

Bakers Union and FELRA Health and Welfare fund

Yearly Plan Review
January – September 2016

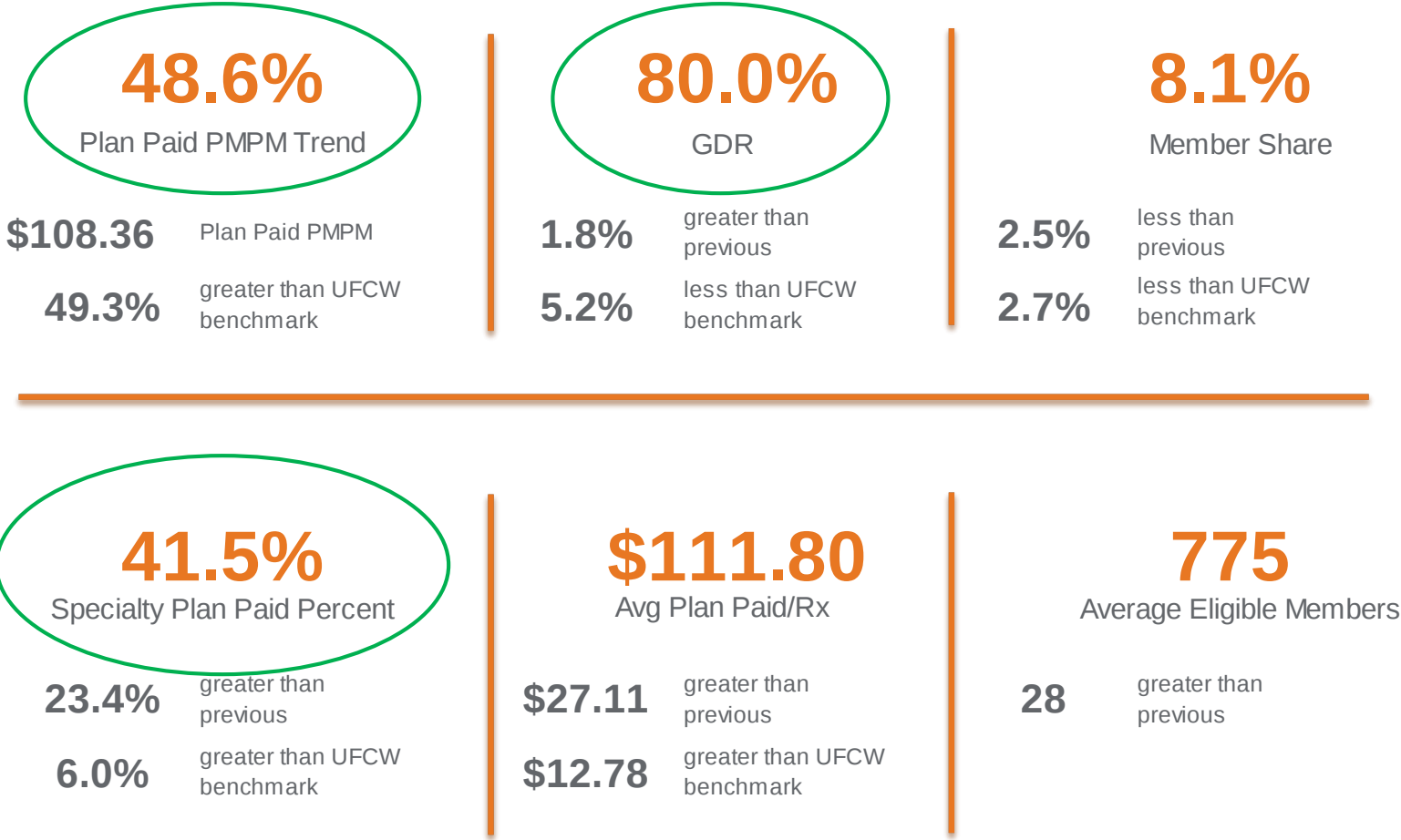
December 9, 2016

Presenters:
Holly Agoney: Account Executive

1. Key Performance Indicators

Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15



plan performance - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Description	Bakers Union and FELRA Health and Welfare Fund			Book of Business: UFCW	
	Jan 16 - Sep 16	Jan 15 - Sep 15	Pct Change	Jan 16 - Sep 16	Pct Change
Average Eligible Members	775	747	3.8%		
Average Age	40.7	39.7	2.4%	39.1	0.8%
Total Plan Paid	\$756,108	\$490,023	54.3%		
Total Rxs	6,763	5,786	16.9%		
Plan Paid PMPM	\$108.36	\$72.90	48.6%	\$82.45	-0.7%
Plan Paid per Rx	\$111.80	\$84.69	32.0%	\$99.02	-1.6%
Rxs PMPM	0.97	0.86	12.6%	0.83	0.9%
Member Paid Share	8.1%	10.7%	-23.7%	10.9%	-2.5%
Generic Dispensing Rate	80.0%	78.2%	2.3%	85.3%	1.3%
Mail Order Rate	1.4%	1.7%	-18.7%	2.3%	-12.9%
Average Days Supply	26.5	26.7	-0.9%	36.3	0.2%
Specialty Plan Paid PMPM	\$44.92	\$13.16	241.5%	\$29.24	6.7%
Percent of Specialty Plan Paid	41.5%	18.0%	129.7%	35.5%	7.5%

