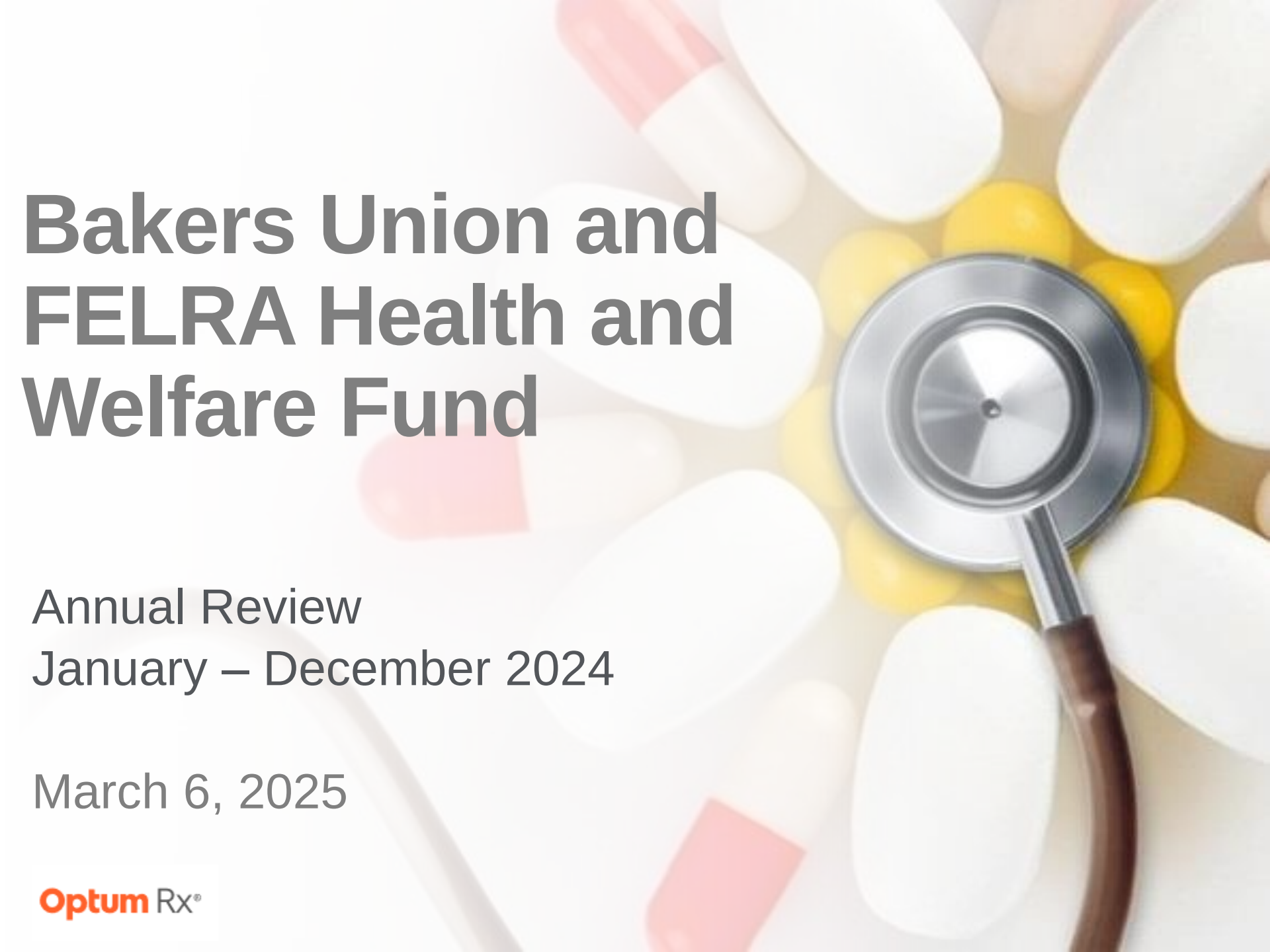


Bakers Union and FELRA Health and Welfare Fund



Annual Review
January – December 2024

March 6, 2025

Today's Topics

1. Key Discussion Topics
2. Performance Summary
3. Trend
4. Top Disease States
5. Rebates
6. Clinical Outcomes
 - UM Outcomes
 - Variable Copay Outcomes
 - Vigilant Outcomes

