

Executive Summary

The PrudentRx solution

Specialty savings through an innovative plan design

The PrudentRx solution helps payors incrementally manage specialty spend while participating plan members have a \$0 cost share for specialty medications*. Personalized, integrated outreach provides a best-in-class member experience.

This innovative plan design strategy helps drive value for clients while delivering savings to members. The client's formulary and prior authorization requirements still apply. The PrudentRx solution is easy to implement with simplified contracting through Point Solutions Management, and it helps:

- ✓ Maintain plan design integrity
- ✓ Reduce member out-of-pocket costs
- ✓ Support member adherence
- ✓ Ensure seamless member experience and support

Member benefit	Client benefit	Clients find the strategy effective
\$0 out-of-pocket cost for participating members \$160M member savings¹	up to 22% gross savings**² -13.1% average negative specialty trend for clients with PrudentRx³	3,600+ clients adopted⁴ 99.8% of members remain opted in⁵

Impact of non-need based copay cards

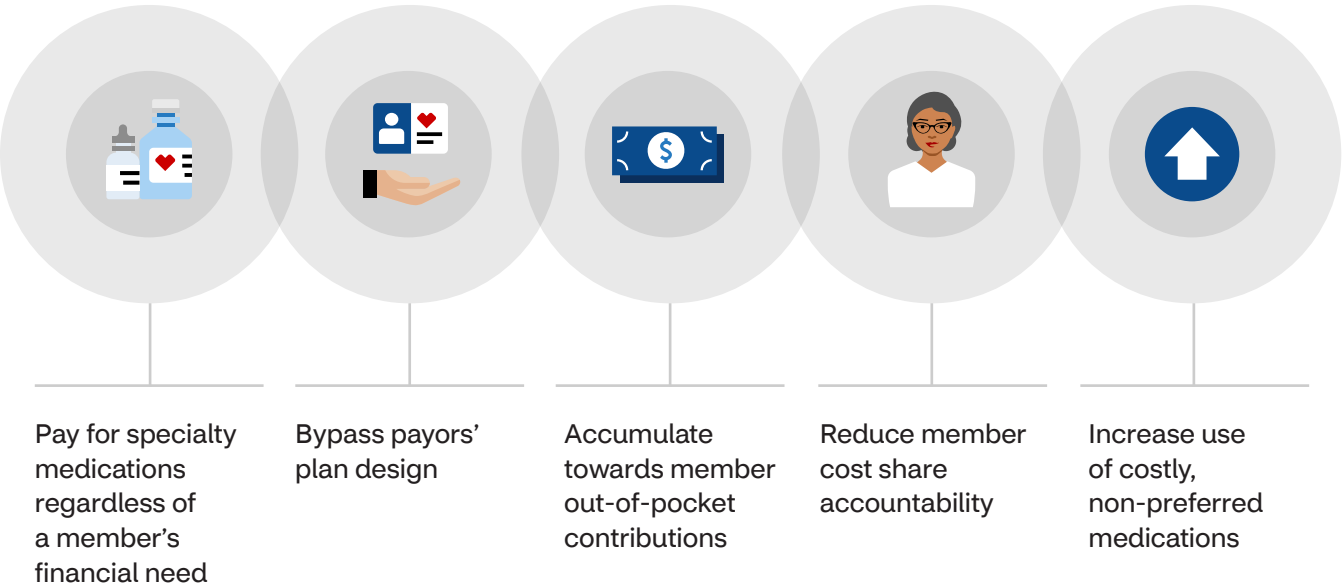
Copay assistance cards that are non-need based are a challenge for payors looking to control the impact of high-cost specialty medications on their plans. These cards may help to offset members’ out-of-pocket costs but can also circumvent a payor’s plan design by encouraging use of a higher cost brand-name drug, or a brand-name drug when a generic equivalent is available. This can lead to an overall increase in costs for all members because payors may increase premiums to cover higher plan costs.



What are non-need based manufacturer copay assistance cards?

This patient assistance is available to anyone on a specialty medication, unlike traditional programs that focus on financial need. While they may help offset plan members’ out-of-pocket costs, they can also circumvent a payor’s plan design.

Manufacturer copay cards can:



Reducing specialty spend with your plan design

The PrudentRx solution is designed to address these concerns and help clients incrementally manage specialty spend.

It includes all specialty medications on a client's specialty drug list, as well as select high-cost specialty limited distribution drugs (LDDs), regardless of manufacturer copay assistance availability.^{††}

Implemented along with prerequisite solutions Advanced Control Specialty Formulary (ACSF), Specialty Performance Network and True Accumulation, the PrudentRx solution combines an innovative specialty plan design strategy and best-in-class member experience to help lower spend and reduce member costs.