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

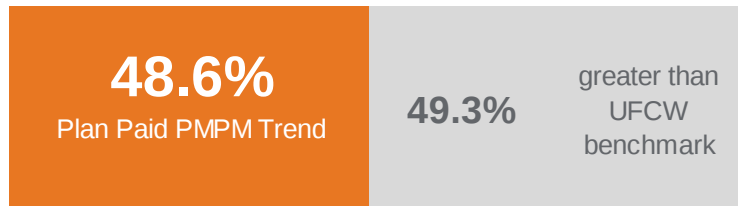
Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Description	Traditional			Specialty		
	Jan 16 -	Jan 15 -	Pct	Jan 16 -	Jan 15 -	Pct
	Sep 16	Sep 15	Change	Sep 16	Sep 15	Change
Average Eligible Members	775	747	3.8%	775	747	3.8%
Total Plan Paid	\$442,642	\$401,588	10.2%	\$313,465	\$88,435	254.5%
Percent of Total Plan Paid	58.5%	82.0%	-28.6%	41.5%	18.0%	129.7%
Total Rx's	6,693	5,761	16.2%	70	25	180.0%
Plan Paid PMPM	\$63.43	\$59.74	6.2%	\$44.92	\$13.16	241.5%
Plan Paid per Rx	\$66.14	\$69.71	-5.1%	\$4,478.08	\$3,537.41	26.6%
Rx's PMPM	0.96	0.86	11.9%	0.010	0.004	169.7%
Generic Dispensing Rate	80.7%	78.4%	2.9%	15.7%	24.0%	-34.5%
Member Paid Share	12.8%	12.6%	1.1%	0.7%	0.5%	41.8%
Member Paid per Rx	\$9.69	\$10.08	-3.9%	\$30.22	\$16.80	79.9%

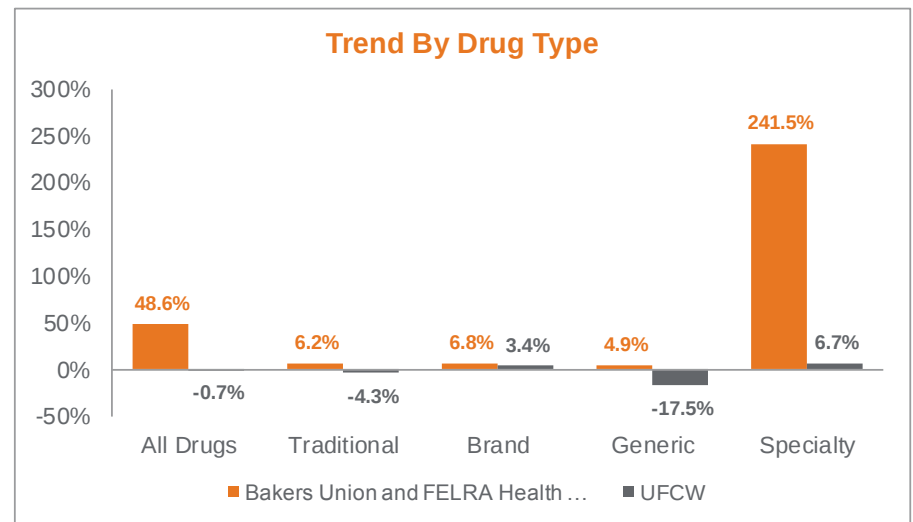
1. Key Performance Indicators - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Client Trend



**Specialty: Greatest PMPM Change
of \$31.77**



Plan Paid PMPM

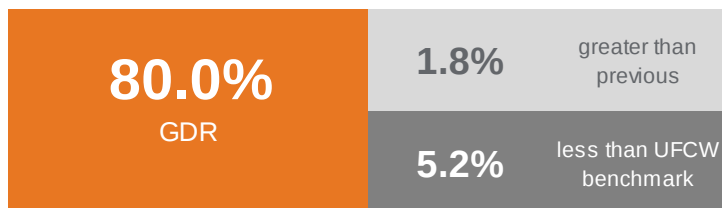
Specialty/Traditional			
Claim Type	Jan 16 - Sep 16	Jan 15 - Sep 15	Percent Change
Specialty	\$44.92	\$13.16	241.5%
Traditional	\$63.43	\$59.74	6.2%
All Drugs	\$108.36	\$72.90	48.6%

Traditional			
Claim Type	Jan 16 - Sep 16	Jan 15 - Sep 15	Percent Change
Brand	\$41.86	\$39.18	6.8%
Generic	\$21.58	\$20.56	4.9%
Traditional	\$63.43	\$59.74	6.2%

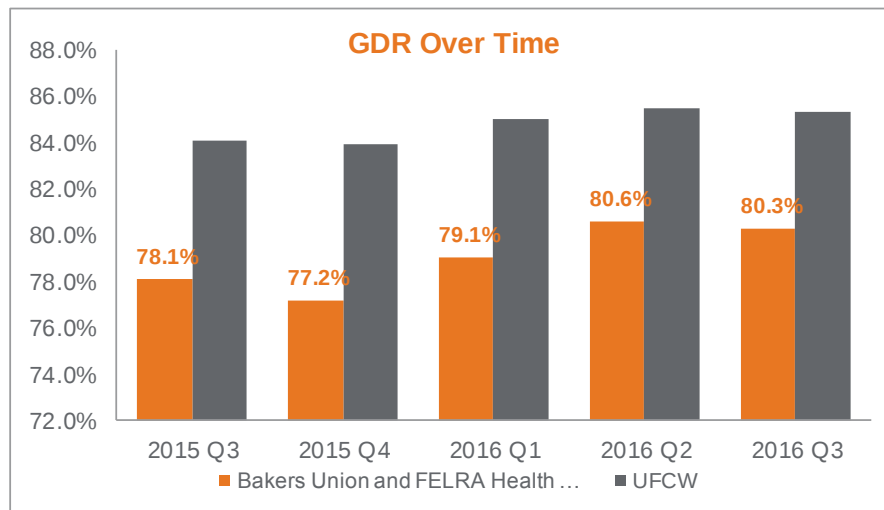
1. Key Performance Indicators - Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

