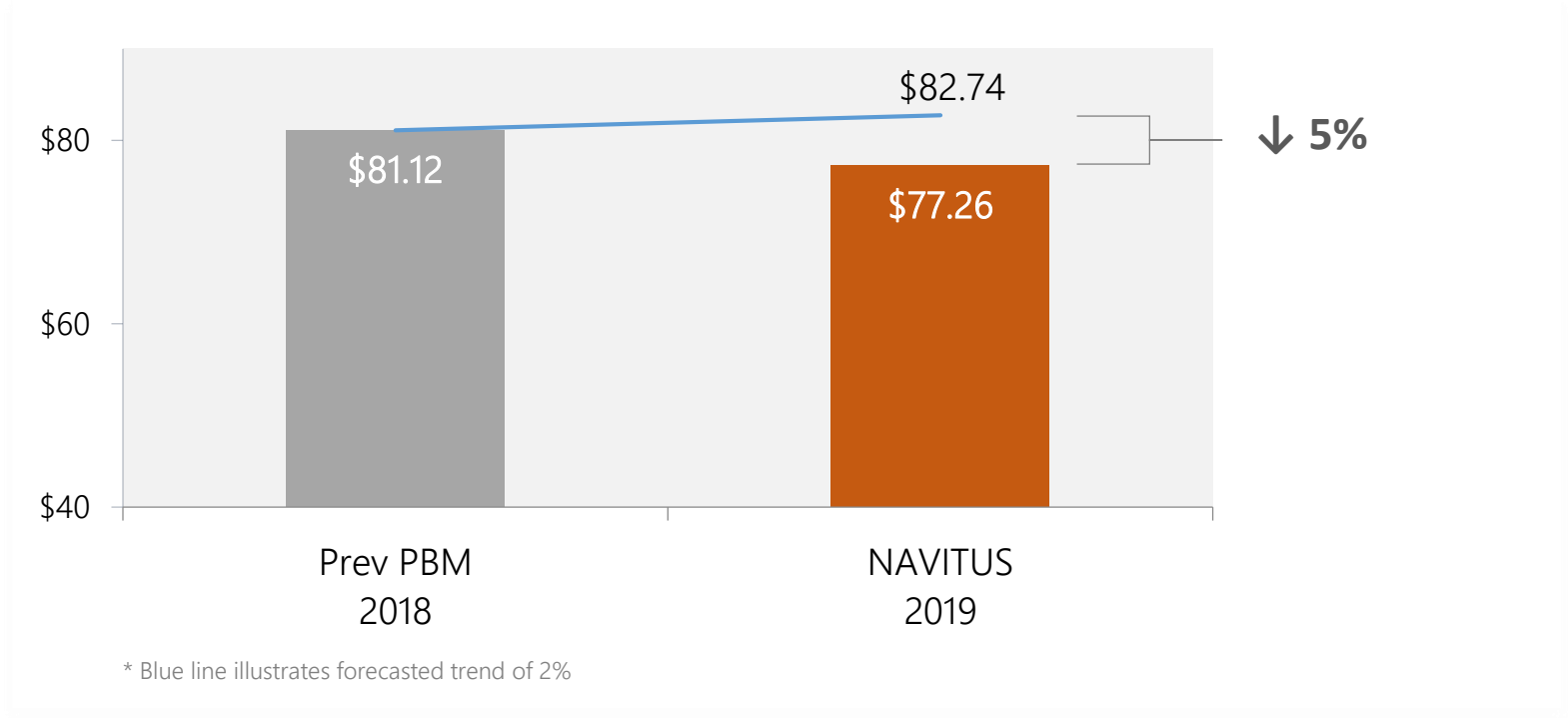


Total drug spend decreased by 22% in 2019 YTD compared to the same period in 2018, which is about \$128,000 in savings.

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BHCG Employer C

Total Cost PMPM Trend (Q1)



Total drug spend decreased by 5% in 2019 Q1 compared to the same period in 2018, which is about \$83,000 in savings.

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BHCG Employer C

Top 10 Grandfathered Drugs (Q1)

Drug Name	Script Count	Total Cost	Alternative Drug Name	Est. Total Cost (Net Rebates)	Est. Total Savings
GLEEVEC	2	\$16,414	IMATINIB MESYLATE	\$3,300	\$13,114
COPAXONE	3	\$17,221	GLATIRAMER ACETATE	\$5,700	\$11,521
AUVI-Q	2	\$9,645	EPINEPHRINE PEN	\$480	\$9,165
HUMALOG	16	\$12,610	NOVOLOG	\$5,298	\$7,312
VIBERZI	1	\$3,546	ALOSETRON	\$670	\$2,876
SYMBICORT	12	\$5,696	ADVAIR HFA	\$3,078	\$2,618
ONETOUCH ULTRA BLUE	9	\$2,665	ACCU-CHEK AVIVA PLUS	\$178	\$2,487
HUMALOG KWIKPEN	4	\$3,467	NOVOLOG FLEXPEN	\$1,170	\$2,297
ONETOUCH VERIO TEST STRIP	9	\$702	ACCU-CHEK AVIVA PLUS	\$178	\$524
QVAR REDIHALER	9	\$1,741	FLOVENT HFA	\$1,274	\$467
	67	\$73,708		\$21,326	\$52,382

After the grandfathering period, Employer C will see additional savings with the Navitus formulary.

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Navi-Gate 3D Demo

Why Navitus/BHCG?



Why Navitus?

Service & Clinical Excellence

- White-glove service; customer-centric member experience
- Industry-leading customer satisfaction scores
- 100% client implementation satisfaction
- Evidence-based clinical programs
- Formulary strategy aligned with clinical effectiveness and lowest net cost

Contractual Alignment

- Audit rights to ALL claims with pharmacies & pharma manufacturers
- Clear, reconcilable contract terms & definitions
- Administrative fee-only revenue stream
- Strategically aligned interests

BHCG
Member
Employers

Financial Savings

- 360° financial transparency
- 100% pass-through, including all ongoing network rate and rebate improvements, and all pharma-related dollars
- Industry-leading Rx trend management — consistently out-perform national trend
- Unique specialty pharmacy model with 2% cost savings

Confidential

Thank You.



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