Your OptumRx Team

Sonja Blanks

Sr. Director, Client Management
Labor & Trust –Western Division

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Manager
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David Payton

CARES Specialist
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Current Plan Design

☐ Deductible, Ben Max, MOOP, Copays

Plan 1 (group BFWRX):	
Deductible:	This plan has no deductible.
Benefit Maximum:	\$2,000 per year for Growth Hormones medications only
Max out of Pocket:	\$2,850 Individual / \$5,700 Family

Plan 2 (group BFWRX2) & Plan 3 (group BFWRX3):	
Deductible:	This plan has no deductible.
Benefit Maximum:	\$2,000 per year for Growth Hormones medications only
Max out of Pocket:	\$1,850 Individual / \$3,700 Family

Co-pays

Plan 1 (group BFWRX) & Plan 2 (group BFWRX2):			
	Retail		Mail
*Generic:	\$10	*Generic:	\$20
*Brand:	\$15	*Brand:	\$30
*NP Brand:	\$30	*NP Brand:	\$60
*Specialty:	Run trial claim for co-pay		*Specialty: N/A

☐ Effective 7/1/19

- ☐ Diabetes Program
- ☐ Comprehensive Ums
- ☐ Vigilant Program
- ☐ RxOTC Program

☐ Effective 8/1/2020

- ☐ Orphan Drug Program

☐ Effective 3/1/2021

- ☐ Opioid Mgmt – tighter refill window & Ums

☐ Effective 7/1/2021

- ☐ Premium Formulary
- ☐ Mandatory Mail (MSS)

Plan 3 (group BFWRX3):		
	Retail / Mail	
*Generic:	5%	(\$5 min.)
*Brand:	15%	(\$15 min.)
*NP Brand:	25%	(\$25 min.)
*Specialty:	Run trial claim for co-pay	

☐ Effective 1/1/2022

- ☐ Split-fill/Smart-fill

☐ Effective 3/1/2022

- ☐ CCAA/VCS

☐ Effective 5/15/23

- ☐ Price Edge

☐ Effective 12/1/24

- ☐ Retail 90

Key Discussion Topics

Bakers Union and FELRA Health and Welfare Fund

Reporting date range: Jan - Dec 2024 vs Jan - Dec 2023

- ❑ Per Member Per Month (PMPM)
 - ❑ Overall trend = 0.9%
 - ❑ Specialty trend = negative -(25.8)%
- ❑ Specialty represents 0.8% of claims

- ❑ Top 5 disease states accounted for 68% of total plan paid
 - ❑ Top traditional disease state
 - ❑ Diabetes – 27.4% of total plan paid
 - ❑ Top specialty disease state
 - ❑ Inflammatory Conditions – 19.7% of total plan paid

- ❑ Rebates – Jan – Dec 2024
 - ❑ Estimated - \$293,200

- ❑ Clinical Outcomes savings
 - ❑ **UM (PA, ST, QL)** – Jan – Dec 2024
 - ❑ Savings = \$161,900
 - ❑ **Variable Copay** – Jan – Dec 2024
 - ❑ Savings = \$16,245
 - ❑ **Vigilant** – Jan – Dec 2024
 - ❑ Savings = \$8,547

Key Statistics

Key Statistics – Overall Performance Summary

541

Avg. eligible members

Key statistics with benchmark comparison

Comparing metrics to benchmarks help showcase areas of focus.