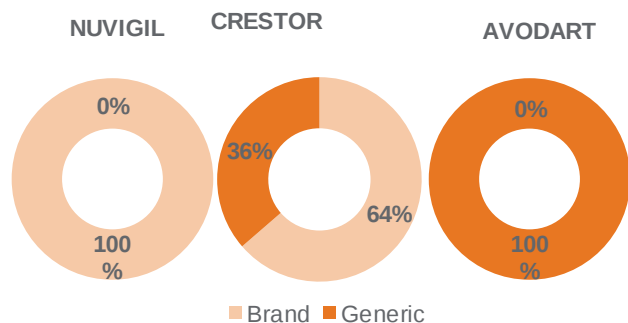
GDR



GDR increase of 1.8% equals a savings of \$32,849



Recent Patent Expiration



Top Classes GDR Increase

Class	Jan 16 - Sep 16	Jan 15 - Sep 15	Increase
Alpha-Beta Blockers	100.0%	79.5%	20.5%
Prostatic Hypertrophy Agents	98.5%	83.3%	15.2%
Statins & Combos	84.8%	71.2%	13.5%

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

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

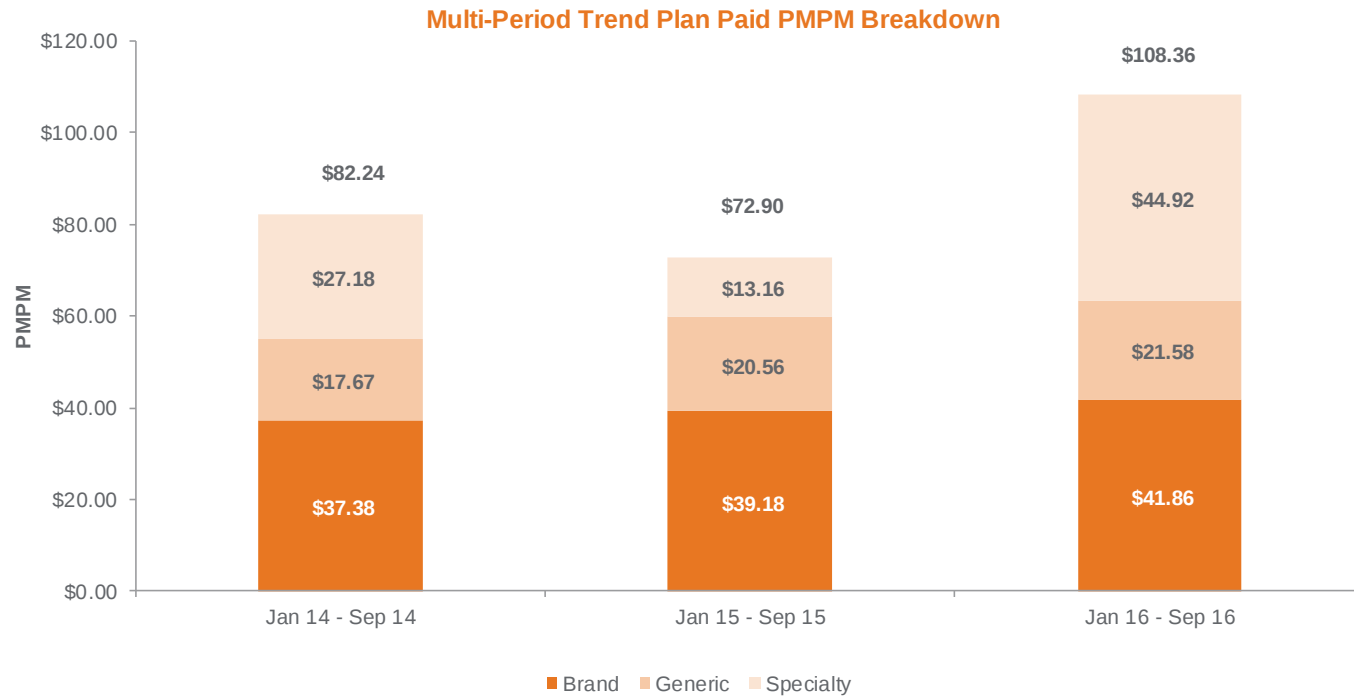
Description	Bakers Union and FELRA Health and Welfare Fund				
	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3
Average Eligible Members	772	774	780	751	759
Total Utilizers	357	362	328	354	340
Percent Total Utilizers	46.2%	46.8%	42.1%	47.1%	44.8%
Total Plan Paid	\$275,894	\$271,243	\$208,971	\$164,963	\$149,340
Total Rx's	2,364	2,330	2,069	2,013	1,952
Plan Paid PMPM	\$119.07	\$116.86	\$89.30	\$73.22	\$65.59
Plan Paid per Rx	\$116.71	\$116.41	\$101.00	\$81.95	\$76.51
Rx's PMPM	1.02	1.00	0.88	0.89	0.86
Member Paid Share	8.0%	7.7%	8.9%	10.6%	11.5%
Generic Dispensing Rate	80.3%	80.6%	79.1%	77.2%	78.1%
Mail Order Rate	1.1%	1.7%	1.4%	1.0%	1.2%
Average Days Supply	26.3	26.6	26.5	25.7	26.6
Specialty Plan Paid PMPM	\$53.43	\$53.04	\$28.45	\$12.85	\$7.67
Percent of Specialty Plan Paid	44.9%	45.4%	31.9%	17.5%	11.7%

