



Pharmacy Benefits in Focus

- Pharmacy benefits one of biggest contributors to rising health care costs
 - Drug benefit costs rising 15 20% per year
 - Drug benefits account for 10 12% of total health care expenditures
- Need to keep drug benefits costs under control
- Highly utilized, popular benefit; can't just slash or eliminate





Pharmacy Benefits in Focus

You need a better solution.

ZywaveRx, exclusively from IPG Employee Benefits.





What is ZywaveRx?

- Formed by leveraging buying power of nationwide network of benefits brokers
- Lets us determine most favorable and cost-effective drug program for you
- Compare your current PBM to two recognized national PBMs:
 - Express Scripts
 - Systemed





Program Highlights

- Zero-dollar administrative fees
- Low dispensing fees
- Deep pharmacy discounts
- Aggressive rebates





Savings Calculators

- Exclusive online savings calculators
 - Snap-shot comparison of your current PBM, Express Scripts, and System to determine most cost-effective program
 - Based on annual brand and generic utilization and ingredient cost
 - Also based on current PBM pricing including
 - Pharmacy rates
 - Administrative fees
 - Rebate amount per claim
 - (information obtained from your current PBM)
 - Projects 5 year savings estimate for each PBM



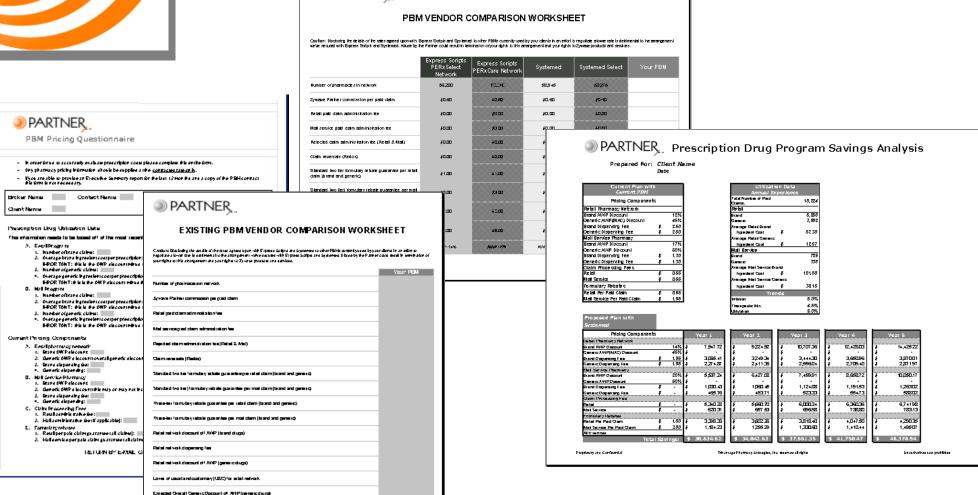


Savings Calculators

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Mail service discount of JAVE (bland drups)



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Critical Objectives

- Choice
 - Evaluate and choose between two of nation's leading PBMs
- Accountability
 - We expect the highest level of service from participating PBMs





Critical Objectives

Support

 Express Scripts and Systemed dedicated to helping you understand their organizations, products, and ZywaveRx terms

Favorable Terms

 Let you retain a cost-effective pharmacy benefits program for your employees for years to come





Relationship & Dedication

- IPG, ZywaveRx, Express Scripts, and Systemed have forged a strong relationship designed to help you manage and control your pharmacy benefits costs
- We are dedicated to helping you retain your employee drug benefit for the long term



