



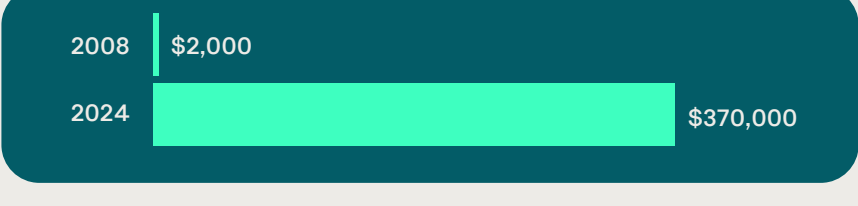
# Lower prescription costs. Measurable savings. Year after year.

As prescription drug prices continue to rise, employers are looking for ways to lower costs while helping employees better understand the value of their pharmacy benefits. Express Scripts delivers consistent, measurable savings that help make prescription medications more affordable for the people who rely on them every day.

## Rising drug prices are increasing demand for affordability and transparency

### Prescription drug prices continue to rise

**↑ 18,400%**  
increase in the median launch price for a new drug from 2008<sup>1</sup> to 2024<sup>2</sup>



### Affordability matters

**Employee affordability is a key priority** for employers' future benefits strategy over the next 2 to 3 years<sup>3</sup>

**26%** of employees skipped filling a needed prescription because of cost<sup>4</sup>

**96%** of employers believe employees should pay the lowest available price<sup>5</sup>

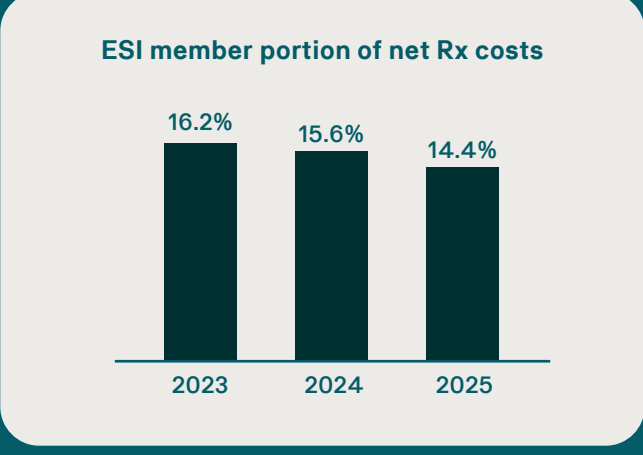
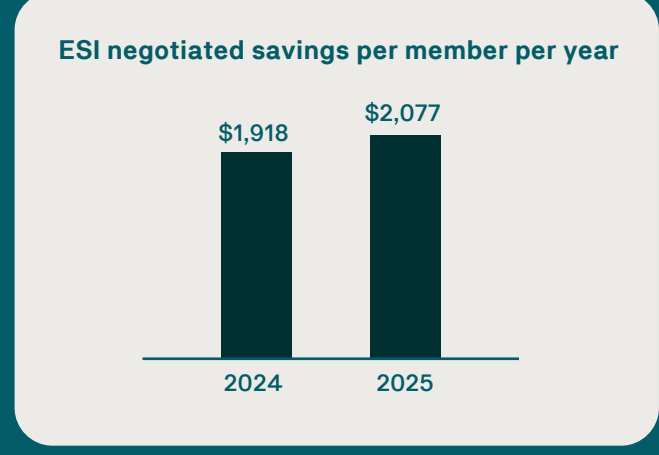
### Employees want more cost visibility

**71%** of employees would find educational tools that explain their pharmacy benefits and medication costs helpful<sup>4</sup>

## Express Scripts continues to reduce what members pay out of pocket

**\$2,077** Average total savings per member per year in a commercial plan<sup>6</sup>

**14%** Average portion members pay of total net prescription costs<sup>6</sup> (after negotiated pricing, discounts, and cost-savings programs)



**At a time when prescription drug costs continue to climb, Express Scripts is helping make medications more affordable.**

**8%** Reduction in member Rx cost share<sup>6</sup>



For three consecutive years, member cost share declined even as national drug price trends increased.

## Making pharmacy savings easier to see

New annual savings reports provide a clear look at how negotiated pricing, plan coverage, and cost-savings programs work together to lower what people pay. Members who filled five or more prescriptions in one year can view this personalized summary of their savings.

**EXAMPLE 01** A person managing Type 2 diabetes, high blood pressure, and chronic kidney disease with Jardiance, Ozempic, and Lisinopril – enrolled in a plan that covers 80% of prescription costs and participates in the Patient Assurance Program.<sup>7</sup>

### Annual cost summary

Your annual cost summary shows all the medications you filled during the plan year. You can view this summary until the end of the next plan year. After that, it will update to show the information for the new plan year.

Patient: John Doe (1992)

#### Cost overview

For John Doe (1992) from 01/01/2025 - 12/31/2025

Your total savings this year

**\$355.00**

This start date represents the plan's start date, which is usually at the beginning of the year. It may not reflect the date you joined the plan.

