

Bakers Union and FELRA Health and Welfare fund

Plan Review
January – September 2018

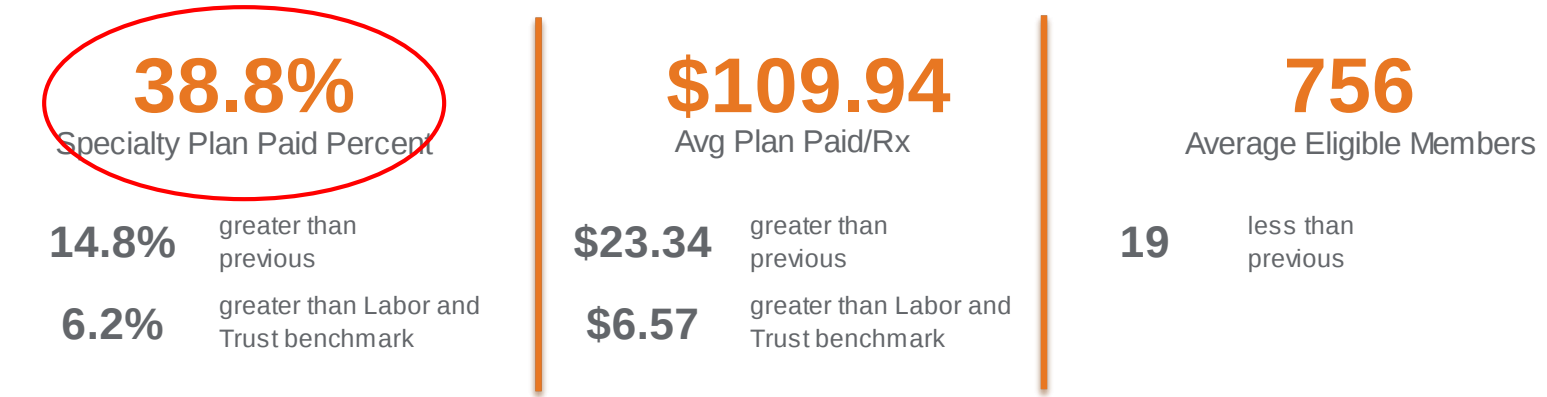
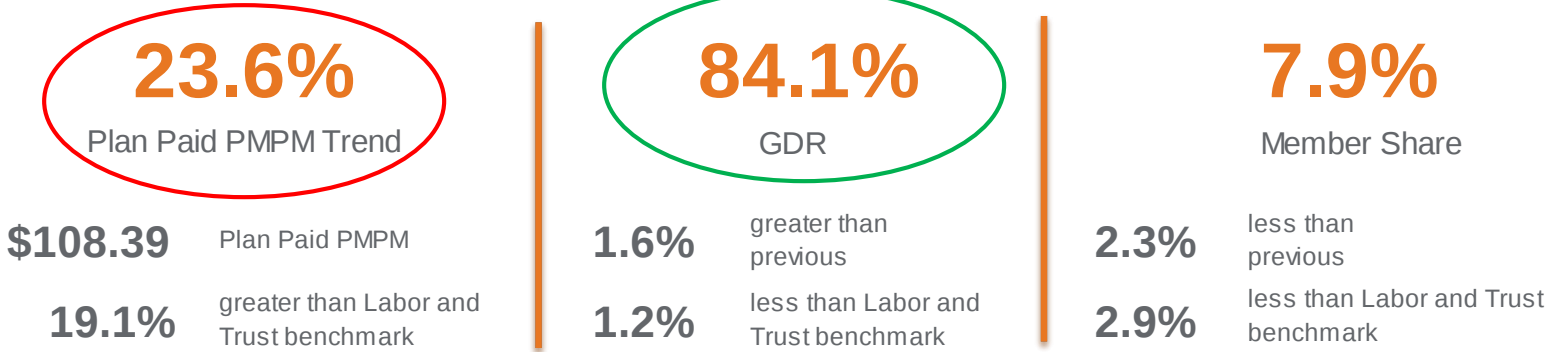
December 14, 2018

Presenters:
Holly Agoney: Account Executive

1. Key Performance Indicators

Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17



plan performance - Bakers Union and FELRA Health and Welfare Fund

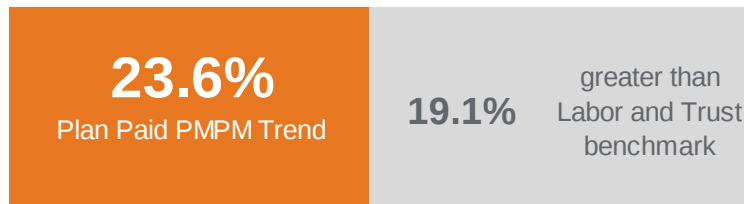
Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Description	Bakers Union and FELRA Health and Welfare Fund			Book of Business: Labor and Trust	
	Jan 18 - Sep 18	Jan 17 - Sep 17	Pct Change	Jan 18 - Sep 18	Pct Change
Average Eligible Members	756	775	-2.4%		
Average Age	41.0	41.2	-0.5%	38.2	0.1%
Total Plan Paid	\$737,715	\$611,589	20.6%		
Total Rx's	6,710	7,062	-5.0%		
Plan Paid PMPM	\$108.39	\$87.68	23.6%	\$73.59	4.5%
Plan Paid per Rx	\$109.94	\$86.60	27.0%	\$103.37	6.3%
Rx's PMPM	0.99	1.01	-2.6%	0.71	-1.6%
Member Paid Share	7.9%	10.2%	-22.3%	10.8%	-4.2%
Generic Dispensing Rate	84.1%	82.5%	2.0%	85.3%	0.5%
Mail Order Rate	1.2%	1.7%	-29.5%	7.2%	-1.7%
Average Days Supply	26.6	27.0	-1.4%	35.6	1.9%
Specialty Plan Paid PMPM	\$42.09	\$21.03	100.1%	\$23.99	12.0%
Percent of Specialty Plan Paid	38.8%	24.0%	61.9%	32.6%	7.1%

