

# Pharmacy management program

## The prescription for cost-effective solutions

We believe claims administration and managed care are about more than just reducing your claim costs — they're about delivering a program that helps the injured worker obtain the prescriptions needed and getting the injured worker back to work as soon as medically possible. By using this program in combination with other claims administration and managed care programs, both the employer and the employee will benefit.

## Tell me more

Through Zurich Services Corporation's pharmacy management program, we offer convenience and proven savings. Our employer/employee benefits help your injured employees receive the medication(s) they need, quickly and efficiently, with no out-of-pocket costs to them and savings for you.

Here's how it works. Upon reporting your employee's claim to our claims professional, an investigation will begin to determine needs for prescription eligibility. Next, we will contact the injured worker in specific cases to discuss the

benefits and usage of the pharmacy management program. After initial contact, a welcome package is sent to the injured worker. Included in the welcome package is the prescription card that can be used to obtain medications ordered by the employee's physician from a network of over 55,000 pharmacies across the U.S., instructions on how to order prescriptions through home delivery and a list of local pharmacies close to the injured worker's home.

## Is it really that simple?

Yes it is — for both you and your injured employees. As the employer, the only thing you have to do is report the claim. We do the rest. Furthermore, once the injured worker has returned to health, we'll take care of notifying all applicable parties that the pharmacy benefit is no longer needed.

As for your injured workers, with one phone call and their membership number, they can receive the medication(s) they need, when they need it! And to make it even more convenient, prescriptions can either be picked up or mailed directly to the recipient's address.

To learn more about our managed care services, contact your distributor or Managed Care directly at 866-732-5342.

## Show me the benefits

The pharmacy management program offers freedom and flexibility in your claims benefit program. Moreover, the benefits of the program, combined with other claims administration and managed care programs, can result in a reduction of overall costs.

- Lower cost of drugs – Independence from manufacturer or provider ownership allows the pharmacy management program to offer a wide selection of available prescription drugs. The result is lower costs for you.
- Generic substitutions – Plans include a variety of generic substitution programs. The result is lower costs for our customers with no compromise in delivery.
- Pharmacy network quality and size – More than 55,000 pharmacies — 9 out of 10 throughout the United States — are included in the network. The result is convenient access.
- ID card production and distribution – Rapid installation and prescription ID card production. The result is satisfied members and fewer calls to plan administrators.

- Convenience of home delivery – The result is quick and easy prescription fulfillment.
- Online prescription processing – Efficient processing between the pharmacy and our management program for injured workers' eligibility. The result is less phone time for you.
- Eligibility data management – Advanced technology is used to track prescription needs. The result is only approved members receive the appropriate benefits.
- Complete first fill program option – The result is no out-of-pocket expenses for the injured employee.
- A drug utilization review program (DUR) specifically designed for workers' compensation.
- Extensive data mining abilities to help address customer trends and opportunities.

Better service, easier administration and greater cost savings all add up to quality managed care and claims administration.

## Key fact

- Achieved an average of 28 percent savings off retail prices in 2007

### Zurich

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Managed care services may be provided by our affiliate company Zurich Services Corporation at other than cost. Sales tax will apply to qualifying services.

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