

NEW PBM MODEL PLACES PATIENTS FIRST, DELIVERS EFFECTIVE COORDINATION OF CARE

***President Trump Wants to Reduce Patient Out-of-Pocket Costs.
BeneCard PBF's Expert Clinical Care Coordination Improves Patient Safety and Reduces Costs by
Combatting Inappropriate Prescribing.***

Mechanicsburg, PA – The Trump administration's blueprint for improvements to the American healthcare system calls out the need to reduce patient out-of-pocket costs. BeneCard PBF, a privately owned, independent PBM, helps keep costs down for patients and plan sponsors by providing expert clinical coordination of care focused on patient safety.

Each year, the United States spends nearly \$1 billion on inappropriate and unnecessary prescribing that puts patients at risk. Adverse drug reactions, often caused by such practices, are a leading cause of hospitalization in the U.S. and can double a patient's risk of mortality, as well as the length and cost of hospital stays. This, in turn, contributes to the rising cost of healthcare, including patients' out-of-pocket expenses.

BeneCard PBF reduces these risks and their associated costs by improving the communication between patients, pharmacies and physicians. Founded on the principle of clinical excellence, the company provides clinical management of care that helps members lead healthier lives and reduces the number of inappropriate prescription claims.

Pharmacists at BeneCard PBF act as central liaisons between physicians, pharmacies, members, plan sponsors and specialists involved in patient care. In addition, the company's advanced claim processing system ensures a high standard of communication by providing real-time, point-of-sale messaging. Working together, BeneCard PBF, pharmacies and healthcare providers can help patients get healthier, sooner and prevent contraindicated and potentially harmful medications from being placed in patients' hands.

Although transparency and rebate structures have received a great deal of attention in the media and at all levels of government, these issues are symptoms of an industry that must evolve to put *patient safety first*. BeneCard PBF acts to prevent catastrophic medical complications caused by inappropriate drug utilization. While other PBMs answer to shareholders and Wall Street, BeneCard PBF's status as an independent, privately owned organization allows it to align with patients' best interests and plan sponsors' goals.

BeneCard PBF embraces a patient-first approach that gives members the care they need. Its prescription trend results prove the effectiveness of this approach. Although drug costs continue to rise and the PBM industry's average seven-year prescription trend sits at 47.80%, BeneCard PBF's seven-year trend is less than half that – just 19.67%. Lower prescription trends equate to savings that compound year after year. BeneCard PBF continually outperforms the industry thanks to its clinically focused, ethical and transparent approach.

BeneCard PBF is a national, full-service pharmacy benefit manager (PBM) that excels in patient-centric care. The company defies industry norms and delivers clinically focused, ethical and purely transparent PBM solutions. To achieve proven lower net costs, the company aligns its interests with its clients' needs through proactive clinical programs and award-winning customer service. For more information, visit www.benecardpbf.com or contact Hugh Gallagher at 267-605-6428.