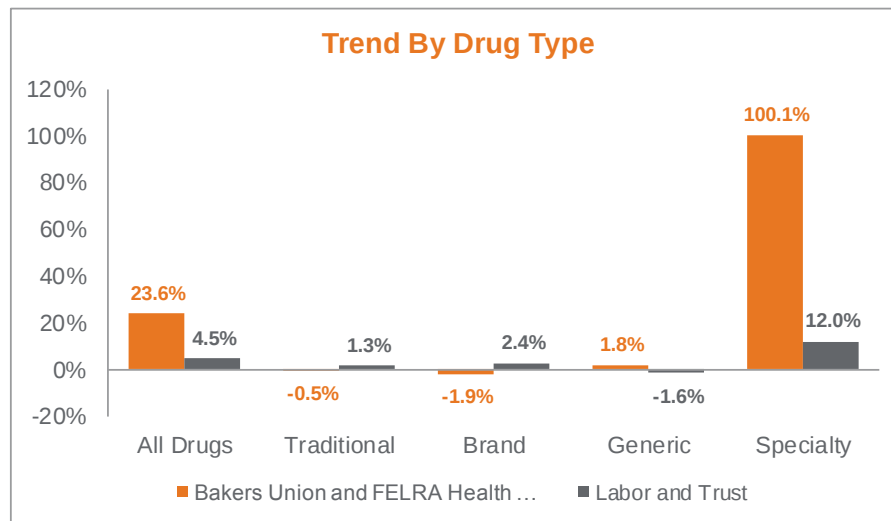
1. Key Performance Indicators - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Client Trend



**Specialty: Greatest PMPM Change
of \$21.06**



Plan Paid PMPM

Specialty/Traditional			
Claim Type	Jan 18 - Sep 18	Jan 17 - Sep 17	Percent Change
Specialty	\$42.09	\$21.03	100.1%
Traditional	\$66.30	\$66.65	-0.5%
All Drugs	\$108.39	\$87.68	23.6%

Traditional			
Claim Type	Jan 18 - Sep 18	Jan 17 - Sep 17	Percent Change
Brand	\$41.83	\$42.62	-1.9%
Generic	\$24.47	\$24.03	1.8%
Traditional	\$66.30	\$66.65	-0.5%

traditional vs specialty - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Description	Traditional			Specialty		
	Jan 18 -	Jan 17 -	Pct	Jan 18 -	Jan 17 -	Pct
	Sep 18	Sep 17	Change	Sep 18	Sep 17	Change
Average Eligible Members	756	775	-2.4%	756	775	-2.4%
Total Plan Paid	\$451,246	\$464,898	-2.9%	\$286,469	\$146,691	95.3%
Percent of Total Plan Paid	61.2%	76.0%	-19.5%	38.8%	24.0%	61.9%
Total Rx's	6,659	7,019	-5.1%	51	43	18.6%
Plan Paid PMPM	\$66.30	\$66.65	-0.5%	\$42.09	\$21.03	100.1%
Plan Paid per Rx	\$67.76	\$66.23	2.3%	\$5,617.04	\$3,411.41	64.7%
Rx's PMPM	0.98	1.01	-2.8%	0.007	0.006	21.5%
Generic Dispensing Rate	84.6%	82.9%	2.1%	23.5%	20.9%	12.4%
Member Paid Share	11.9%	12.7%	-5.8%	0.7%	1.2%	-39.5%
Member Paid per Rx	\$9.19	\$9.62	-4.4%	\$41.43	\$41.76	-0.8%

key performance by quarter - Bakers Union and FELRA Health and Welfare Fund

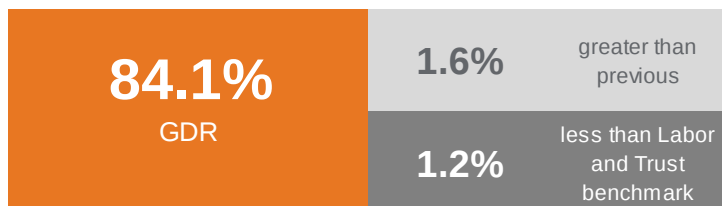
Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Description	Bakers Union and FELRA Health and Welfare Fund				
	2018-Q3	2018-Q2	2018-Q1	2017-Q4	2017-Q3
Average Eligible Members	743	759	767	772	763
Total Utilizers	348	355	353	372	360
Percent Total Utilizers	46.9%	46.8%	46.0%	48.2%	47.2%
Total Plan Paid	\$234,037	\$253,183	\$250,495	\$298,689	\$197,257
Total Rx's	2,203	2,250	2,257	2,444	2,263
Plan Paid PMPM	\$105.04	\$111.24	\$108.82	\$128.97	\$86.18
Plan Paid per Rx	\$106.24	\$112.53	\$110.99	\$122.21	\$87.17
Rx's PMPM	0.99	0.99	0.98	1.06	0.99
Member Paid Share	7.6%	7.7%	8.4%	6.9%	9.8%
Generic Dispensing Rate	84.7%	83.8%	83.9%	81.5%	82.7%
Mail Order Rate	1.0%	1.2%	1.3%	1.6%	1.5%
Average Days Supply	26.5	26.6	26.6	26.2	27.2
Specialty Plan Paid PMPM	\$36.76	\$41.67	\$47.66	\$61.75	\$22.20
Percent of Specialty Plan Paid	35.0%	37.5%	43.8%	47.9%	25.8%

