



Translating member experience for clients

A consultant's guide to understanding Express Scripts® Pharmacy Benefit Services



Key actions Evernorth is taking to simplify member experiences



Protections for lower out-of-pocket costs

Cost protections:

Members will be protected from paying the high list price of their medications.

Improved financial predictability:

Receiving the benefit of the savings on medication costs that Express Scripts negotiates, if they don't already.



Greater transparency

Plan sponsors annual standardized report:

Discloses costs and pharmacy claim-level reporting.

Member annual prescription

cost summary: Includes breakdown of drug costs, including medication prices, negotiated savings inclusive of discounts and rebates, plan paid amounts and total savings.



Evernorth Health Services, "Evernorth Announces New Cost and Transparency Protections for its Express Scripts Patients", 2025

Transforming the way members engage with their pharmacy benefit

TRANSPARENCY

BETTER VALUE

Increase price transparency and affordability

Create greater financial predictability through plan design setup, prospective pricing tools and summaries on annual costs and savings opportunities available to build trust of member coverage so members feel more confident using it.

EASIER ACCESS TO CARE

Connected experiences

Combine relevant benefit information into fewer, more focused messages to members. This helps reduce confusion and makes it easier for members to see how the different parts of their pharmacy benefit work together—without feeling overwhelmed.

EASIER ACCESS TO CARE

Enhanced simplified encounters

Members are educated on their options through a simplified experience, making it easier to choose where and how they get their medications in a way that fits their benefit design.

EASIER ACCESS TO CARE

Improve benefit education

Equip members with clear tools and resources that explain how to use their pharmacy benefits through timely education so members to know what options they have and how to use them.

BETTER SUPPORT

Deliver personalized guidance

Guide members through timely outreaches and digital engagement for savings opportunities and a guided experience with a recommendation guide. Personalization should help members feel seen and supported.



“We know health care and prescription drugs need to be more affordable, and that coverage needs to be more transparent and less complex.”

Evernorth leadership, January 2025

How the member experience evolution will work



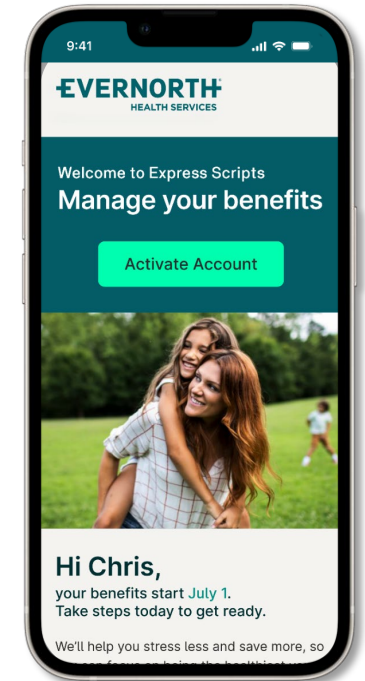
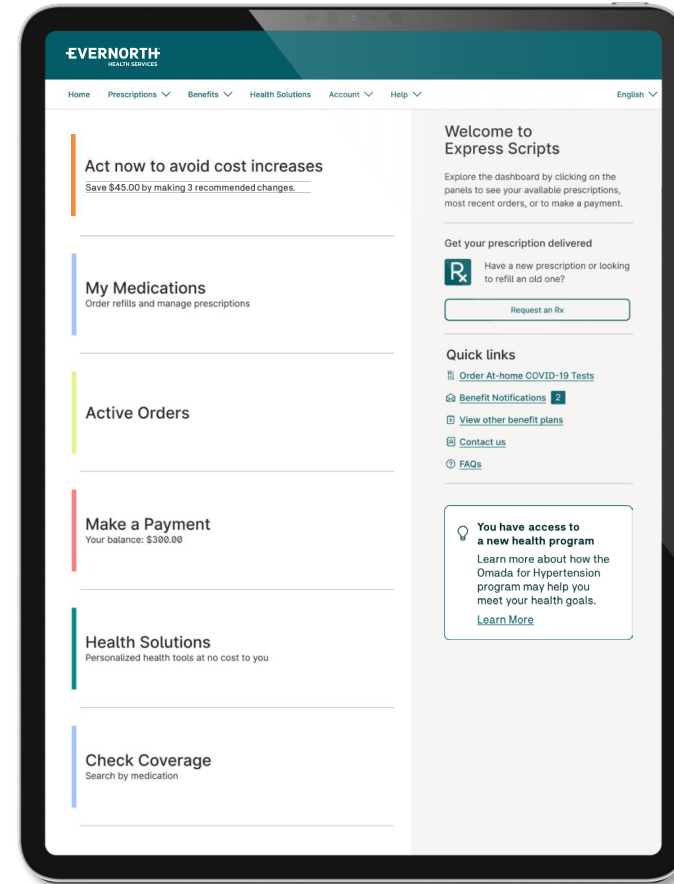
Standard enhancements go live **starting in 2026** to make the pharmacy benefit experience **easier and more connected**.



Members and plans **pay nothing additional** and there is **no need to enroll**.



Plan sponsors partner with us to **drive digital registrations and logins**, unlocking **better results** from standard enhancements.

