



STRATEGIC STEPS TO HELP BALANCE AFFORDABILITY AND ACCESS

As prescription drug costs rise, employers face increasing pressure to manage spending without compromising employee well-being. With smart planning, you don't have to choose between cost and care.

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REASSESS YOUR PHARMACY BENEFIT MANAGER (PBM)

PBMs manage prescription coverage, but their performance and transparency can vary. Re-evaluating your PBM may reveal savings opportunities. Look for:

- Transparent pricing and clear reporting
- A formulary designed to prioritize cost consciousness
- Rebates and discounts that provide total value—not just line-item savings

Tip: Review your PBM contract performance annually.

Generic medications are safe, effective, and often far more affordable than brand-name options. Strategies to encourage their use:

- Educate employees about the safety and role of generics
- Lower out-of-pocket costs for generic prescriptions
- Require prior authorization for brand-name medications when appropriate

Generic drugs can cost 80–85% less than brand-name equivalents.

SUPPORT THE USE OF GENERIC DRUGS

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USE DATA AND TECHNOLOGY

Harnessing data tools and tech solutions can uncover hidden cost drivers in real time. Key opportunities include:

- Predictive analytics to flag rising costs before they escalate
- Real-time tracking to guide timely plan adjustments
- Telehealth access to streamline prescribing and reduce unnecessary in-person visits

Insight drives smarter decisions and more proactive cost management.

Employees who understand their options make better choices—for themselves and your plan. Boost engagement with:

- Clear, consistent communication about plan benefits
- Wellness initiatives that include drug cost education
- Tools to compare medication prices and find affordable, in-network options

Cost-awareness starts with communication.

EDUCATE AND ENGAGE EMPLOYEES

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REVISIT YOUR STRATEGY REGULARLY

Drug pricing trends shift fast. Your plan should be flexible enough to keep up. To stay ahead:

- Conduct annual reviews with your insurance professional
- Track regulatory changes and industry innovations
- Gather employee feedback and adjust accordingly

A flexible plan is a future-ready plan.

SMARTER STRATEGIES START HERE

Your pharmacy benefits should support both your people and your bottom line. Learn more about how to keep costs down—and employee satisfaction up—for the rest of 2025.

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