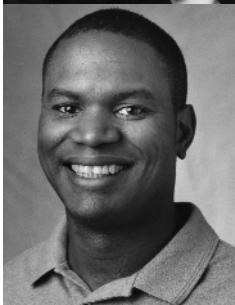


MMSI Pharmacy Benefit Services



MMSI

A Mayo Health Company

Quality, convenience and value. Today, employers and plan members alike are looking for pharmacy benefits that provide a choice of prescription medications, easy-to-access pharmacies and affordable benefits. The MMSI Pharmacy Benefit Services program is the solution. It is an integrated product that combines the quality of the *Mayo Clinic Formulary* with the convenience of AdvancePCS online claims systems, while helping you control your health care costs.

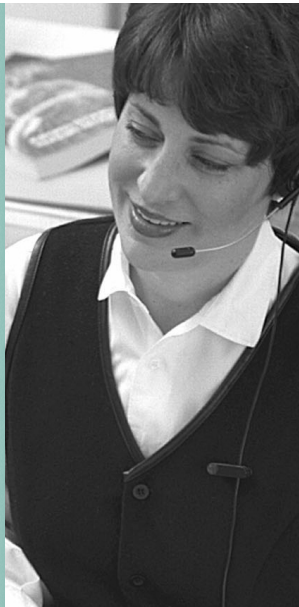
Under the program, your organization selects a benefit design to minimize costs while assuring employees convenient, affordable access to prescription medications. The MMSI Pharmacy Benefit Services program provides your employees with an extensive national network of pharmacies. You gain the assurance that your employees

are receiving the highest-quality prescriptions, plus comprehensive drug-use review systems to monitor safe medication use.

Our flexible plan designs, administrative expertise and high quality standards make the MMSI Pharmacy Benefit Services program the one-stop solution for your company's pharmacy benefits.

Whether you are looking for a stand-alone pharmacy benefit management program or an integrated solution for your health care needs, MMSI has a program or service to meet your needs.

- Ask Mayo Clinic nurse line
- Condition management programs
- Mayo Clinic Tobacco Quitline
- MMSI Administrative Services
- MMSI Pharmacy Benefit Services



Quality

The well being of plan members is our highest priority. To that end, the *Mayo Clinic Formulary* serves as the cornerstone of the MMSI Pharmacy Benefit Services program.

Mayo Clinic Formulary

Developed and maintained by physicians and pharmacists, the *Mayo Clinic Formulary* is continually monitored to ensure the most clinically reliable and cost-effective drugs are available to plan members. Updates to the formulary occur only after a thorough medical review by Mayo Clinic physicians and pharmacists.

Concurrent Drug-use Evaluations

Patient health is safeguarded during the dispensing process. AdvancePCS uses an online patient profile to check each prescription for the following interactions: drug-drug, drug-gender and drug-age. This evaluation also monitors dosage levels, possibilities of duplicate therapy and timing of refills.

MMSI is a health benefits management company and licensed third party administrator dedicated to providing customers with programs and services of the highest quality and value. At MMSI, our focus is on working with clients, members and providers to find the right health care solutions for everyone.



Value

From day one, MMSI works with you to develop a relationship that is collaborative and strategic. From anticipating your pharmaceutical needs to identifying areas for improvement, our focus is proactively working with you to provide the highest quality medications at the best possible price.

Plan Flexibility

Under the MMSI Pharmacy Benefit Services program, you are able to choose a benefit design that minimizes your costs while assuring your employees convenient, affordable access to medications. Our team of pharmacists works closely with you to proactively identify cost-saving strategies to update your benefit plan without sacrificing the high-quality benefits you and your employees expect.

Rebate Sharing

MMSI has contractual rebate relationships with multiple pharmaceutical manufacturers, which allows us to share volume discounts with our clients. Rebates are paid to MMSI and dispersed to clients quarterly.

Pay and Chase

MMSI has developed a unique service that allows you to reclaim dollars previously paid out for ineligible claims. Merging information from multiple systems enables MMSI to verify members' eligibility and track claims not meeting specific criteria.



Superior benefit plans, wellness products and customer service have combined to make MMSI the right choice for more than 550,000 members nationwide.

Analysis

Our medical and administrative teams understand your organization may have special needs, and our benefit solutions are designed to be flexible. This flexibility allows us to administer complex plans while providing you with easy-to-understand reports.

Benefit Design and Consulting

The MMSI Pharmacy Benefit Services program can be customized to your unique pharmacy plan needs. MMSI benefit packages and administrative services rates are among the most competitive in the industry and help you maximize your health care dollars.

Comprehensive Analysis

Quarterly reports compare your financial and trend analysis against industry benchmarks and allow you to understand your pharmacy plan performance and how it compares to industry norms. These reports are reviewed by MMSI pharmacists to analyze prescription patterns and usage. We then work with you to understand significant causes behind the pharmacy costs and identify ways to reduce them.

Convenience

We offer members a variety of convenient and easy-to-use resources to help them better understand plan services and how to properly use them. These tools allow members to make informed choices, which in turn, helps to lower plan costs.

Pharmacy Network

MMSI contracts with AdvancePCS to offer members access to a nationwide network of almost 60,000 pharmacies, all with point-of-sale electronic claims processing. This ensures your employees have access to in-network pharmacies for their prescriptions, which reduces costs for your employees and your organization.

Automated Services

Using point-of-sale electronic claims processing, AdvancePCS is able to verify member eligibility when the prescription is presented, calculate the cost-sharing amount and adjudicate claims instantly. This convenient feature automatically files claims for members and helps lower costs for you by reducing opportunities for fraud or abuse.

Mail Order

The Mayo Clinic Pharmacy Mail Order Service is available for members to have maintenance medications delivered directly to their homes. This process eliminates claim forms and reduces dispensing fees, billing expenses and related paperwork.



MMSI

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