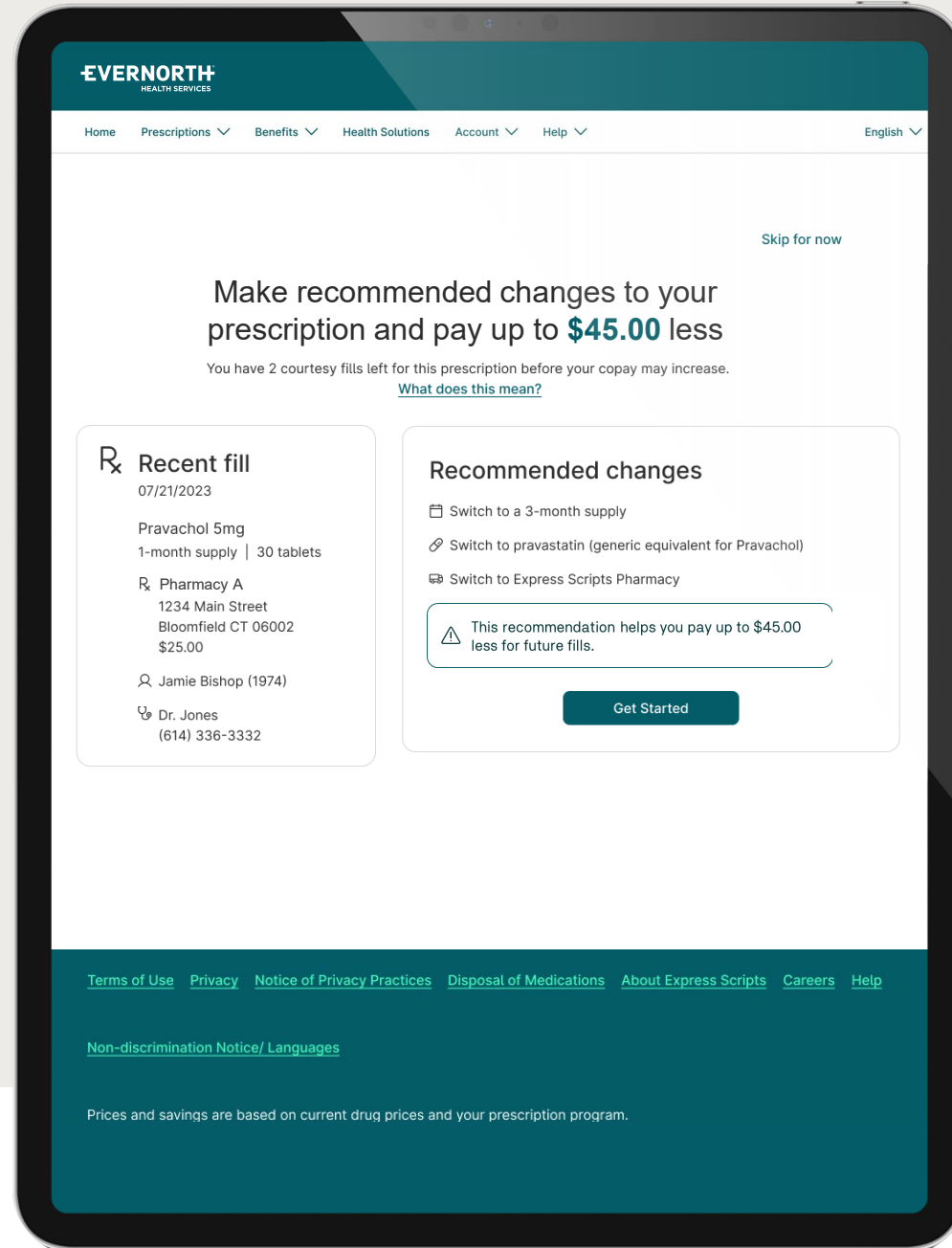


**Standard enhancements begin launching in 2026; availability may vary as features roll out over time.*

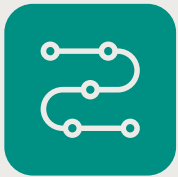
Greater transparency and choice



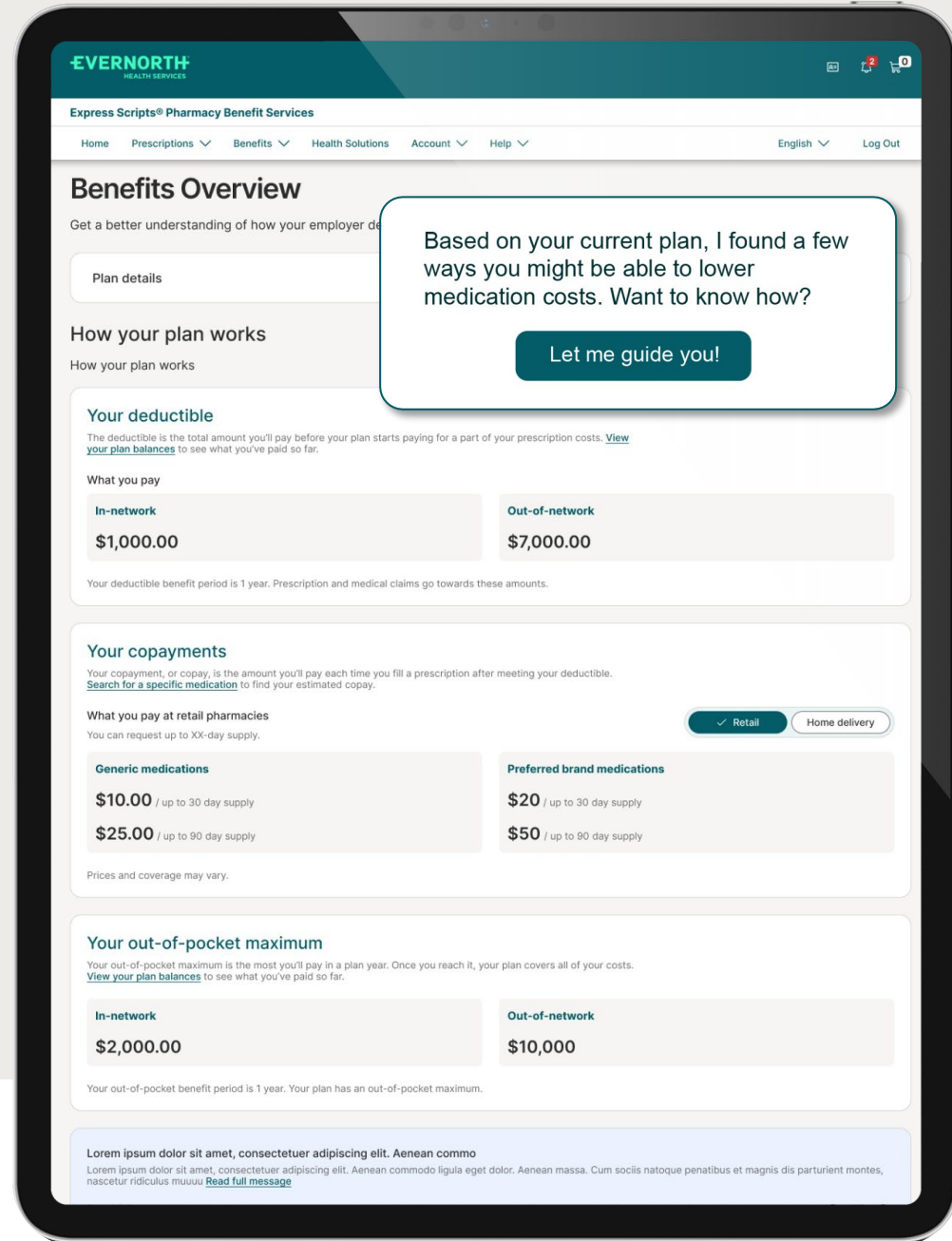
Members are educated on all their prescription options, with guidance on how to choose the right pharmacy—plus access to an industry-first annual transparency report