Benchmark comparison 1

LABOR AND TRUST

Benchmark comparison 2

COMMERCIAL

- Client trend was 0.9%, compared to the benchmark trend of 10.3%
- Member Paid Share changed by 19.7% period over period, compared to the benchmark of -10.5%

the benchmark of -10.5%

	LABOR AND TRUST			COMMERCIAL			
Key statistics	Curr	Prev	Percent change	Curr	Percent change	Curr	Percent change
Average age	45.2	44.3	2.2%	38.5	-0.7%	35.8	-0.1%
Plan paid PMPM	\$177.80	\$176.21	0.9%	\$131.13	10.3%	\$159.82	12.1%
Plan paid per Rx	\$158.93	\$170.62	-6.9%	\$179.61	9.5%	\$195.29	9.4%
Rxs PMPM	1.119	1.033	8.3%	0.730	0.7%	0.818	2.5%
Average days supply	31.2	30.8	1.5%	41.2	0.5%	40.1	0.2%
Days supply PMPM	34.9	31.8	10.0%	30.1	1.3%	32.8	2.7%
Member paid share	7.7%	6.5%	19.7%	7.1%	-10.5%	9.7%	-4.9%
Member paid per Rx	\$13.32	\$11.78	13.0%	\$13.65	-2.9%	\$20.89	3.5%
Generic dispensing rate	84.9%	83.9%	1.2%	87.9%	0.4%	88.5%	0.7%
GDR-without Vaccines	86.9%	86.3%	0.7%	89.0%	0.3%	88.3%	0.4%
Home delivery rate	6.6%	6.4%	2.9%	10.1%	-1.8%	6.1%	1.6%
Retail 90 rate	2.0%	1.9%	3.6%	17.1%	3.0%	19.8%	-1.0%
Percent of specialty plan paid	30.2%	41.1%	-26.5%	45.4%	4.8%	50.6%	2.1%

Total Rxs

CURRENT

7,264

PREVIOUS

7,100

PERCENT CHANGE

2.3%

Total plan paid

CURRENT

\$1,154,445

PREVIOUS

\$1,211,426

PERCENT CHANGE

-4.7%

Utilizers

CURRENT

388

PREVIOUS

426

PERCENT CHANGE

-8.9%

Specialty Key Statistics

Key statistics with benchmark comparison

Comparing metrics to benchmarks help showcase areas of focus.

Benchmark comparison 1

LABOR AND TRUST

Benchmark comparison 2

COMMERCIAL

- Client trend was -25.8%, compared to the benchmark trend of 15.6%
- Member Paid Share changed by 125.8% period over period, compared to the benchmark of -17.2%

the benchmark of -17.2%

Key statistics	LABOR AND TRUST			COMMERCIAL			
	Curr	Prev	Percent change	Curr	Percent change	Curr	Percent change
Plan Paid PMPM	\$53.74	\$72.47	-25.8%	\$59.50	15.6%	\$80.79	14.5%
Plan paid per Rx	\$6,230.81	\$6,824.84	-8.7%	\$8,482.78	4.7%	\$8,002.37	3.8%
Rxs PMPM	0.009	0.011	-18.8%	0.007	10.4%	0.010	10.3%
Average days supply	31.2	32.5	-3.9%	32.5	1.3%	31.3	0.9%
Days supply PMPM	0.3	0.3	-21.9%	0.2	11.8%	0.3	11.3%
Member paid share	4.6%	2.0%	125.8%	3.1%	-17.2%	4.7%	-4.6%
Member paid per Rx	\$300.54	\$141.95	111.7%	\$269.75	-13.9%	\$392.10	-1.3%
Generic dispensing rate	0.0%	0.0%	0.0%	8.9%	0.1%	7.7%	-3.3%
Home delivery rate	0.0%	1.4%	-100.0%	0.6%	-79.6%	0.3%	-82.9%
Retail 90 rate	5.4%	5.5%	-2.2%	5.3%	8.9%	4.6%	3.7%

Total Rxs

CURRENT

56

PREVIOUS

73

PERCENT CHANGE

-23.3%

Total plan paid

CURRENT

\$348,925

PREVIOUS

\$498,213

PERCENT CHANGE

-30.0%

Utilizers

CURRENT

7

PREVIOUS

8

PERCENT CHANGE

-12.5%

Trend Summary

Trend Summary

Total Plan Paid PMPM: \$177.80

Trend

Plan paid PMPM has increased 0.9% over the previous period driven primarily by drug mix in traditional and utilization for specialty.

