



Helping you keep more of what you make – Clients need a personal touch to manage their spend.

### **The Situation:**

**Client:** Full-service design & build commercial contractor. Providing start-to-finish construction services, from conceiving and design through building, furnishing and maintenance after completion.

**Needs:** *Strategies to reduce high dollar generic prescriptions. A member is taking an oral generic drug for Reflux costing over \$6000 every 3 months.*

**Plan:** Self-Funded with Stop Loss Protection

### **Analysis:**

Client provides a full medical and pharmacy benefit program to their staff along with qualified dependent coverage. The client offers a generous benefit program with deductible reimbursement to mitigate the deductible to \$1000 single and \$2000 family. This is a PPO with Copays arrangement on a 4 tier pharmacy structure.

Haughn's Employee Benefits team carefully reviews and analyses your claims along with the carrier partner's reporting tools. The gathered data is then evaluated for potential claim savings.

The member was taking generic combination of omeprazole and sodium bicarbonate. She was obtaining through mail order, however it was \$6315 every 3 months, for an annual cost of \$25,260.

### **Result:**

Through further research of the ingredients used to create this compound, Haughn's account management team found the member was actually able to obtain the exact same therapeutic dosage by taking the Brand drug, Zegerid. We determined that for just over \$900 annually, the member could obtain the benefit of taking the brand medication on an over the counter basis. We recommended the employee work with their Doctor to verify the exact therapeutic dosage and recommended that the employer pay the entire cost of the over the counter drug on year one, to aid member behavior change.

**Savings of \$25,260 1<sup>st</sup> year!**