Re-imagined benefit education experience



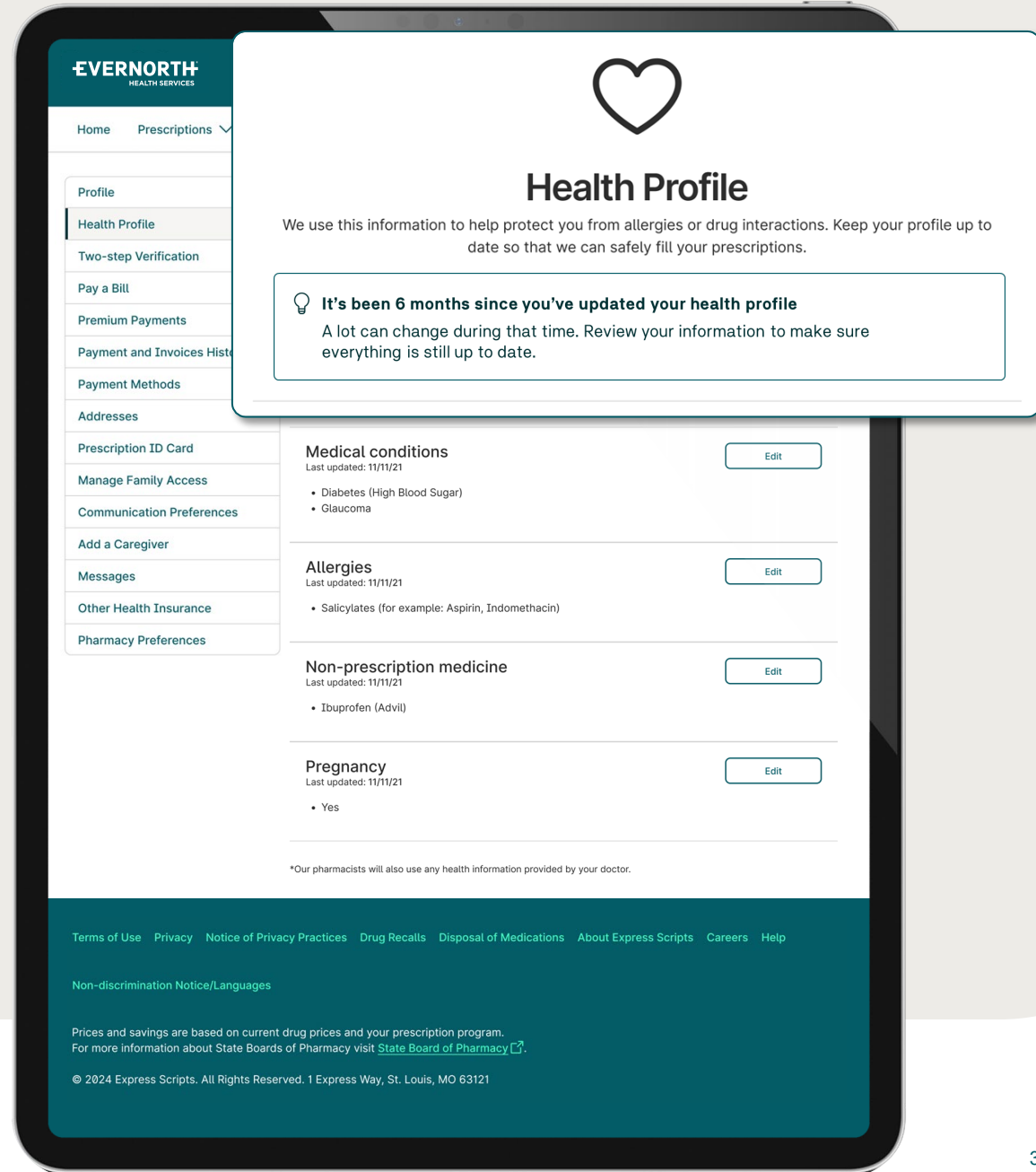
Members are proactively educated on what to expect and assisted throughout the process



Benefit education tips throughout the experience



Providing members with proactive, helpful tips across the full journey of digital and communication experiences



Improved prior authorization experience



Members get information faster so they can track prior authorizations in real-time, receive timely updates and be alerted of PA expirations



Request a new prior authorization from your provider

The prior authorization for the following medication **expires on 06/25/2025**. To continue coverage, please **ask your**

The prior authorization for the following medication **expires on 06/25/2025**. To continue coverage, please **ask your prescriber** submit a new prior authorization request.

STRESS LESS and SAVE MORE

Click to view Specification Sheet

PBS MEMBER EXPERIENCE

Specification Sheet

NAVIGATION

Begin by clicking the links in the **EVOLUTION GOALS** section, which navigate to scrollable guides grouping each experience by goal. Guides include details, visuals of experiences before and after evolution, and cobranding and customization options. Clicking links in the tables below also navigate to the applicable Evolution Goals section. You are currently [here](#).