Because the program is combined with our True Accumulation offering, the portion of drug cost paid for by the copay card does not apply to the member's deductible or annual out-of-pocket limit, unless required by law, helping to keep plan costs low.



"I thought the savings estimate seemed too good to be true, but the actual savings were even greater than expected."

– Sr. Director of Benefits, Health Care company, NJ



up to **22%**
gross savings^{**2}



\$0

out-of-pocket cost for any specialty medication on the program drug list for participating members*

–13.1% average negative specialty trend for clients with the PrudentRx solution³



Delivering a seamless member experience

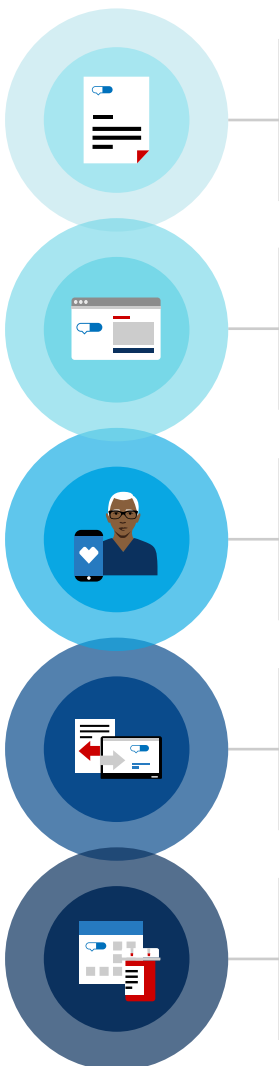
PrudentRx trained member advocates and pharmacy operations work together as part of an integrated process to help ensure a smooth member experience. At implementation, PrudentRx starts enrollment for all eligible members, with the option to opt out at any time. Members stay engaged in ways that are convenient for them — through digital, phone and mail.



99.8%

of members remain opted in⁵

Optimizing program participation through individualized member experiences



Program awareness

- Member receives welcome letter with toll-free number to call for enrollment and outreach
- Then PrudentRx will follow up to finalize enrollment

Easy enrollment

PrudentRx Advocate facilitates enrollment and helps obtain non-need based manufacturer copay card assistance, where applicable

Integrated process

- Specialty pharmacy introduces program to new members during onboarding call and warm transfers to PrudentRx
- Digital capabilities ensure broad member outreach

Ongoing administration

- PrudentRx Advocates available 8 AM to 8 PM, Monday–Friday
- Spanish speaking advocates and language line for questions
- Continuous monitoring helps ensure appropriate claims processing and accurate billing

Continued support

Members receive proactive assistance from PrudentRx with copay card renewal

Maintain plan design integrity. Lower specialty costs.

The PrudentRx solution combines an innovative plan design with a best-in-class member experience for substantial savings



To get started saving with the PrudentRx solution, please contact your Aetna account manager.

All data sharing complies with applicable law, our information firewall and any applicable contractual limitations. Savings projections are based on CVS Caremark data. Actual results may vary depending on benefit plan design, member demographics, programs implemented by the plan and other factors. Client-specific modeling available upon request.

*Participating members enrolled in a High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) must fully satisfy their deductible before they are eligible for a final \$0 out-of-pocket cost under the program, unless the member has been prescribed a medication that qualifies as "preventive care" under the Internal Revenue Code, which is administered and enforced by the Internal Revenue Service. Members may still utilize available manufacturer copay assistance while in their deductible phase but must satisfy their deductible before the Plan is able to pick up any of the costs on the members' behalf.

**Incremental savings may be less for HDHPs than non-HDHPs. A savings analysis can be made available upon request.

†As of February 2024.

††Due to limitations that exist within various external pharmacy systems, implementing the PrudentRx solution on HDHPs with HSAs will be limited to only those medications included on the client's specialty drug list and dispensed by CVS Specialty® and will not include LDDs.

1. PrudentRx Analytics, 2024. Data from Jan-Dec 2023. (P1015840224)
2. PrudentRx Analytics, 2024. Based on data from PrudentRx Analytics, Jan - Dec 2023. Data represents specialty gross savings for commercial clients that had PrudentRx for the full-year 2023 (P1015840224)
3. CVS Health Analytics, 2023. CVS Caremark Book of Business (post-rebate), Commercial Cohort Clients, 2021 vs. 2022. (P1014280423)
4. PrudentRx Analytics, February 2024. (P1014280423)
5. PrudentRx Analytics, February 2024, Data is based on members eligible for the PrudentRx program. (P1015850224)