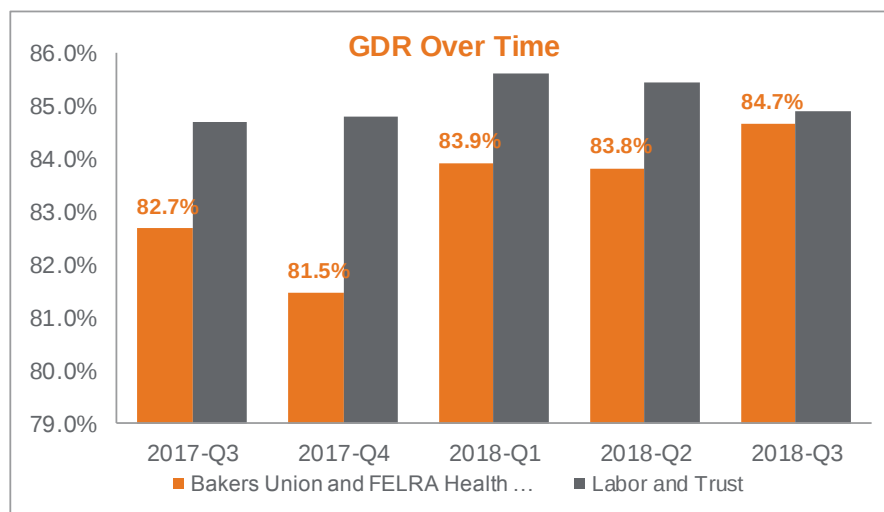
1. Key Performance Indicators - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

GDR



GDR increase of 1.6% equals a savings of \$31,320



Top Classes GDR Increase

Class	Jan 18 - Sep 18	Jan 17 - Sep 17	Increase
Impotence Agents	52.2%	0.0%	52.2%
Oral Anticoagulants	76.8%	49.3%	27.5%
Proton Pump Inhibitors	81.6%	66.3%	15.2%

1. Key Performance Indicators - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Member Summary

756

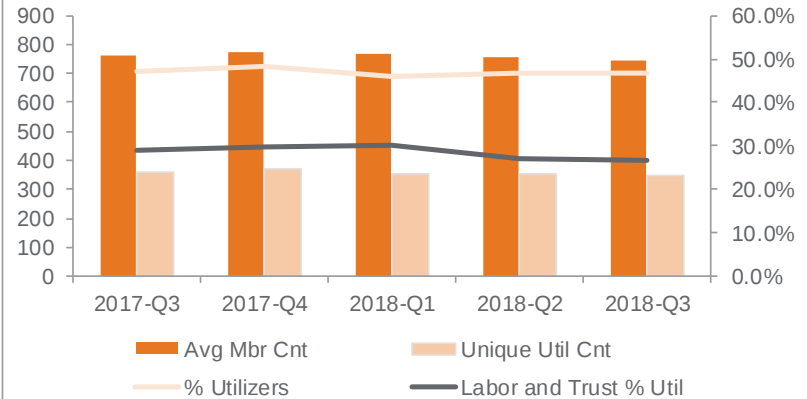
Average Eligible Members

19

less than
previous

19% of members using maintenance drugs are being treated for 4 or more disease categories

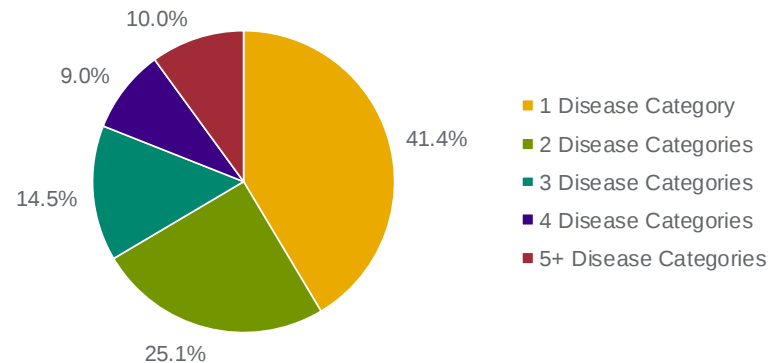
Members and Utilizers Over Time



Age Bands PMPM

Age Band	Plan Paid PMPM			BOB Age Adjusted PMPM
	Male	Female	Total	
< 10	\$0.74	\$1.06	\$1.80	\$1.14
10 - 19	\$0.93	\$1.14	\$2.07	\$3.26
20 - 34	\$1.57	\$7.91	\$9.48	\$6.79
35 - 44	\$0.79	\$1.42	\$2.21	\$7.03
45 - 54	\$3.71	\$14.85	\$18.57	\$28.65
55 - 64	\$24.61	\$35.29	\$59.90	\$44.00
65 - 74	\$9.97	\$2.28	\$12.25	\$9.52
75 - 84	\$0.85	\$0.00	\$0.85	\$1.77
85 +	\$1.52	\$0.00	\$1.52	\$0.45