Enrollment
 ◌ Auto-Enrollment
 + Opt In Enrollment

Type of Experience
 ◆ Enhanced Experience
 ★ New Experience
 > Future Experience (into 2028)

Customization Potential
 ● Standard
 ● Cobranding
 ● Customizations allowed

*For plans that have delegated Express Scripts to manage coverage reviews and/or appeals.

EVOLUTION GOALS

Transparency & Affordability

Benefit Education

Personalized Guidance

Enhanced Encounters

Connected Experience

START

Pre-Benefit Education
PRE-BENEFIT

1

EXPERIENCE	ENROLL			CHANNEL					
	Comm.	Health Plans	Reg. Markets*	Web	App	Email	Text	Letter	
1 ◆ Open Enrollment Experience	+	+	+	●	●				
2 ★ Future Plan Year Disruption	+	+	>			●		●	

Enhanced Guidance
PHARMACY & MEDICAL ENCOUNTERS

2

EXPERIENCE	ENROLL			CHANNEL					
	Comm.	Health Plans	Reg. Markets*	Web	App	Email	Text	Letter	
Prior Auth Status Experience*									
1 ★ Prior Auth. Initiation Comm.	◌	◌	◌			●	●	●	
2 ◆ Prior Auth. Status Tracker	◌	◌	◌	●	●				
3 ◆ Prior Auth. Expiration Experience	◌	◌	◌	●	●	●	●	●	
POC & POS Guidance									
1 ★ Tools to Use with Doctor	◌	◌	◌	●	>	●	●	●	
2 ★ Pharmacy Recommended Exp.	+	+	>	●	●			●	

Benefit Utilization
IN-BENEFIT

3

EXPERIENCE	ENROLL			CHANNEL					
	Comm.	Health Plans	Reg. Markets*	Web	App	Email	Text	Letter	
1 ★ Disaster Event Exp.	◌	◌	>	●	●		>	>	
2 ◆ Web Inbox Experience	+	+	+	●	●				
3 ★ Messages on Web Pages	+	+	>	●	●				
4 ★ Educational Video Series	◌	◌	◌	●	●		>	>	
5 ★ Recommendation Guide	◌	◌	◌	●	●	●	●	●	
6 ◆ Benefit Overview pg. additions	◌	◌	>	●	●				

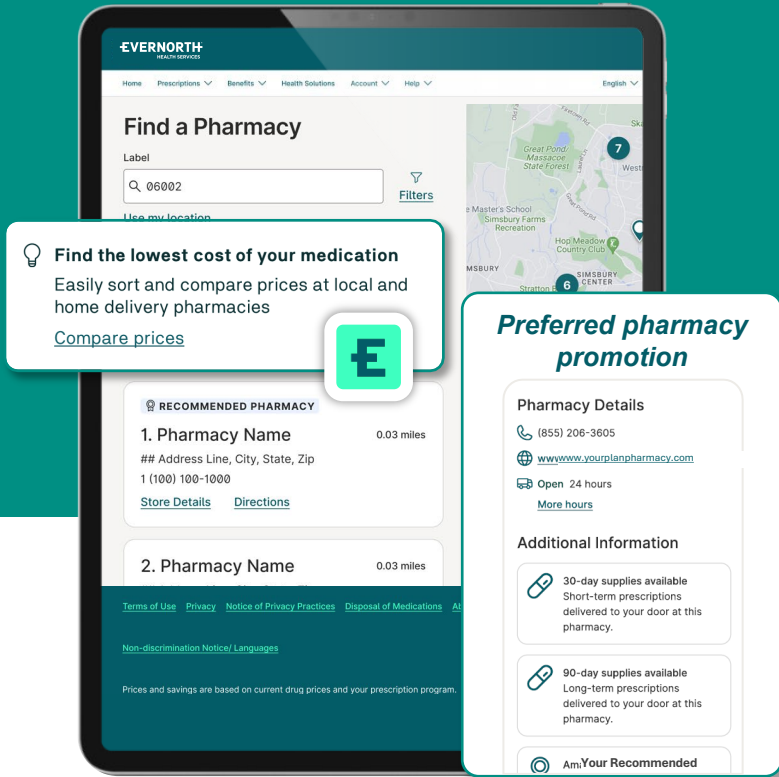
Feedback Opportunities
POST-ADJUDICATION

4

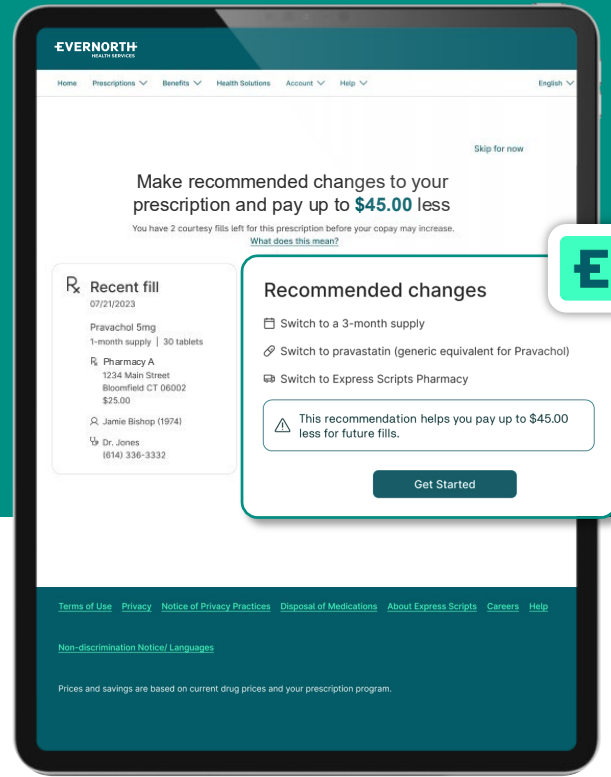
EXPERIENCE	ENROLL			CHANNEL					
	Comm.	Health Plans	Reg. Markets*	Web	App	Email	Text	Letter	
Annual Claim Review									
1 ◆ Claim History & Review	◌	◌	◌	●	●	●	●	●	
2 ★ Annual Trans. Report	◌	◌	-	●	●	●	●	●	
Recommendation Guidance									
1 ◆ Savings Amount Recs.	+	+	>	●	>	●	>	●	
2 ★ Pharmacy Survey	◌	◌	◌	●	●	●	●	●	

*Regulated Markets will have a separate go-live date of 4/1/26 for communications vs. 1/1 for non-Regulated Markets. Some experience go-live dates vary as noted.