2. Three Period Trend

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

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Plan Paid PMPM Breakdown

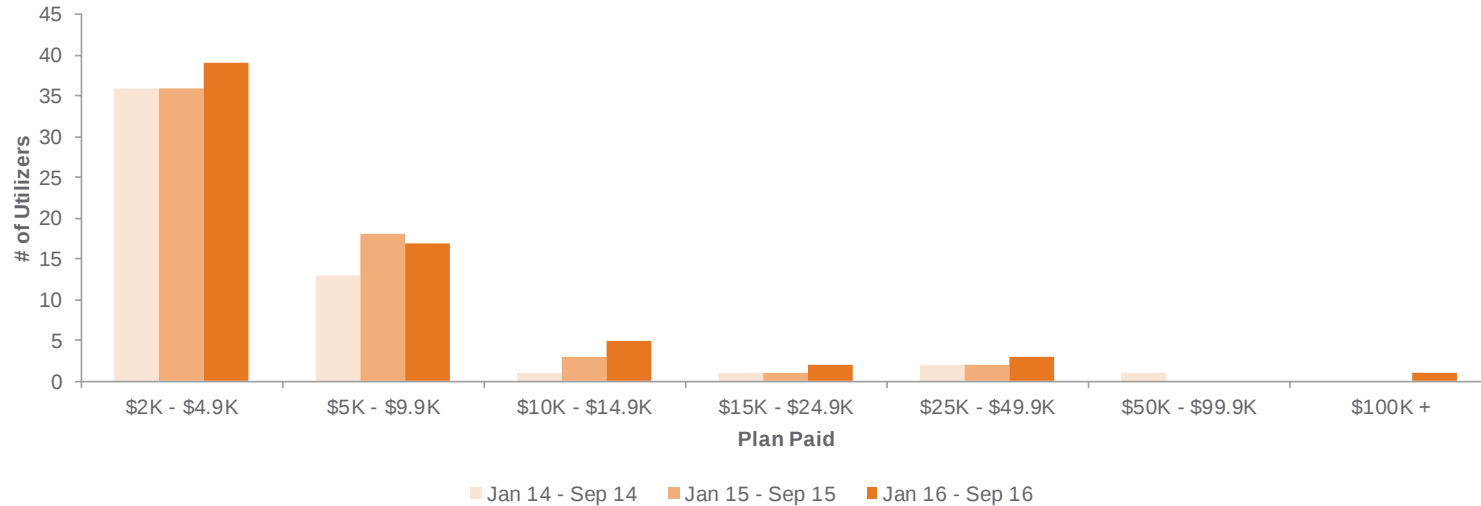


PMPM Trend	Brand	Generic	Specialty
Jan 16 - Sep 16 v Jan 15 - Sep 15	6.8%	4.9%	241.5%
Jan 15 - Sep 15 v Jan 14 - Sep 14	4.8%	16.3%	-51.6%
Average Trend	5.8%	10.6%	94.9%