Specialty represents 0.8% of claims.



-9.3% under benchmark



+13.4% over benchmark



-41.4% under benchmark

Plan Paid PMPM

Current period PMPM of \$177.80 equates to \$1.2M in pharmacy spend. 30.2% of the spend is attributed to specialty medications.



Top Disease States & Top 20 Drugs

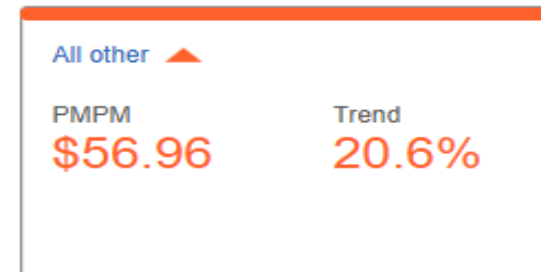
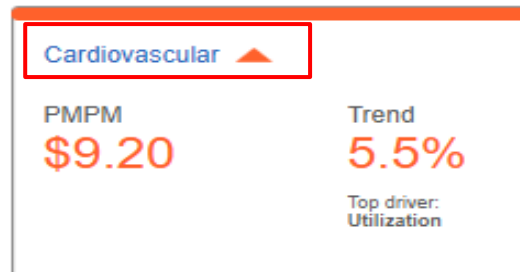
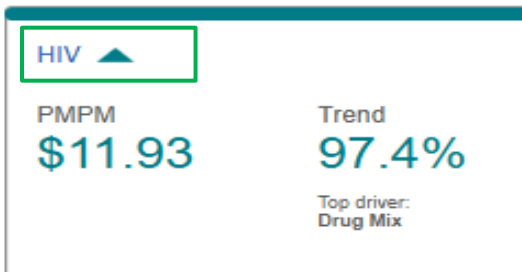
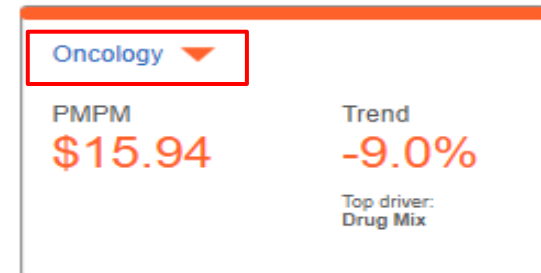
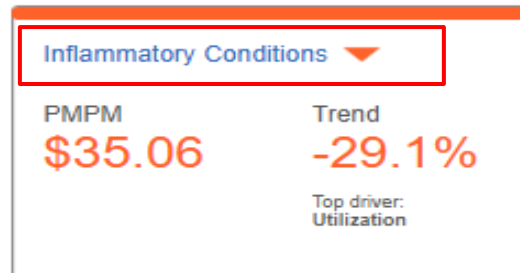
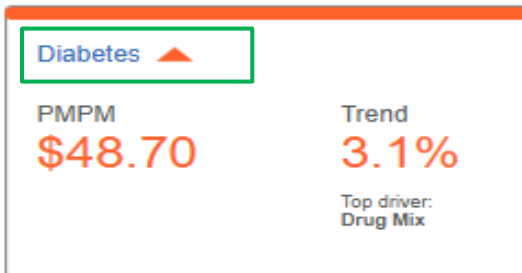
Top Disease States

Total Plan Paid PMPM: \$177.80

Top 5 disease states account for 68% of total Plan Paid

- Diabetes accounts for 27.4% of total plan paid, with trend driven by Drug Mix. MOUNJARO was the top drug
- Inflammatory Conditions accounts for 19.7% of total plan paid, with trend driven by Utilization. DUPIXENT was the top drug