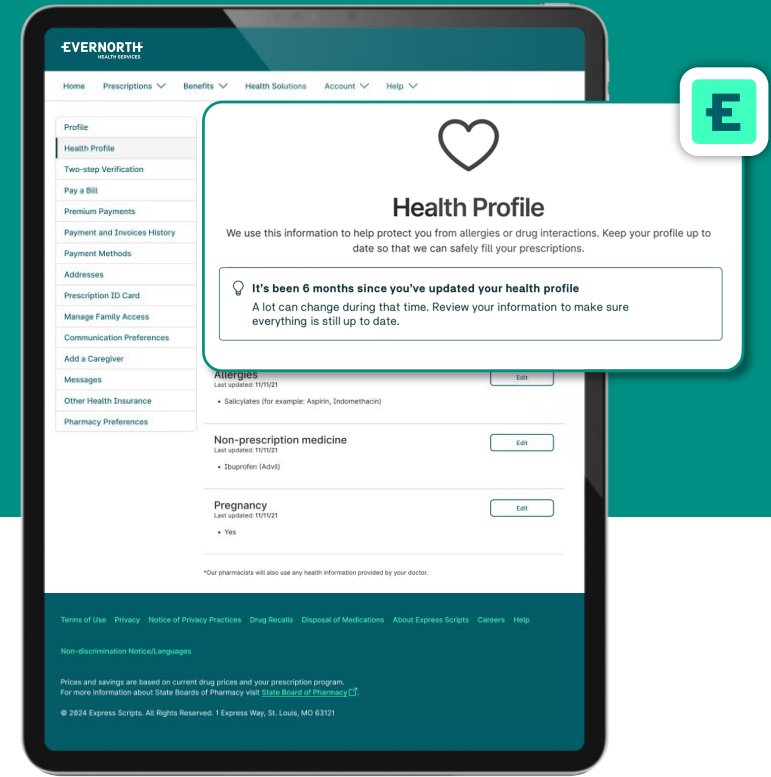
Personalized, intuitive recommendation guide



Client- specific recommendations and pharmacy promotions



Friendly tips on how to save



Guiding members through the entire benefit journey

Specifics and images are representative of enhancements planned starting in 2026 but are subject to change up until launch. Latest updates can be found in the spec sheet.

Creating a reimagined, more timely benefit education experience



Pre-visit coverage email:

An email sent before doctor visits to help members choose the right prescription, along with coverage reminder email



Easier access to medications:

Enhanced map view to quickly find nearby pharmacies, with client-recommended pharmacies



Website inbox enhancements:

Easier access to plan updates through messages sent on Express Scripts website



Custom member messaging:

Relevant alerts and plan info across key website touchpoints



Cobranded emails:

Available to all clients midway through 2026



New standard experience:

No added costs or need to enroll

Specifics and images are representative of enhancements planned starting in 2026 but are subject to change up until launch.

Even more enhancements to support plans and members

MEMBER ENHANCEMENTS

- + **Simplified communications for plan changes:** Combined announcement message to streamline the number of outreaches to members
- + **New resources for members impacted by natural disasters and other emergencies:** Ready-to-use content and FAQs for multiple situations

PLAN SPONSOR ENHANCEMENTS

- + **Plan sponsor standardized annual report:** A report that breaks down costs at the pharmacy claim level
- + **Digital adoption resources:** Goal of increasing online account registrations so more members take advantage of the new digital enhancements



New standard experience:
No added costs or need to enroll

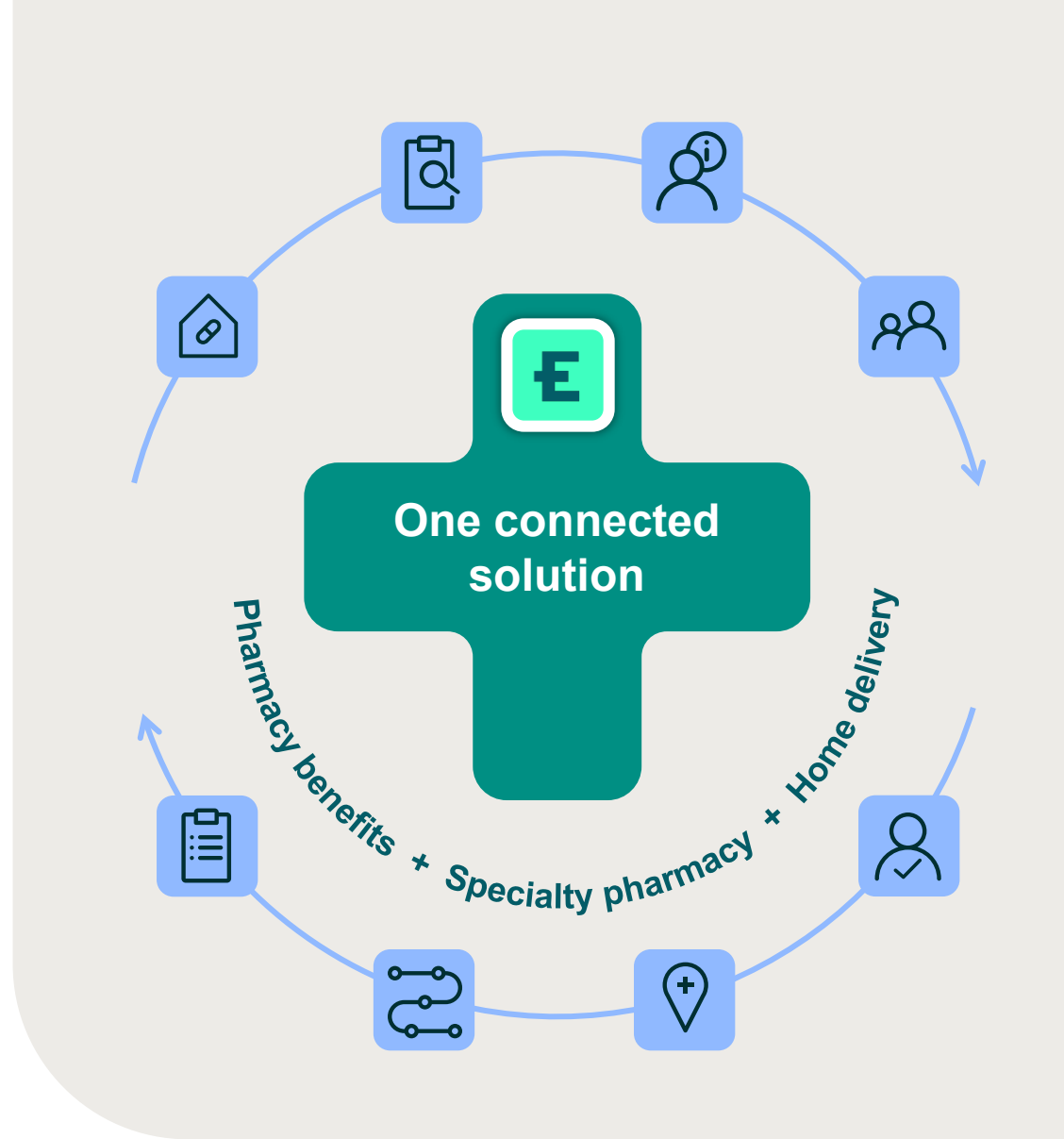
What a fully connected member experience looks like