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

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Plan Paid Distribution

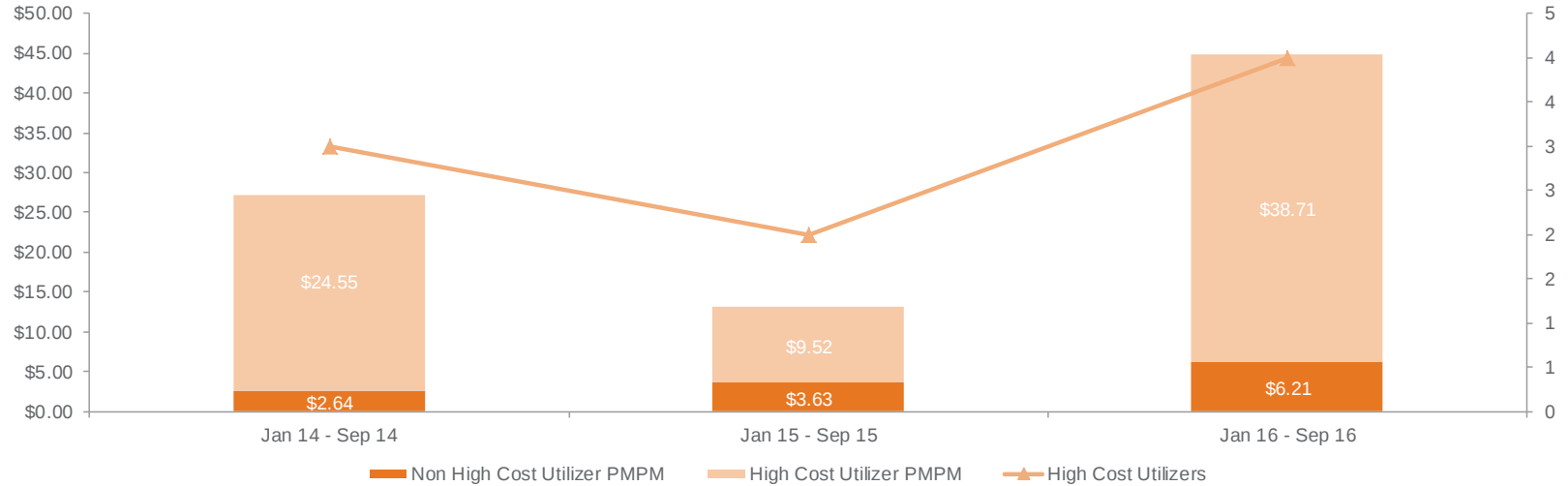


Total Plan Paid	Jan 16 - Sep 16				Jan 15 - Sep 15				Jan 14 - Sep 14			
	Utilizers	Plan Paid per Utilizer	% Util	% Paid	Utilizers	Plan Paid per Utilizer	% Util	% Paid	Utilizers	Plan Paid per Utilizer	% Util	% Paid
\$0	74	\$0	15.5%	0.0%	60	\$0	13.3%	0.0%	50	\$0	11.1%	0.0%
>\$0 - \$1.9K	337	\$410	70.5%	18.3%	330	\$412	73.3%	27.8%	346	\$425	76.9%	27.5%
\$2K - \$4.9K	39	\$3,119	8.2%	16.1%	36	\$3,002	8.0%	22.1%	36	\$2,947	8.0%	19.8%
\$5K - \$9.9K	17	\$6,572	3.6%	14.8%	18	\$6,696	4.0%	24.6%	13	\$7,201	2.9%	17.5%
\$10K - \$14.9K	5	\$11,522	1.0%	7.6%	3	\$12,146	0.7%	7.4%	1	\$11,849	0.2%	2.2%
\$15K - \$24.9K	2	\$19,186	0.4%	5.1%	1	\$20,122	0.2%	4.1%	1	\$15,389	0.2%	2.9%
\$25K - \$49.9K	3	\$27,936	0.6%	11.1%	2	\$33,980	0.4%	13.9%	2	\$31,507	0.4%	11.8%
\$50K - \$99.9K	0	\$0	0.0%	0.0%	0	\$0	0.0%	0.0%	1	\$98,094	0.2%	18.3%
\$100K +	1	\$205,269	0.2%	27.1%	0	\$0	0.0%	0.0%	0	\$0	0.0%	0.0%

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

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

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



Period	Specialty Utilizers		
	High Cost	Non High Cost	Total
Jan 16 - Sep 16	4	9	13
Jan 15 - Sep 15	2	6	8
Jan 14 - Sep 14	3	5	8

Period	Specialty Utilizer Trend			Specialty PMPM Trend		
	High Cost	Non High Cost	Total	High Cost	Non High Cost	Total
Jan 16 - Sep 16 v Jan 15 - Sep 15	100.0%	50.0%	62.5%	306.4%	71.0%	241.5%
Jan 15 - Sep 15 v Jan 14 - Sep 14	-33.3%	20.0%	0.0%	-61.2%	26.6%	-51.6%
Average Trend	33.3%	35.0%	31.3%	122.6%	48.8%	94.9%

4 Specialty High Cost Utilizers in the current period represented 30.8% of specialty utilizers and 86.2% 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

3. Cost Drivers

Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

\$108.36 Current Plan Paid PMPM	\$72.90 Previous Plan Paid PMPM	\$35.46 Plan Paid PMPM Change	48.6% Plan Paid PMPM Pct Change
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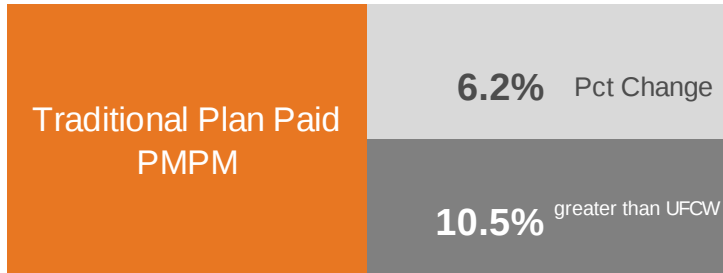
Cost Drivers

Rx Count	Drug Mix	Quantity	Unit Cost
12.0%	30.7%	1.5%	4.5%

3a. Driver Analytics - Bakers Union and FELRA Health and Welfare Fund

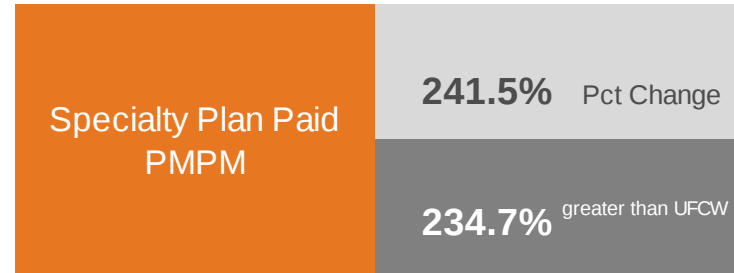
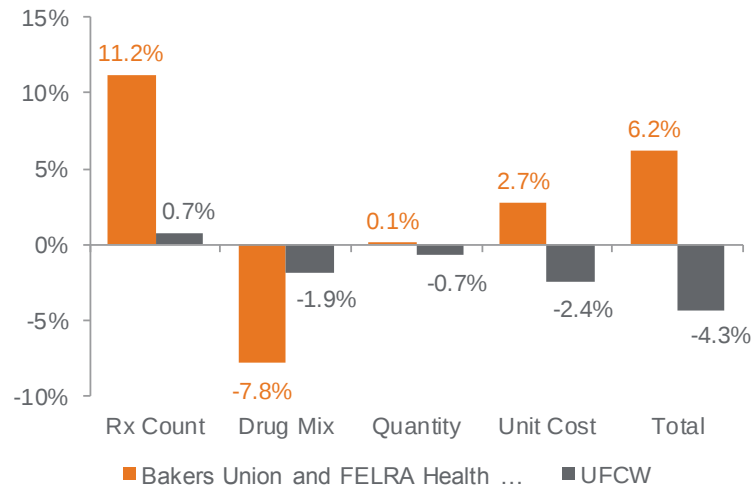
Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Traditional and Specialty Plan Paid PMPM



