

AmWINS SPECIALTY PHARMACY PROTECTION

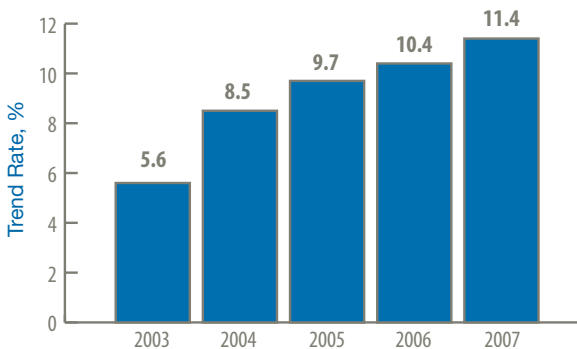


SPECIALTY DRUGS ARE HERE TO STAY. CONTROLLING AND REDUCING RISK IS IMPERATIVE.

AmWINS Group Benefits now offers AmWINS Specialty Pharmacy Protection.

One of the fastest-growing areas in pharmaceuticals today is Specialty Pharmacy. As the ability to tailor drugs through biotechnology rapidly evolves, high-cost specialty pharmaceuticals for individualized treatment will continue to become more common. Employers are currently evaluating how these drugs are covered and paid for, because with a price tag between \$5,000 and \$300,000 per year, there needs to be a solution. In the mid 1990s, when fewer than 30 specialty drugs were on the market, few worried about their impact on costs. Today, there are more than 200 specialty pharmaceuticals available. Some treat relatively common conditions, such as rheumatoid arthritis, Hepatitis C, and MS. Others treat uncommon conditions, such as pulmonary arterial hypertension and severe combined immune deficiency. A decade from now, more than 400 specialty products are expected to be handled by specialty pharmacies.

Specialty Drug Spend Continues to Climb



Protect employees – and decision makers – now.

The complexity of specialty pharmacy – and the dollars attached to it – means that payers at every level will need to examine their overall specialty pharmacy spending trends and make smart decisions about their plan coverage decisions. To meet today's realities and tomorrow's demands, AmWINS Group Benefits has created a groundbreaking, fully insured Specialty Pharmacy Protection program that sets the bar for our industry. Administered through IdealScripts, this program not only lets companies leave complex determinations to experts, but also provides essential ongoing care management.

Our innovative AmWINS Specialty Pharmacy Protection program provides the benefits needed to achieve continued fiduciary success for your organization's health plan.

Already, employers and plan administrators are facing unprecedented dilemmas, and such ethical and financial quandaries stand to increase dramatically. Imagine being faced with any of the following scenarios, and you'll quickly see the pressing need to manage this growing trend.

Stage III Melanoma Patient/Payer Save \$20,000 on 1st Treatment; Total Pharmacy Cost Savings Approaches \$50,000

Our expertise keeps claims costs in check so premiums remain low and your plan doesn't bear the financial burden and cash flow strain.

"Randy," age 50, has stage III melanoma that's treated with alpha-interferon, which is very expensive. Randy's initial, high-dose injection in the provider's office would have cost the plan \$33,930.

Our pharmacy services and case management program provided Intron A and delivered the first dose for \$13,911 for a savings of \$20,019



AmWINS SPECIALTY PHARMACY PROTECTION *(cont.)*



Our case managers taught Randy how to self-administer Intron A reducing claims even further. More important, by insuring Specialty Pharmacy, the HR department or their consultant did not have to engage professional claims management services separately. They are simply part of the protection they have purchased.

Promising Breast Cancer Treatment Could Have Cost \$160,000; Our Partnership Provides Medications for \$87,000 Less.

“Wendy,” age 38, has stage 1 breast cancer and her tumor expresses the Her-2 protein. This means she’s eligible for the new drug, Herceptin, which reduces the chances of recurrence by more than half.

Claims cost were reduced \$87,109 through AmWINS Specialty Pharmacy Protection. Therefore, Human Resources did not have to spend time and energy negotiating prices and services, which are covered by the monthly premium.

We delivered Wendy’s medications for \$75,580, compared to costs that would have been nearly \$157,000 through her providers. We also indentified a discrepancy when her doctors ordered six doses of three drugs instead of five. Our team recognized the mistake and spoke with the physicians concerning the high dosing of medication.

Just based on the two cases shared, the AmWINS Specialty Pharmacy Protection program, with its low monthly premiums, gives you the following benefits:

- Fully Insured Coverage from an A Rated Carrier
- Effective formulary and plan designs that cover the majority of disease states
- Clinically appropriate access to high quality care for employees
- Progressive Utilization Management maintains appropriate dosing measures, thereby reducing waste and preventing misuse
- Competitive differentials in the marketplace for medication costs and therapy administration costs
- Care management that balances individual patient needs with physician intervention
- Improved cash flow
- Clear definition of where the claim belongs Pharmacy plan vs. Medical Plan

With our experienced professionals overseeing both the prescription and use of specialty pharmaceuticals, plan administrators can be sure that their healthcare dollars are allocated wisely. More important, with the protection of our AmWINS Specialty Pharmacy Protection program, companies can be confident that their health plans are adequately safeguarded in the face of catastrophic claims.

For more information, contact:

SpecialtyRx@amwins.com or visit groupbenefits.amwins.com