Unified experience: Linking solutions, communications and touchpoints to deliver a streamlined, simplified experience for members

Refreshed branding: Modernized brand design for Evernorth Health Services and Express Scripts Pharmacy Benefit Services

Our innovative future*: Connecting all Evernorth® Health Services pharmacy capabilities—Express Scripts Pharmacy Benefit Services, Accredo Specialty Pharmacy and home delivery pharmacies—into a single connected, easy-to-use experience

*Future-state experience, development in progress.





Flexibility and forward thinking for health plans



Flexible adoption: Choose out-of-the-box or co-branded with guided support




Future-ready design: Meet rising member expectations with smarter, simplified experiences



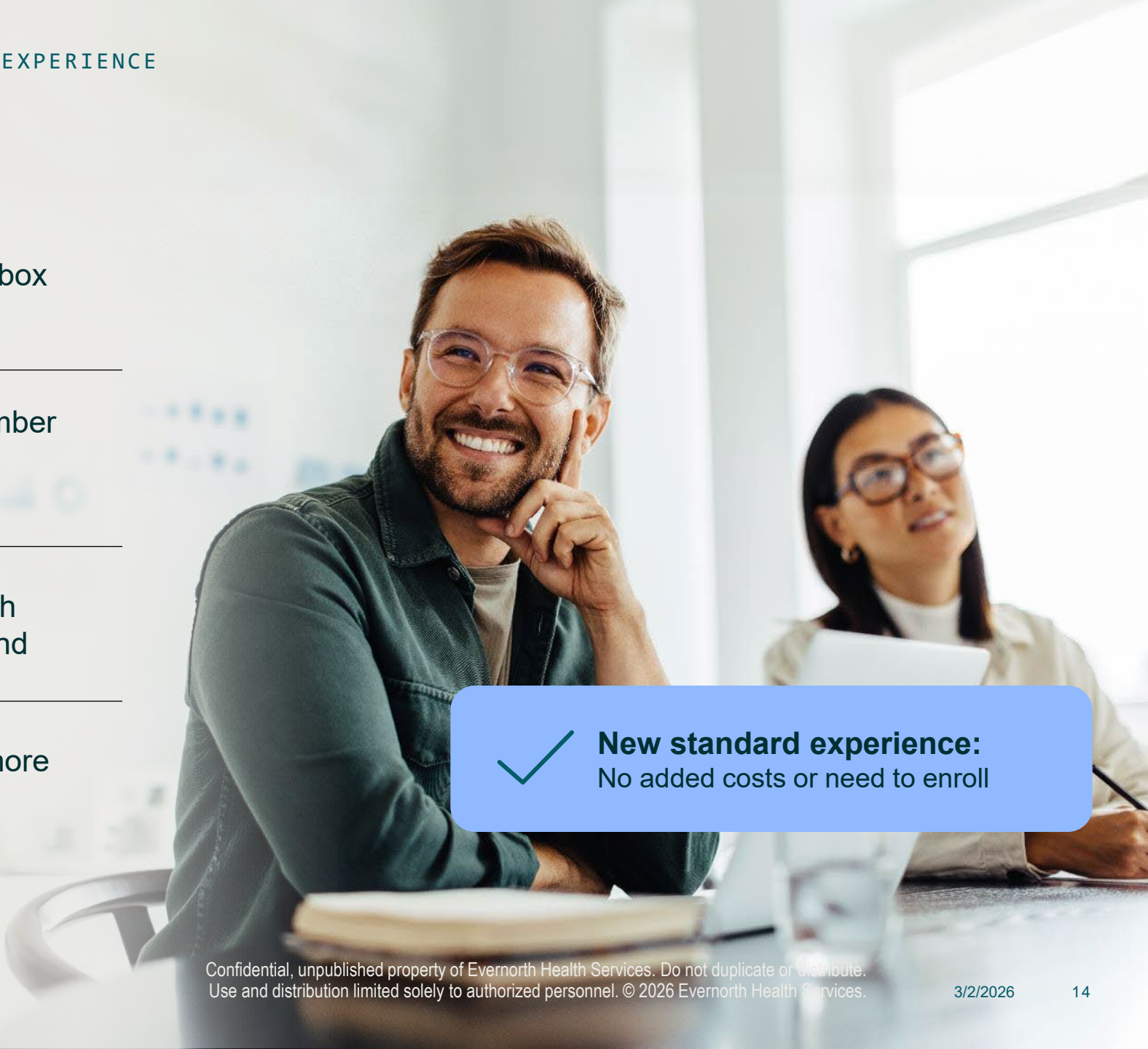
Scalable approach: Test and learn with different enhancements and then expand



Client control: Keep full control with more tech-enabled customization options

 **New standard experience:**
No added costs or need to enroll

Specifics and images are representative of enhancements planned starting in 2026 but are subject to change up until launch.