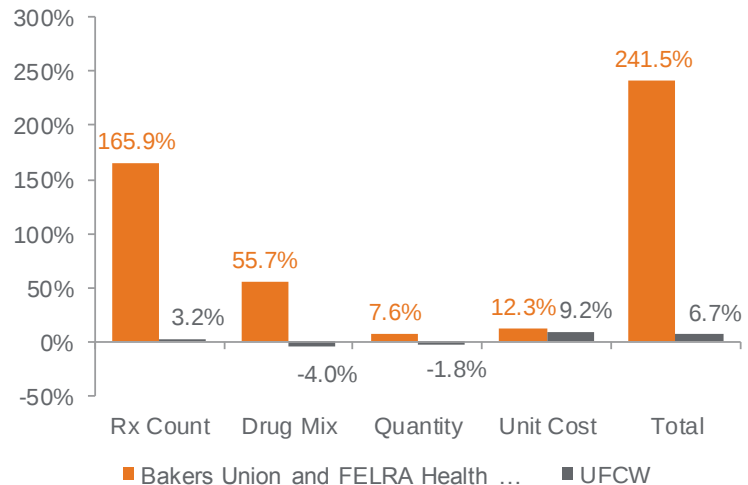
Most Significant Driver: Rx Count
11.2% increase

Traditional



Most Significant Driver: Rx Count
165.9% increase

Specialty



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

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Curr Rank	Prev Rank	Therapeutic Class Name	Jan 16 - Sep 16								
			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		Hepatitis C 	\$193,824	1	6	\$32,304.00	0.0%	\$27.78			
2	1	Chronic Inflammatory Disease	\$92,577	5	18	\$5,143.14	11.1%	\$13.27	41.9%	44.5%	105.1%
3	2	Insulin	\$49,363	13	105	\$470.13	0.0%	\$7.07	8.4%	7.6%	16.7%
4	3	Statins & Combos	\$31,907	88	545	\$58.55	84.8%	\$4.57	-25.2%	8.7%	-18.7%
5	5	Angiotensin II Receptor Antagonists & Combos	\$22,311	44	315	\$70.83	74.9%	\$3.20	-6.0%	5.0%	-1.3%
6	9	Inhaled Asthma/COPD Combo	\$18,081	12	58	\$311.74	0.0%	\$2.59	19.4%	-5.3%	13.1%
7	6	DPP-4 Inhibitors & Combos	\$15,495	8	43	\$360.34	0.0%	\$2.22	14.3%	-32.1%	-22.4%
8	12	Impotence Agents	\$15,438	16	66	\$233.92	0.0%	\$2.21	13.7%	38.2%	57.1%
9	7	Proton Pump Inhibitors	\$13,315	21	128	\$104.03	75.8%	\$1.91	-14.5%	-13.8%	-26.3%
10	31	Oral Anticoagulants	\$11,253	12	79	\$142.45	55.7%	\$1.61	100.7%	18.9%	138.6%
Totals:			\$463,565		1,363	\$340.11	61.7%	\$66.43	102.7%	5.0%	112.8%
Plan Totals:			\$756,108		6,763	\$111.80	80.0%	\$108.36	32.0%	12.6%	48.6%

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

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Curr Rank	Prev Rank	Drug Name	Therapeutic Class Name	Jan 16 - Sep 16							
				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	LANTUS SOLOSTAR	Insulin	\$13,496	6	29	\$465.37	\$1.93	-15.3%	-9.4%	3.0%
2	1	CRESTOR	Statins & Combos	\$12,884	14	56	\$230.07	\$1.85	-49.1%	-43.5%	2.9%
3	6	METFORMIN HCL ER	Biguanides & Combos	\$10,796	8	31	\$348.24	\$1.55	19.5%	29.7%	2.4%
4	11	VIAGRA	Impotence Agents	\$10,016	7	42	\$238.47	\$1.44	34.9%	60.7%	2.3%
5	47	HUMALOG MIX 50/50 KWIKPEN	Insulin	\$9,982	2	19	\$525.35	\$1.43	205.0%	311.1%	2.3%
6	7	LYRICA	Anticonvulsants - 2nd Generation	\$9,482	6	31	\$305.88	\$1.36	6.7%	14.8%	2.1%
7	127	AMRIX	Muscle Relaxants & Combos	\$8,700	2	10	\$870.02	\$1.25	863.3%	1,071.4%	2.0%
8	49	ARIPIRAZOLE	Atypical Antipsychotics	\$8,179	1	3	\$2,726.32	\$1.17	189.0%	238.8%	1.8%
9	4	SYMBICORT	Inhaled Asthma/COPD Combo	\$7,838	9	29	\$270.29	\$1.12	-26.5%	-20.5%	1.8%
10	3	JANUVIA	DPP-4 Inhibitors & Combos	\$7,249	3	21	\$345.19	\$1.04	-38.7%	-32.2%	1.6%
11	15	VYTORIN	Statins & Combos	\$6,749	4	27	\$249.95	\$0.97	8.4%	32.3%	1.5%
12	5	ATORVASTATIN CALCIUM	Statins & Combos	\$6,609	50	296	\$22.33	\$0.95	21.3%	-26.6%	1.5%
13	17	XARELTO	Oral Anticoagulants	\$6,371	5	20	\$318.57	\$0.91	37.6%	45.0%	1.4%
14	25	BENICAR HCT	Angiotensin II Receptor Antagonists & Combos	\$5,905	4	31	\$190.48	\$0.85	24.4%	51.0%	1.3%
15	16	JANUMET	DPP-4 Inhibitors & Combos	\$5,775	3	13	\$444.24	\$0.83	4.4%	30.3%	1.3%
16	169	GLYXAMBI	SGLT-2 Inhibitors & Combos	\$5,710	2	12	\$475.81	\$0.82	1,056.0%	1,135.0%	1.3%
17	27	LANTUS	Insulin	\$5,698	2	14	\$407.03	\$0.82	49.8%	54.3%	1.3%
18	61	ZETIA	Intestinal Cholesterol Absorption Inhibitors	\$5,523	4	23	\$240.15	\$0.79	146.2%	183.9%	1.2%
19	55	LIDOCAINE	Local Anesthetics - Topical	\$5,399	10	19	\$284.17	\$0.77	103.4%	156.9%	1.2%
20	45	DEXILANT	Proton Pump Inhibitors	\$5,111	4	23	\$222.20	\$0.73	84.6%	106.1%	1.2%
Totals:				\$157,471		749	\$210.24	\$22.57	11.0%	26.8%	35.6%
Traditional Plan Totals:				\$442,642		6,693	\$66.14	\$63.43	11.9%	6.2%	

