

Solution ecosystem for fully insured employers

Cost	Results	Experience
Helps lower member spend	Improves safety, adherence, and/or clinical insights	Simpler, more convenient member experience
Behind the scenes: These “invisible hand” solutions are key to affordability and predictability.		
MAC Pricing Fair pricing for generics	Essential Formulary Our most advanced, performance-focused drug list	Enhanced Formulary Our broad, flagship drug list
Preventive Plus Rx List Pre-deductible coverage for qualified preventive medications	Limited Distributed Drug (LDD) Access to lower rates on certain drugs when not available at in-network pharmacies	Fair Market Rx Dynamic platform to secure specialty medications at the most affordable prices
Utilization Management (policy & review) Clinical review to ensure appropriate therapy		
At the pharmacy: These day-to-day solutions are often how members experience utilizing their benefits.		
Broad Network Access to more than 65,000 retail pharmacies nationwide - including all major retail chains	Limited NC Network A more focused pharmacy network designed to reduce cost	Blue Cross NC Specialty Pharmacy Network Curated specialty pharmacies with more affordable rates powering Fair Market Rx
Amazon Home Delivery Convenient mail-order option for ongoing medications	RightPrice Rx Discount card integration with automatic member savings at the pharmacy or through mail-order	
Clinical coordination: These provider-and-plan solutions help to influence prescribing and therapy decisions.		
Real Time Pharmacy Benefit Immediate cost and coverage information for providers	MedGuard Rx Prescriber alerts for safer, lower-cost options	Rx Clinical Catch High-touch pharmacist support and data insights for complex UM
Member engagement: These consumer-centric solutions actively support the member experience.		
More Than A Script Member support for managing diabetes and hypertension via local pharmacists	Medication Adherence Program Coaching and reminders to help members take drugs as prescribed	RxCentral Real-time app to compare prices and find lower-cost alternatives