Expanded Value Solutions Bundle

How clients can go beyond standard solutions with Express Scripts Pharmacy Benefit Services

How the member experience optional add-on solutions will work



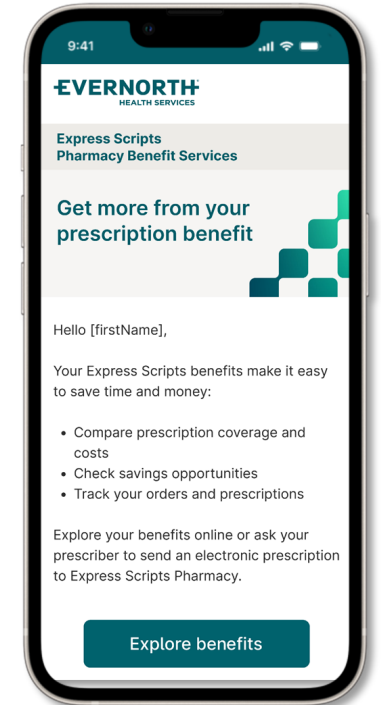
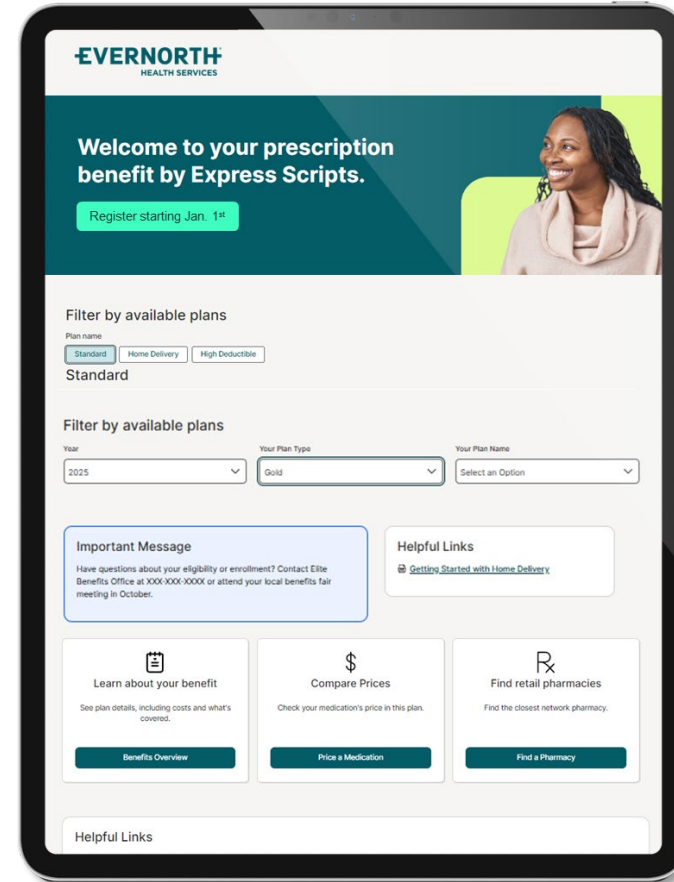
Expanded Value Solutions Bundle is available for enrollment, giving members even more **transparency** into all medication costs and options.



Choose to **enroll in all or select solutions** from the bundle, each one is designed to deliver added value and improved outcomes.



Plan sponsors continue to partner with us to **drive digital registrations and logins**, unlocking **better results** from standard enhancements and optional add-on solutions.



**Expanded Value Solutions enhancements begin launching in 2026; availability may vary as features roll out over time.*



Next steps to support members and customize their experiences

Building a better pharmacy experience for all. Advocating for members.

MEMBER EXPERIENCES



Timely benefit education



Simplified encounters for guidance through a plan



Personalized guided experience

PLAN DESIGN SETUPS



Point-of-sale affordability cost options for members



Greater transparency via member experiences

Standard Member Experience [NEW/ENHANCED]

EXPANDED VALUE SOLUTIONS BUNDLE

Core Value Solutions

Advanced Value Solutions

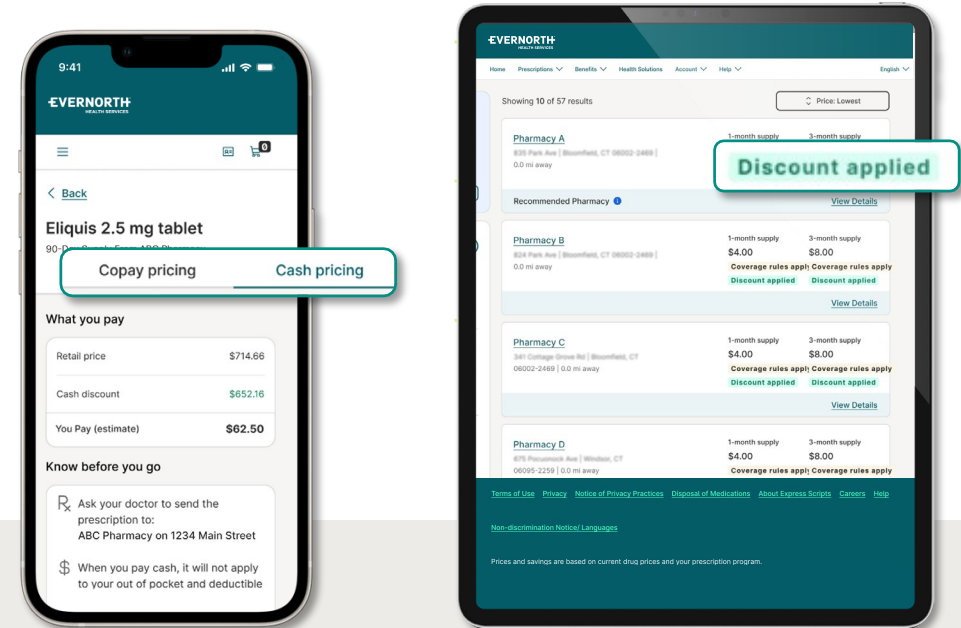
OUR UNCHANGING GOAL

Making it easier for people to use and access care and benefits

**Requires enrollment/additional cost and benefit setup. **Plan sponsors can take any combination of solutions, but the bundle provides the greatest value for plans and members.*

Flexible experiences built around clients and their members

The Expanded Value Solutions Bundle delivers added value, giving members more transparency into all medication costs and options.