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

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

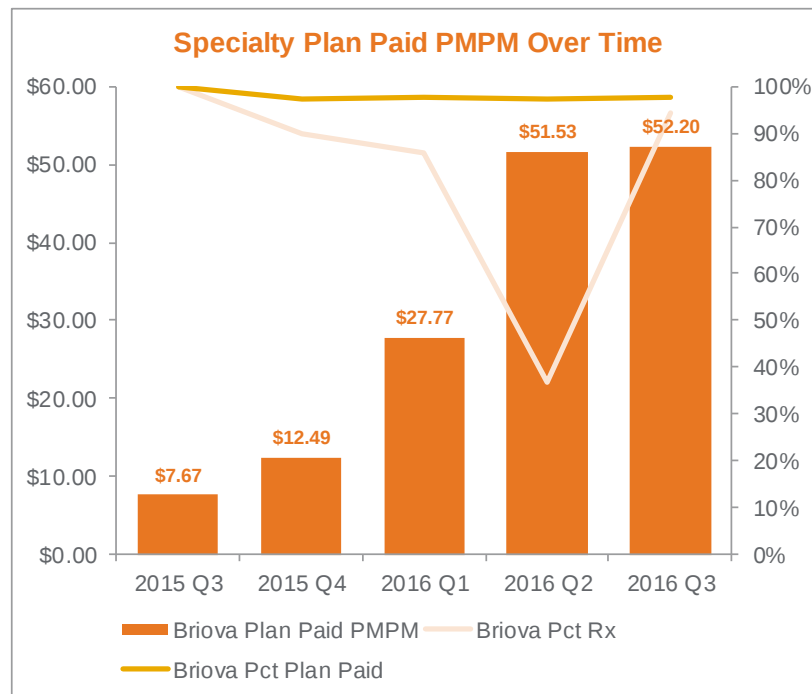
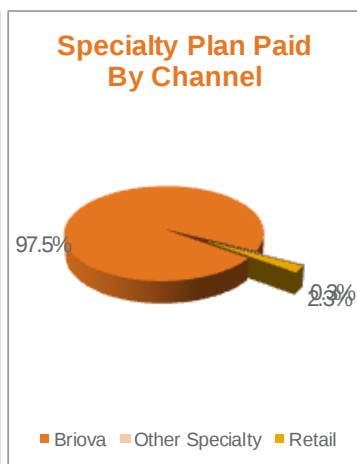
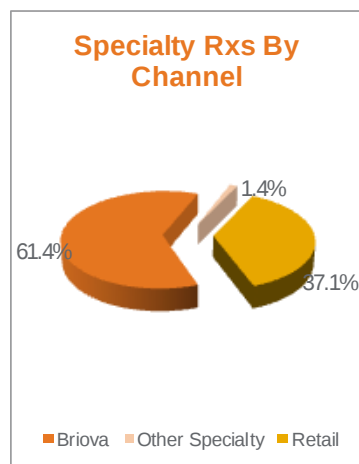
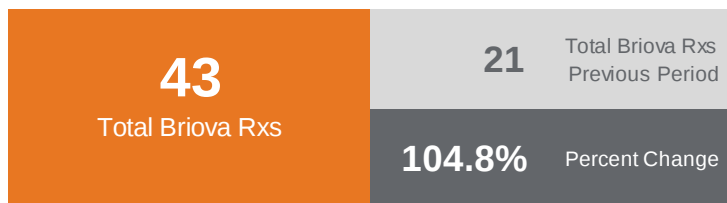
Curr Rank	Prev Rank	Drug Name	Therapeutic Class Name	Jan 16 - Sep 16							
				Plan Paid	Utilizers	Rxs	Plan Paid Per Rx	Plan Paid PMPM	Rxs PMPM Pct Change	Plan Paid PMPM Pct Change	Pct Specialty Plan Paid
1		HARVONI	Hepatitis C	\$193,824	1	6	\$32,304.00	\$27.78			61.8%
2	3	ENBREL SURECLICK	Chronic Inflammatory Disease	\$25,476	1	3	\$8,491.95	\$3.65	-3.7%	164.3%	8.1%
3	2	HUMIRA	Chronic Inflammatory Disease	\$22,602	1	3	\$7,533.86	\$3.24	-42.2%	-29.7%	7.2%
4		STELARA	Chronic Inflammatory Disease	\$18,089	1	2	\$9,044.45	\$2.59			5.8%
5		HUMIRA PEN	Chronic Inflammatory Disease	\$15,560	1	4	\$3,890.02	\$2.23			5.0%
6	6	OTEZLA	Chronic Inflammatory Disease	\$10,130	1	4	\$2,532.54	\$1.45	285.3%	328.5%	3.2%
7		VIREAD	HIV-NRTI	\$7,060	2	8	\$882.49	\$1.01			2.3%
8	8	MYCOPHENOLATE MOFETIL	Immunosuppressive Agents	\$6,823	1	10	\$682.30	\$0.98	381.7%	807.7%	2.2%
9		STRIBILD	HIV-Multiclass Combo	\$5,498	1	2	\$2,748.87	\$0.79			1.8%
10	5	SYNISC ONE	Osteoarthritis	\$4,872	2	3	\$1,624.02	\$0.70	44.5%	0.3%	1.6%
11	7	PROLIA	Osteoporosis Agents	\$2,046	1	2	\$1,022.84	\$0.29	-3.7%	5.8%	0.7%
12	9	MIRENA	Contraceptives	\$856	1	1	\$855.90	\$0.12			0.3%
13	4	ENOXAPARIN SODIUM	Injectable Anticoagulants	\$631	1	1	\$630.66	\$0.09	-75.9%	-89.1%	0.2%
14		REYATAZ	HIV-Protease Inhibitor	\$0	1	7	\$0.00	\$0.00			0.0%
15		NORVIR	HIV-Protease Inhibitor	\$0	1	7	\$0.00	\$0.00			0.0%
16		TRUVADA	HIV-Multiclass Combo	\$0	1	7	\$0.00	\$0.00			0.0%
Totals:				\$313,465		70	\$4,478.08	\$44.92	254.9%	445.3%	100.0%
Specialty Plan Totals:				\$313,465		70	\$4,478.08	\$44.92	169.7%	241.5%	