% of Members by Disease Category Maintenance Drugs

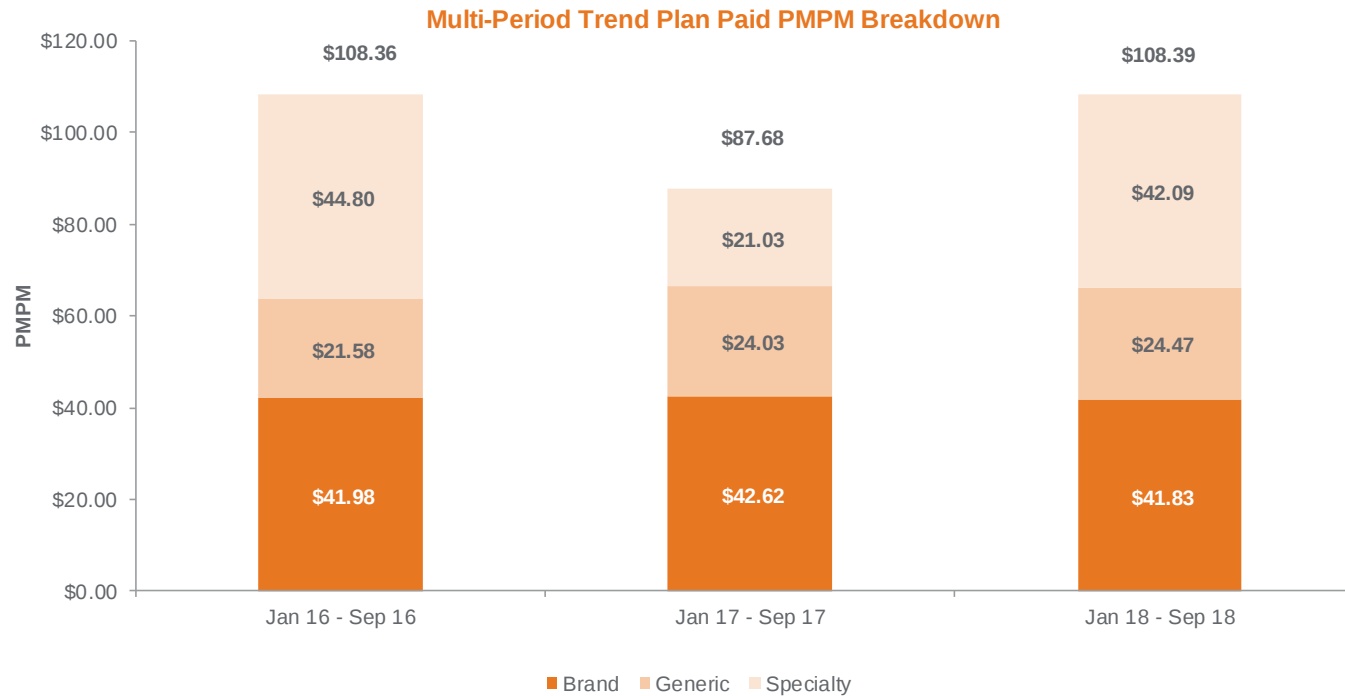


3. Three Period Trend

3. Multi-Period Trend - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Plan Paid PMPM Breakdown

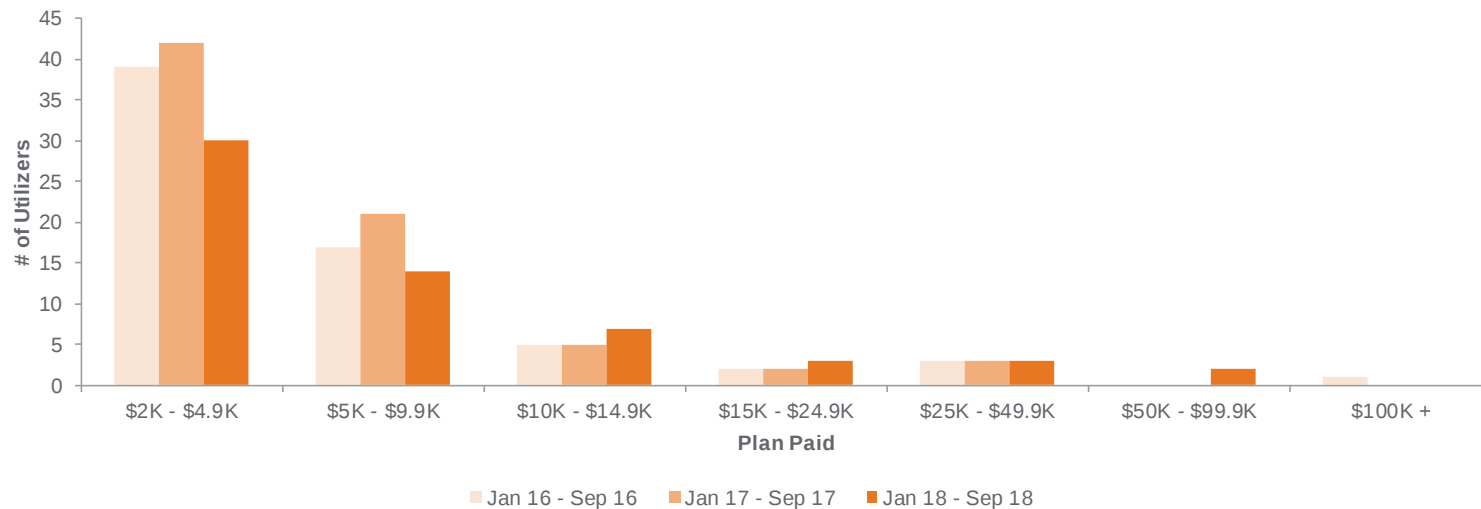


PMPM Trend	Brand	Generic	Specialty
Jan 18 - Sep 18 v Jan 17 - Sep 17	-1.9%	1.8%	100.1%
Jan 17 - Sep 17 v Jan 16 - Sep 16	1.5%	11.4%	-53.1%
Average Trend	-0.2%	6.6%	23.5%