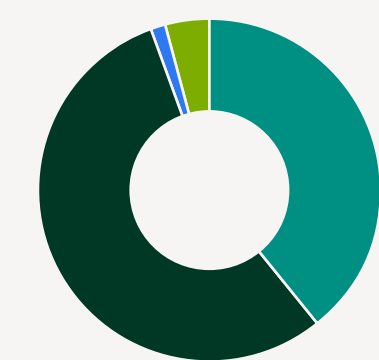
#### Cost breakdown

|                                                                                                                                                                    |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|
| Annual cost                                                                                                                                                        | \$28,397.00   |
| This includes the manufacturer's list price for all the medications filled, including any additional costs like dispensing fees and taxes.                         |               |
| Plan negotiations                                                                                                                                                  | (\$11,187.00) |
| This includes copay assistance and savings. Savings are from negotiations between Express Scripts, pharmacies, and manufacturers to lower your prescription costs. |               |
| Plan paid                                                                                                                                                          | (\$15,688.00) |
| The amount your employer or health plan paid for your medications.                                                                                                 |               |
| Discounts                                                                                                                                                          | (\$355.00)    |
| This includes all the discounts automatically applied to your orders this past year. The discounts come from cost-savings programs your plan participates in.      |               |
| You paid*                                                                                                                                                          | \$1,167.00    |

\* This amount may be lower if you participated in certain copay assistance programs or used Health Savings Account (HSA) dollars for your prescriptions.

#### 2025 PLAN YEAR

Annual cost: \$28,397.00



Legend

Plan negotiations Plan paid Discounts You paid

**EXAMPLE 02** A person enrolled in a high-deductible health plan who has at least five prescriptions fills in 2025 and is not filling specialty medications or GLP-1 prescriptions.<sup>7</sup>

### Annual cost summary

Your annual cost summary shows all the medications you filled during the plan year. You can view this summary until the end of the next plan year. After that, it will update to show the information for the new plan year.

Patient: John Doe (1992)

#### Summary overview

For John Doe (1992) from 01/01/2025 - 12/31/2025

This start date represents the plan's start date, which is usually at the beginning of the year. It may not reflect the date you joined the plan.

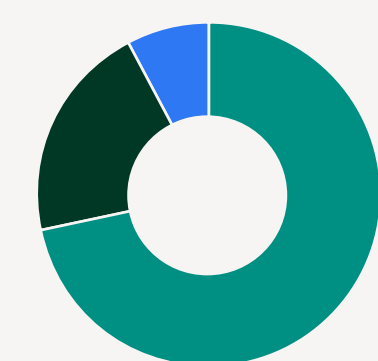
#### Cost breakdown

|                                                                                                                                                                    |              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| Annual cost                                                                                                                                                        | \$3,780.00   |
| This includes the manufacturer's list price for all the medications filled, including any additional costs like dispensing fees and taxes.                         |              |
| Plan negotiations                                                                                                                                                  | (\$2,716.00) |
| This includes copay assistance and savings. Savings are from negotiations between Express Scripts, pharmacies, and manufacturers to lower your prescription costs. |              |
| Plan paid                                                                                                                                                          | (\$778.00)   |
| The amount your employer or health plan paid for your medications.                                                                                                 |              |
| You paid*                                                                                                                                                          | \$286.00     |

\* This amount may be lower if you participated in certain copay assistance programs or used Health Savings Account (HSA) dollars for your prescriptions.

#### 2025 PLAN YEAR

Annual cost: \$3,780.00



Legend

Plan negotiations Plan paid You paid

#### Sources:

- Rome BN, Egilman AC, Kesselheim AS. Trends in Prescription Drug Launch Prices, 2008–2021. JAMA. 2022;327(21):2145–47. <https://jamanetwork.com/journals/jama-health-forum/fullarticle/2792986>
- U.S. News and World Report, May 22, 2025. Prices for New US Drugs Doubled in Four Years as Focus on Rare Disease Grows. <https://www.usnews.com/news/top-news/articles/2025-05-22/prices-for-new-us-drugs-doubled-in-4-years-as-focus-on-rare-disease-grows>
- Based on Evernorth 2025 annual buyers data.
- Evernorth. Unlocking employee satisfaction through pharmacy benefits. August 7, 2025. <https://www.evernorth.com/articles/unlocking-employee-satisfaction-through-pharmacy-benefits>
- Evernorth. Employers Want Simpler and More Transparent Pharmacy Benefits, According to Research. May 8, 2026. <https://www.evernorth.com/article/employers-want-simpler-and-more-transparent-pharmacy-benefits-according-to-research>
- Express Scripts 2025 commercial book of business representing a population of approximately 24 million lives drawn from commercial employer and health plan clients with stable populations and a pharmacy benefit plan administered by Express Scripts.
- Actual average 2025 pharmacy savings based on an Evernorth 2026 analysis of claims from all Express Scripts members that fit this description. Individual savings reports will vary based on plan design and individual contributions.