4. Supplemental

Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Specialty Analysis - BriovaRx®



Top Specialty Classes	Rx Volume					
	Briova	% Total	Retail	Retail %	Other	Other %
Chronic Inflammatory Disease	16	100.0%	0	0.0%	0	0.0%
Immunosuppressive Agents	10	100.0%	0	0.0%	0	0.0%
Hepatitis C	6	100.0%	0	0.0%	0	0.0%
HIV-NRTI	6	75.0%	0	0.0%	2	25.0%
Osteoarthritis	3	100.0%	0	0.0%	0	0.0%

Bakers Union and FELRA Health and Welfare Fund

Date Submitted: Jan 16 - Sep 16 vs Jan 15 - Sep 15

Specialty Analysis - Copay Assistance at BrivoRx®

81.1%

of Member Paid is Covered
by Copay Assistance

43.1%

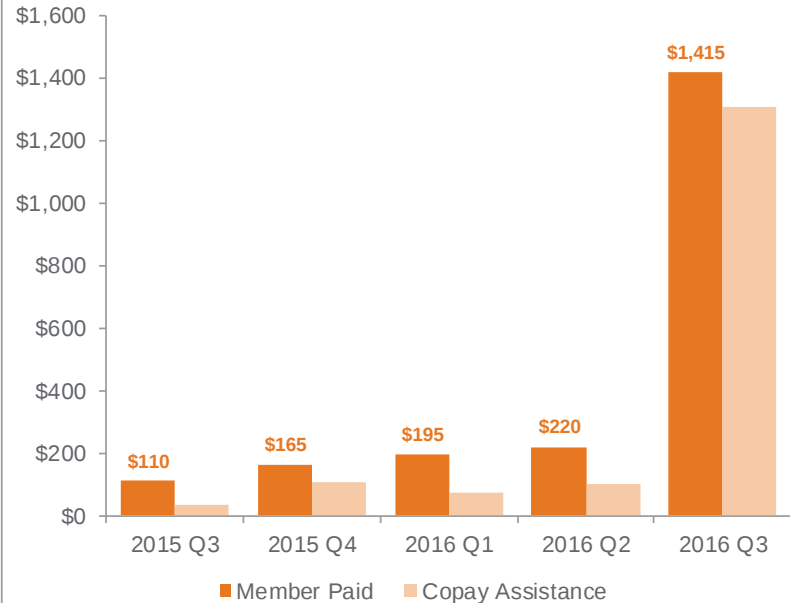
Copay Coverage
Previous Period

38.0%

Percent Change

**Copay Assistance is provided on 81.1%
of BrivoRx 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	2	\$1,235	\$1,227	\$8	0.6%	\$3.75
OTEZLA	4	\$120	\$120	\$0	0.0%	\$0.00
HARVONI	6	\$90	\$65	\$26	28.3%	\$4.25
ENBREL SURECLICK	3	\$45	\$45	\$0	0.0%	\$0.00
STELARA	2	\$30	\$20	\$10	33.3%	\$5.00

Bakers Union and FELRA Health and Welfare Fund

Date Filled: Oct 15 - Sept 16

Clinical Outcomes

4.8%

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	1	1	\$12,789	1.4%	\$1.39
Quantity Limit	0	0	\$0	0.0%	\$0.00
Step Therapy	24	14	\$31,045	3.4%	\$3.36
Formulary Advantage Program	3	3	\$290	0.0%	\$0.03
Total Savings:			\$44,125	4.8%	\$4.78

Summary and Considerations

Summary

- Generic Dispensing Rate – 80% -
 - this was an increase of 1.8% that provided a savings of \$32,849
- Specialty Plan Paid- 41.5% -
 - this is an increase of 23.4% than previous timeframe and 6.0% increase over UFCW benchmark

Considerations

- Moved to OptumRx standards (PA, ST, QL) – will provide savings analysis
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