3. Multi-Period Trend - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Plan Paid Distribution

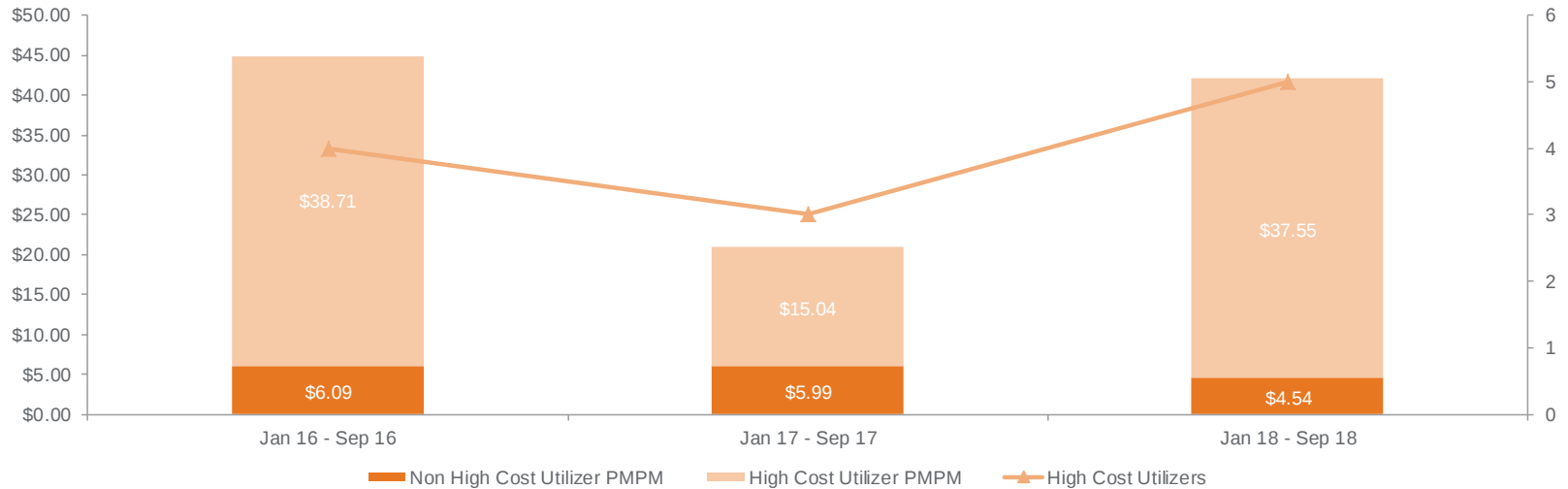


Total Plan Paid	Jan 18 - Sep 18				Jan 17 - Sep 17				Jan 16 - Sep 16			
	Utilizers	Plan Paid per Utilizer	% Util	% Paid	Utilizers	Plan Paid per Utilizer	% Util	% Paid	Utilizers	Plan Paid per Utilizer	% Util	% Paid
\$0	68	\$0	13.9%	0.0%	61	\$0	12.3%	0.0%	74	\$0	15.5%	0.0%
>\$0 - \$1.9K	361	\$389	74.0%	19.0%	363	\$360	73.0%	21.4%	337	\$410	70.5%	18.3%
\$2K - \$4.9K	30	\$3,332	6.1%	13.5%	42	\$3,226	8.5%	22.2%	39	\$3,119	8.2%	16.1%
\$5K - \$9.9K	14	\$6,937	2.9%	13.1%	21	\$6,750	4.2%	23.2%	17	\$6,572	3.6%	14.8%
\$10K - \$14.9K	7	\$11,626	1.4%	11.0%	5	\$11,671	1.0%	9.6%	5	\$11,522	1.0%	7.6%
\$15K - \$24.9K	3	\$17,424	0.6%	7.1%	2	\$17,133	0.4%	5.6%	2	\$19,186	0.4%	5.1%
\$25K - \$49.9K	3	\$39,721	0.6%	16.1%	3	\$36,532	0.6%	18.0%	3	\$27,936	0.6%	11.1%
\$50K - \$99.9K	2	\$74,605	0.4%	20.2%	0	\$0	0.0%	0.0%	0	\$0	0.0%	0.0%
\$100K +	0	\$0	0.0%	0.0%	0	\$0	0.0%	0.0%	1	\$205,269	0.2%	27.1%

3. Multi-Period Trend - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Specialty Plan Paid PMPM Breakdown - High Cost Utilizers vs Non High Cost Utilizers



Period	Specialty Utilizers		
	High Cost	Non High Cost	Total
Jan 18 - Sep 18	5	5	10
Jan 17 - Sep 17	3	8	11
Jan 16 - Sep 16	4	8	12

Period	Specialty Utilizer Trend			Specialty PMPM Trend		
	High Cost	Non High Cost	Total	High Cost	Non High Cost	Total
Jan 18 - Sep 18 v Jan 17 - Sep 17	66.7%	-37.5%	-9.1%	149.6%	-24.1%	100.1%
Jan 17 - Sep 17 v Jan 16 - Sep 16	-25.0%	0.0%	-8.3%	-61.1%	-1.7%	-53.1%
Average Trend	20.8%	-18.8%	-8.7%	44.2%	-12.9%	23.5%

5 Specialty High Cost Utilizers in the current period represented 50% of specialty utilizers and 89.2% of total Specialty Plan Paid

High Cost Utilizer is an individual utilizer with average monthly Plan Paid specialty spend of $\geq \$2,500$ within the given reporting period

4. Cost Drivers

Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

\$108.39 Current Plan Paid PMPM	\$87.68 Previous Plan Paid PMPM	\$20.71 Plan Paid PMPM Change	23.6% Plan Paid PMPM Pct Change
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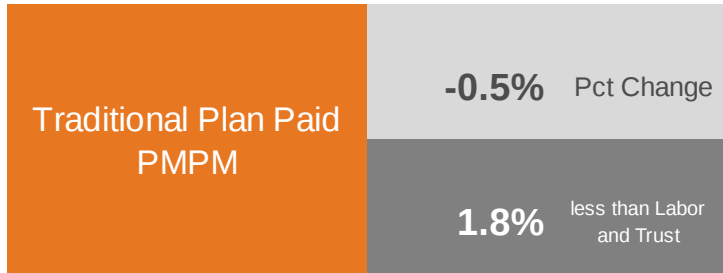
Cost Drivers