Sort by: Plan Paid



Top 20 Drugs by Plan Cost

All meds are Brands except indicated with a "G" for generic

Specialty

Rank													Trend components		
Cu ↑	Pv ↓	Bench ↓	Drug name	Therapy class	Utilizr	Rxs	Avg days supply	Total plan paid	Plan paid per Rx	Curr plan paid PMPM	Prev plan paid PMPM	Bench plan paid PMPM	% Trend	Top driver	% Top driver
1	1	7	DUPIXENT	Chronic Inflammatory Disease	3	32	28.0	\$109,232	\$3,413.49	\$16.82	\$21.72	\$3.50	-22.6%	Utilzn	-20.3%
2	3	51	KISQALI	Oncology	1	7	28.0	\$102,087	\$14,583.90	\$15.72	\$12.77	\$0.41	23.1%	Utilzn	23.4%
3	8	3	MOUNJARO	GLP-1 Receptor Agonists	11	65	36.7	\$83,485	\$1,284.39	\$12.86	\$5.08	\$4.61	153.3%	Utilzn	147.7%
4	2	2	HUMIRA PEN	Chronic Inflammatory Disease	1	3	84.0	\$64,162	\$21,387.42	\$9.88	\$13.48	\$6.74	-26.7%	Utilzn	-26.7%
5	5	5	JARDIANCE	SGLT-2 Inhibitors & Combos	15	84	37.0	\$56,049	\$667.24	\$8.63	\$6.35	\$4.16	35.9%	Utilzn	37.1%
6	-	15	ENBREL SURECLICK	Chronic Inflammatory Disease	1	7	28.0	\$54,283	\$7,754.66	\$8.36	\$0.00	\$1.67	-	-	-
7	7	1	OZEMPIC	GLP-1 Receptor Agonists	9	32	44.1	\$41,647	\$1,301.46	\$6.41	\$5.08	\$7.45	26.1%	Utilzn	28.9%
8	13	356	STRIBILD	HIV-Multiclass Combo	1	9	30.0	\$36,630	\$4,069.97	\$5.64	\$2.95	\$0.05	91.4%	Utilzn	90.6%
9	28	11	WEGOVY	GLP-1 Anti-Obesity Agents	4	30	28.0	\$36,352	\$1,211.74	\$5.60	\$1.13	\$2.18	396.5%	Utilzn	423.3%
10	11	12	FARXIGA	SGLT-2 Inhibitors & Combos	7	55	30.0	\$30,426	\$553.19	\$4.69	\$3.07	\$1.93	52.7%	Utilzn	49.3%
11	20	8	ELIQUIS	Oral Anticoagulants	7	39	30.0	\$21,861	\$560.54	\$3.37	\$1.61	\$2.85	109.2%	Utilzn	96.6%
12	14	10	BIKTARVY	HIV-Multiclass Combo	1	6	30.0	\$21,562	\$3,593.72	\$3.32	\$2.44	\$2.40	35.9%	Utilzn	27.1%
13	-	218	TYMLOS	Osteoporosis Agents	1	7	30.0	\$19,161	\$2,737.34	\$2.95	\$0.00	\$0.08	-	-	-
14	10	9	TRULICITY	GLP-1 Receptor Agonists	3	18	28.0	\$17,009	\$944.95	\$2.62	\$4.20	\$2.58	-37.6%	Utilzn	-42.8%
15	32	24	RYBELSUS	GLP-1 Receptor Agonists	3	17	30.0	\$15,900	\$935.28	\$2.45	\$1.05	\$0.99	132.6%	Utilzn	124.9%
16	15	20	ENTRESTO	Angiotensin II Receptor & Neprilysin Inhibitor (ARNI)	4	14	51.4	\$15,277	\$1,091.20	\$2.35	\$2.35	\$1.16	0.2%	Cost	2.7%
17	-	52	GENVOYA	HIV-Multiclass Combo	1	3	40.0	\$14,923	\$4,974.31	\$2.30	\$0.00	\$0.40	-	-	-
18	21	18	XARELTO	Oral Anticoagulants	3	8	90.0	\$12,362	\$1,545.29	\$1.90	\$1.43	\$1.26	33.6%	Utilzn	27.1%
19	25	95	DEXCOM G6 SENSOR	Diabetes Monitoring and Testing Supplies	3	20	51.0	\$11,796	\$589.79	\$1.82	\$1.34	\$0.23	35.8%	Utilzn	33.3%
20	35	22	TRELEGY ELLIPTA	Inhaled Asthma/COPD Combo	3	16	30.0	\$10,102	\$631.35	\$1.56	\$0.98	\$1.07	58.6%	Utilzn	54.0%
Total					57	472	35.7	\$774,306	\$1,640.48	\$119.25	\$87.02	\$45.71	37.0%		45.4%
Plan Total					388	7,264	31.2	\$1,154,445	\$158.93	\$177.80	\$176.21	\$131.13	0.9%		-10.5%

