

Express Scripts® Pharmacy Benefit Services

# Everyone deserves a pharmacy benefits upgrade

We're taking action to lower drug costs for Americans, drive predictability for plans and improve trust in the health care system



## Transforming pharmacy benefits to work better for plan sponsors, patients and pharmacies

At a time when some Americans are still faced with the high prices set by drug companies, we're introducing a new model to simplify the experience of getting care and make medications more affordable.

This model will ensure patients get the lowest price for their medicine—whether it's their copay, our negotiated discount, or the cash price—and they'll still benefit from the robust clinical support and safety checks that Express Scripts® Pharmacy Benefit Services provides.

## 60%

of consumers define transparency as knowing costs in advance and having the ability to compare prices

## 1 in 3

employers are concerned about the lack of transparency in manufacturer drug costs and profit margins

Sources: Evernorth Health Services. (2024-2025). Annual Buyer Insights Study.  
Evernorth Health Services. (2024-2025). Understanding What Drives Perceptions of PBMs.

**EVERNORTH**  
HEALTH SERVICES

# Simplified and transparent rebate-free model for plan sponsors

In this new era of lower, more sustainable pricing for brand-name drugs, Express Scripts will transition away from the rebate system toward a model where discounts negotiated with drug companies are offered upfront to the purchaser of drugs. This approach will cut out the complex rebate process by making the discounted price of the drug readily available and transparent from the start.

**For plans, this means a simpler, clearer, more direct path for procuring medications for their benefit,** leading to greater financial predictability. For patients, this means that they will see lower prices—particularly on brand drugs—at the counter and directly benefit from the discounts that Express Scripts is able to secure. We're committed to:

- + Shifting away from complicated rebate and discount guarantees to a simple and transparent administration fee for pharmacy benefit services.
- + Greater transparency on the actual costs of medications and the value pharmacy benefits provide.
- + Enhanced member experiences, putting the power of choice in the palm of your patients' hands.

## Lower costs and greater protection for patients

Express Scripts is ensuring patients will always pay the lowest available price for their medicines at the pharmacy counter. In this model, patients' out-of-pocket costs will be calculated based on the lowest net price. Providing standardized insights into drug costs so there are no surprises at the pharmacy counter. We're committed to:

- + Ensuring patients automatically pay the lowest possible cost when they pick up a prescription.
- + Simplifying health journeys with more personalized patient support and individualized digital tools.

## In the new model, if a patient's medicine has these payment options:

- + An Express Scripts negotiated price of \$22 (70% off the list price)
- + A cash discount price of \$20
- + A drug company's "direct-to-consumer" price of \$50
- + A copay of \$25

**Then the patient would pay \$20, because it's the lowest of the four options.** The amount paid also applies to members' deductibles for medications covered by the plan.

More than half of Americans are managing multiple chronic conditions.<sup>1</sup>



**1 in 4** are taking four or more prescription medications<sup>2</sup>

which makes clinical coordination essential for safety and effective care.

## Better health through safety checks and care coordination

By using their pharmacy benefit, Americans gain access to Express Scripts' robust clinical safeguards—thousands of safety checks that help prevent harmful drug interactions, flag allergies and ensure medications are taken correctly. Express Scripts care coordination not only protects health but also promotes better outcomes by guiding appropriate medication use.



Contact a member of your account team to learn more.

1. *Trends in Multiple Chronic Conditions Among US Adults, By Life Stage*, Behavioral Risk Factor Surveillance System, 2013–2023.

2. *Public Opinion on Prescription Drugs and Their Prices*, KFF Health Tracking Poll, 2024.