More seamless, easy to understand experience:

New pricing details unlocked through our digital tools, so members know their cost options prior to prescription pick up



Expanded access and choice:

Available options like cash discounts at out-of-network pharmacies and for plan-excluded medications, discount card pricing, as well as copay assistance



Additional experiences:

Tailored engagement and personalized messaging to match chosen solutions

**Requires enrollment/additional cost and benefit setup. **Plan sponsors can take any combination of solutions, but the bundle provides the greatest value for plans and members.*



Expanded Value Solutions Combination

Predictable cost options for members at point-of-sale with enhanced visibility through member experiences, including our new annual transparency report.



Additional solutions can be paired with the Expanded Value Solutions Bundle to enrich member affordability, experience and transparency



We made commitments— and we’re just getting started

Visit the [Evernorth.com Member Experience](https://www.evernorth.com) to help clients understand more about our member experience strategy.

To enroll in expanded value solutions, clients should contact their account team.



Complementary resources



Fulfilling our commitments by transforming the way members engage with their pharmacy benefits

In 2026, Express Scripts Pharmacy[®] Benefit Services will start to roll out an evolved pharmacy benefit member experience for all.

 WATCH VIDEO

Additional resources

Click below to view more resources on Evernorth's approach to member experience, why it matters and key consultant-specific content to guide conversations with clients

Member experience overview

- + [The Demand for Better Member Experience | Evernorth](#): Explains why member experience matters and strategies to improve it. [\[evernorth.com\]](#)
- + [Health Services for Members | Evernorth](#): Details Evernorth's member-facing services and tools. [\[evernorth.com\]](#)
- + [A Member Experience Evolution Executive Brief](#)
- + [Express Script Pharmacy Benefit Services Member Experience](#)

Integrated care model

- + [What is Integrated Care? | Evernorth](#): Overview of Evernorth's integrated care approach and benefits for members. [\[evernorth.com\]](#)
- + [Evernorth Health Services | The Cigna Group](#): Comprehensive look at Evernorth's pharmacy, care, and benefits solutions. [\[thecignagroup.com\]](#)

Consultant enablement

- + [Who We Serve: Consultants | Evernorth](#): Resources and positioning for consultants, including value propositions and featured services. [\[evernorth.com\]](#)
- + [Express Scripts RFPs | Evernorth](#): Guidance for consultants on RFP processes and partnership tips. [\[evernorth.com\]](#)

Member engagement metrics and case studies

- + [Case Study: Behavioral Health Metrics Drive Improved Outcomes](#): Shows how standardized metrics improve access and satisfaction. [\[evernorth.com\]](#)

Supplemental resources

- + [Unlocking employee satisfaction](#)
- + [A Member Experience Revolution](#): A summary for consultants

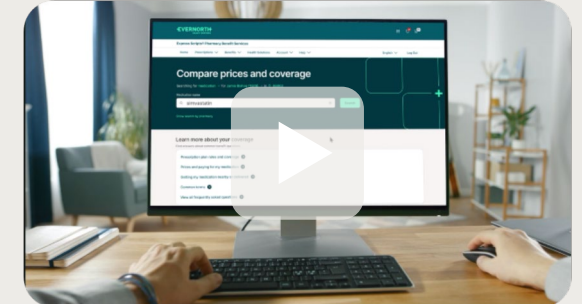
Member experience video library



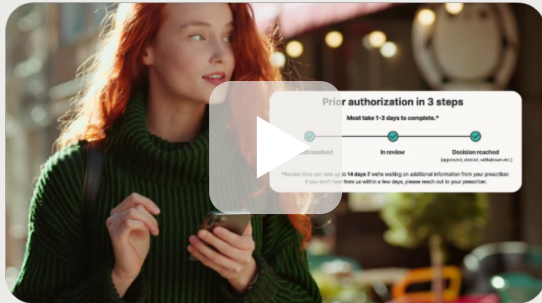
Member Experience Evolution Summary
(~2:30)



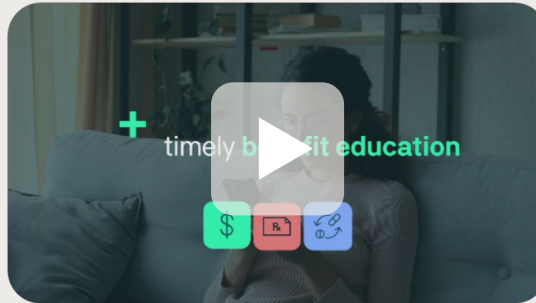
Member Experience Evolution Summary
(:40 seconds)



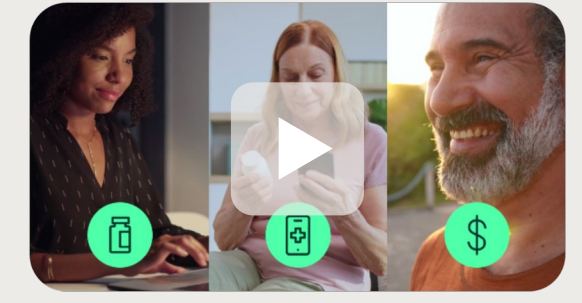
Price Transparency
(:30 seconds)



Prior Authorization
(:30 seconds)



Benefit Education
(:30 seconds)



How We Support Your Members
(~1 minute)