Rx Count	Drug Mix	Quantity	Unit Cost
-5.5%	24.2%	0.2%	4.7%

4a. Driver Analytics - Bakers Union and FELRA Health and Welfare Fund

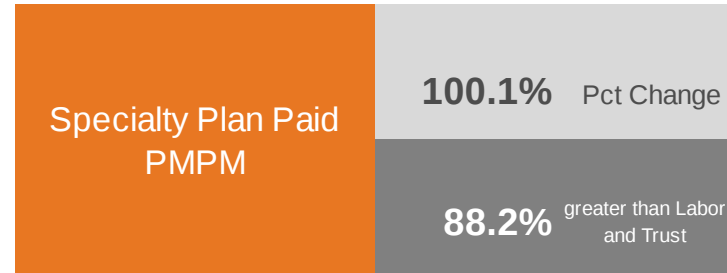
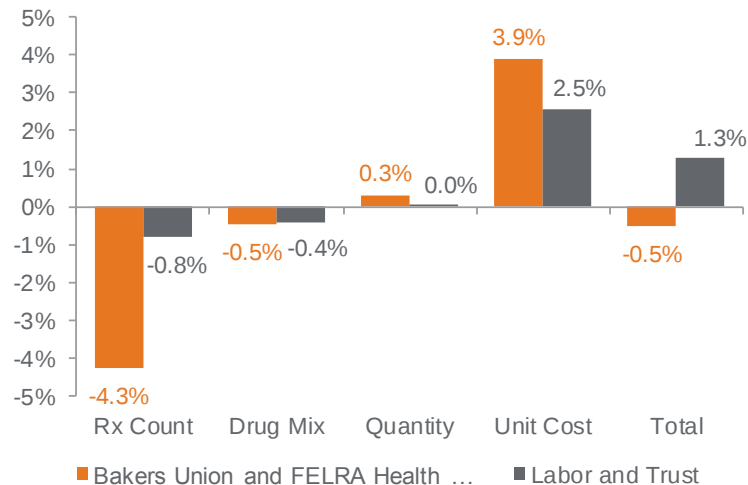
Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Traditional and Specialty Plan Paid PMPM



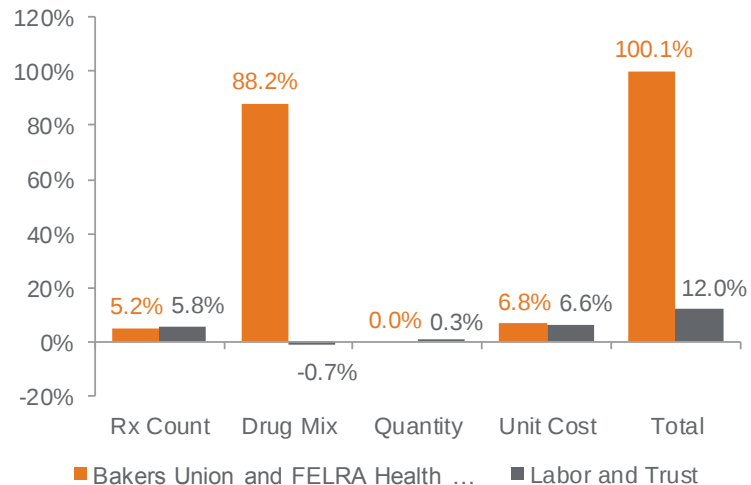
Most Significant Driver: Rx Count
4.3% decrease

Traditional



Most Significant Driver: Drug Mix
88.2% increase

Specialty



top therapy class by plan paid - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Curr Rank	Prev Rank	Therapeutic Class Name	Jan 18 - Sep 18								
			Plan Paid	Utilizers	Rxs	Plan Paid per Rx	GDR	Plan Paid PMPM	Avg Plan Paid Pct Change	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change
1	1	Chronic Inflammatory Disease	\$128,405	4	22	\$5,836.60	4.5%	\$18.87	16.8%	2.5%	19.7%
2	12	Oncology	\$95,443	4	28	\$3,408.68	71.4%	\$14.02	922.0%	-26.4%	652.0%
3	2	Insulin	\$50,037	13	92	\$543.88	0.0%	\$7.35	7.2%	9.6%	17.5%
4		Hepatitis C	\$32,304	1	1	\$32,304.00	0.0%	\$4.75			
5	3	Impotence Agents	\$27,388	20	90	\$304.31	52.2%	\$4.02	8.9%	-7.8%	0.5%
6	6	Inhaled Asthma/COPD Combo	\$23,172	14	59	\$392.74	0.0%	\$3.40	21.7%	2.5%	24.7%
7	5	DPP-4 Inhibitors & Combos	\$20,992	8	52	\$403.69	0.0%	\$3.08	2.0%	4.5%	6.6%
8	13	Atypical Antipsychotics	\$20,616	5	22	\$937.09	59.1%	\$3.03	93.9%	-9.8%	74.8%
9	4	Angiotensin II Receptor Antagonists & Combos	\$18,722	43	301	\$62.20	86.4%	\$2.75	-15.0%	-10.1%	-23.5%
10	21	HIV-Multiclass Combo	\$17,944	1	6	\$2,990.64	0.0%	\$2.64	2.9%	105.0%	110.9%
Totals:			\$435,022		673	\$646.39	50.7%	\$63.92	68.3%	-5.3%	59.4%
Plan Totals:			\$737,715		6,710	\$109.94	84.1%	\$108.39	27.0%	-2.6%	23.6%

The Hep C was from previous Quarters so this is all done.

top traditional drugs by plan paid - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Curr Rank	Prev Rank	Drug Name	Therapeutic Class Name	Jan 18 - Sep 18							
				Plan Paid	Utilizers	Rxs	Plan Paid Per Rx	Plan Paid PMPM	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change	Pct Total Plan Paid
1	2	HUMALOG MIX 50/50 KWIKPEN	Insulin ←	\$19,384	2	22	\$881.09	\$2.85	-2.0%	44.2%	4.3%
2	1	CIALIS	Impotence Agents	\$13,374	9	40	\$334.35	\$1.97	-25.5%	-1.3%	3.0%
3		SILDENAFIL CITRATE generic viagra	Impotence Agents	\$12,634	12	46	\$274.65	\$1.86			2.8%
4	3	LYRICA	Anticonvulsants - 2nd Generation	\$12,171	5	30	\$405.68	\$1.79	-12.2%	-3.4%	2.7%
5	9	ARIPRAZOLE	Atypical Antipsychotics	\$11,979	2	7	\$1,711.34	\$1.76	139.1%	50.1%	2.7%
6	31	JARDIANCE	SGLT-2 Inhibitors & Combos ←	\$10,240	3	23	\$445.20	\$1.50	161.9%	183.4%	2.3%
7	30	REXULTI	Atypical Antipsychotics	\$8,622	1	9	\$958.03	\$1.27	84.5%	131.7%	1.9%
8	5	LIDOCAINE	Local Anesthetics - Topical	\$8,291	11	24	\$345.47	\$1.22	11.8%	-5.0%	1.8%
9	20	INVOKANA	SGLT-2 Inhibitors & Combos ←	\$7,655	2	13	\$588.85	\$1.12	-11.2%	30.5%	1.7%
10	7	JANUVIA	DPP-4 Inhibitors & Combos ←	\$6,944	3	17	\$408.48	\$1.02	-24.3%	-16.2%	1.5%
11	10	SYMBICORT	Inhaled Asthma/COPD Combo	\$6,769	8	22	\$307.68	\$0.99	-16.5%	-11.8%	1.5%
12		HUMULIN R U-500 KWIKPEN *	Insulin ←	\$6,704	1	7	\$957.78	\$0.99			1.5%
13	43	BREO ELLIPTA	Inhaled Asthma/COPD Combo	\$6,651	4	17	\$391.23	\$0.98	74.2%	139.6%	1.5%
14	24	VICTOZA	Injectable Diabetic Meds ←	\$6,432	1	9	\$714.67	\$0.95	2.5%	47.7%	1.4%
15		BYDUREON PEN *	Injectable Diabetic Meds ←	\$6,377	1	10	\$637.70	\$0.94			1.4%
16	6	JANUMET	DPP-4 Inhibitors & Combos ←	\$6,041	2	15	\$402.76	\$0.89	-3.9%	-28.1%	1.3%
17	33	ADVAIR DISKUS	Inhaled Asthma/COPD Combo	\$4,975	1	10	\$497.51	\$0.73	2.5%	43.8%	1.1%
18	22	BYSTOLIC	Beta Blockers & Combos	\$4,959	6	43	\$115.33	\$0.73	-6.2%	3.7%	1.1%
19		RAYOS *	Glucocorticosteroids	\$4,929	1	1	\$4,929.25	\$0.72			1.1%
20	25	ADVAIR HFA	Inhaled Asthma/COPD Combo	\$4,777	2	10	\$477.70	\$0.70	2.5%	10.1%	1.1%
Totals:				\$169,910		375	\$453.09	\$24.96	20.5%	49.6%	37.7%
Traditional Plan Totals:				\$451,246		6,659	\$67.76	\$66.30	-2.8%	-0.5%	

* New meds not ranked previously for this time frame comparison

← Diabetic meds

top specialty drugs by plan paid - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

				Jan 18 - Sep 18							
Curr Rank	Prev Rank	Drug Name	Therapeutic Class Name	Plan Paid	Utilizers	Rxs	Plan Paid Per Rx	Plan Paid PMPM	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change	Pct Specialty Plan Paid
1	4	IBRANCE	Oncology	\$95,139	1	8	\$11,892.35	\$13.98	719.9%	748.1%	33.2%
2		TREMFYA *	Chronic Inflammatory Disease	\$52,647	2	5	\$10,529.35	\$7.74			18.4%
3	1	HUMIRA PEN	Chronic Inflammatory Disease	\$38,548	2	8	\$4,818.49	\$5.66	-41.4%	-35.9%	13.5%
4		HARVONI	Hepatitis C	\$32,304	1	1	\$32,304.00	\$4.75			11.3%
5	8	XELJANZ XR	Chronic Inflammatory Disease	\$29,813	1	7	\$4,259.02	\$4.38	617.4%	683.0%	10.4%
6	6	STRIBILD	HIV-Multiclass Combo	\$17,944	1	6	\$2,990.64	\$2.64	105.0%	110.9%	6.3%
7		SIMPONI ARIA *	Chronic Inflammatory Disease	\$7,091	1	1	\$7,091.24	\$1.04			2.5%
8		TENOFOVIR DISOPROXIL FUMARATE *	HIV-NRTI	\$6,389	1	8	\$798.60	\$0.94			2.2%
9		BOTOX *	Muscle Relaxants & Combos	\$3,682	1	3	\$1,227.39	\$0.54			1.3%
10	7	MYCOPHENOLATE MOFETIL	Immunosuppressive Agents	\$2,324	1	3	\$774.80	\$0.34	-56.1%	-53.1%	0.8%
11	9	ENOXAPARIN SODIUM	Injectable Anticoagulants	\$588	1	1	\$588.00	\$0.09	-48.8%	-38.3%	0.2%
Totals:				\$286,469		51	\$5,617.04	\$42.09	37.5%	186.5%	100.0%
Specialty Plan Totals:				\$286,469		51	\$5,617.04	\$42.09	21.5%	100.1%	

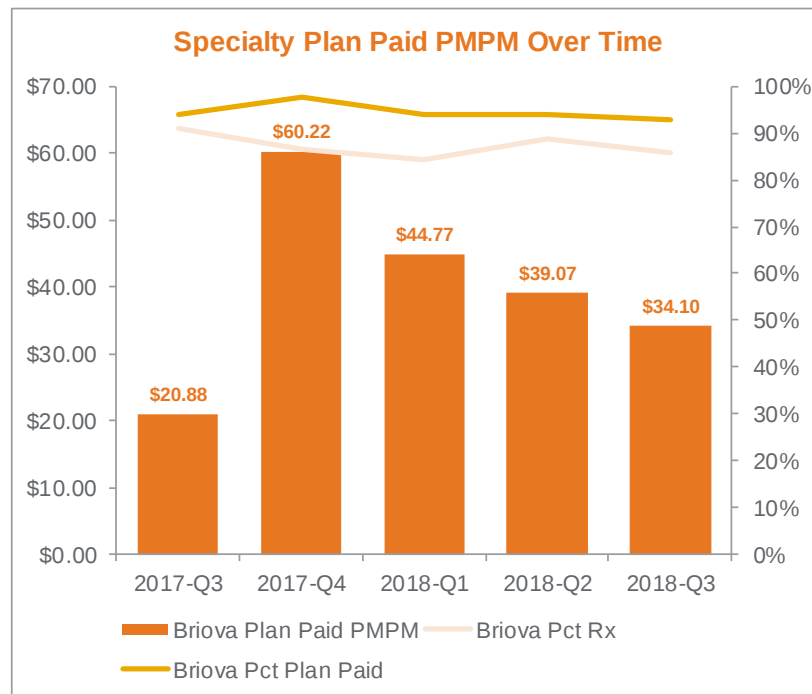
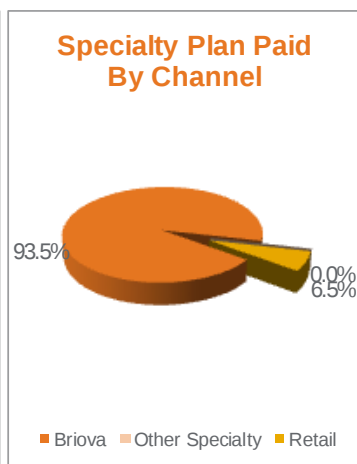
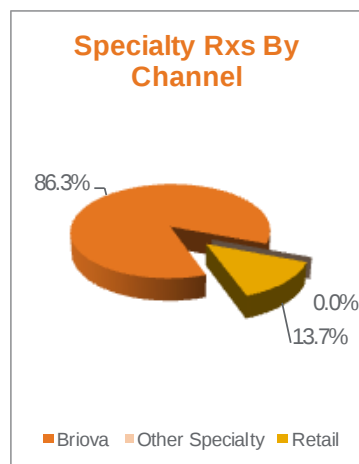
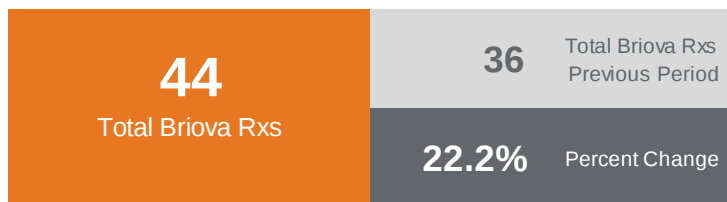
* New meds not ranked previously for this time frame comparison
The Hep C was from previous Quarters so this is all done.

5. Supplemental

Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Specialty Analysis - BriovaRx®



Top Specialty Classes	Rx Volume					
	Briova	% Total	Retail	Retail %	Other	Other %
Chronic Inflammatory Disease	21	100.0%	0	0.0%	0	0.0%
Oncology	8	100.0%	0	0.0%	0	0.0%
HIV-NRTI	8	100.0%	0	0.0%	0	0.0%
Muscle Relaxants & Combos	3	100.0%	0	0.0%	0	0.0%
Immunosuppressive Agents	3	100.0%	0	0.0%	0	0.0%

Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 18 - Sep 18 vs Jan 17 - Sep 17

Specialty Analysis - Copay Assistance at BrivoRx®

76.8%

of Member Paid is Covered
by Copay Assistance

83.2%

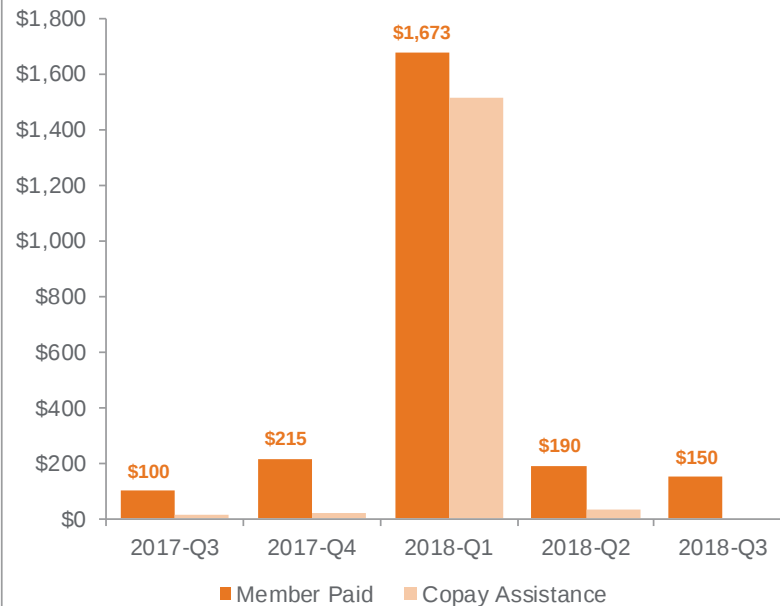
Copay Coverage
Previous Period

6.4%

Percent Change

**Copay Assistance is provided on 76.8%
of Brivo scripts**

Copay Assistance Over Time



Top Specialty Drugs with Copay Assistance	Member Paid Share		Copay Assistance	Net Out of Pocket		
	Rxs	Total	Total	Total	Pct	Total Per Rx
HUMIRA PEN	8	\$1,588	\$1,547	\$41	2.6%	\$5.16

Bakers Union and FELRA Health and Welfare Fund

Date Filled: Oct 2017 - Sept 2018

Clinical Outcomes

7.9%

Percent Plan Paid Savings

			Savings		
Clinical Program	Number of Interventions	Number of Members Impacted	Total Plan Paid	Pct Plan Paid	Plan Paid PMPM
Prior Authorization	19	16	\$55,341	5.3%	\$6.07
Quantity Limit	4	4	\$11,336	1.1%	\$1.24
Step Therapy	17	13	\$15,361	1.5%	\$1.68
Formulary Advantage Program	0	0	\$0	0.0%	\$0.00
Total Savings:			\$82,038	7.9%	\$8.99

Considerations

Considerations

provided analysis previously

- Standard UMs – PA, QL, ST
- OptumRx Vigilant drug list
- Comprehensive UMs