Rebates

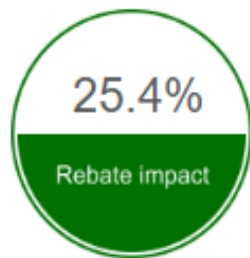
Rebate Performance Summary

Bakers Union and FELRA Health and Welfare Fund

Outcomes date range: Jan - Dec 2024

Benchmark: LABOR AND TRUST

Current rebate value: \$45.16 PMPM



Rebate impact on Plan Paid PMPM

Managing drug spend to a lowest net cost PMPM is achieved through adoption of high performing formulary strategies and driving to lowest net cost products when clinically appropriate. Bakers Union and FELRA Health and Welfare Fund's members adherence to the formulary has earned an offset on PMPM costs, yielding a net plan paid PMPM of \$132.63, versus plan paid PMPM of \$177.80.

Net financial PMPM performance

	Drug cost	Member Paid	Plan Paid	Rebates	Net plan paid
Traditional	\$136.35	\$12.31	\$124.06	\$32.23	\$91.83
Specialty	\$56.33	\$2.59	\$53.74	\$12.93	\$40.80
Total	\$192.68	\$14.90	\$177.80	\$45.16	\$132.63

Total estimated rebate yield for reporting period: **\$293.2K**

Clinical Outcomes

UM Outcomes

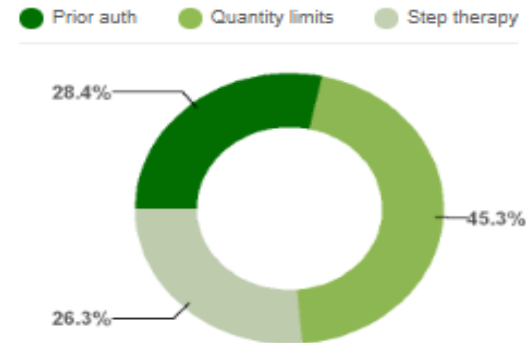
Bakers Union and FELRA Health and Welfare Fund

Outcomes date range: Jan - Dec 2024

Utilization management savings: \$24.94 PMPM

Your program savings: **\$161.9K**

Ensuring patients meet appropriate clinical criteria when initiating medication therapy not only helps to ensure that the patient is being treated safely according to guidelines, but also drives significant savings for both Bakers Union and FELRA Health and Welfare Fund and for members. Bakers Union and FELRA Health and Welfare Fund has realized over \$161.9K in savings. Based on a study by OptumRx, leveraging UM strategies that drive members to appropriate and often lower cost medications for treatment can save a member up to \$620 annually in out of pocket copayments.



Prior authorization

PMPM SAVINGS

\$7.09

NUMBER OF MEMBERS IMPACTED

33

NUMBER OF INTERVENTIONS

39

Quantity limits

PMPM SAVINGS

\$11.29

NUMBER OF MEMBERS IMPACTED

16

NUMBER OF INTERVENTIONS

16

Step therapy

PMPM SAVINGS

\$6.56

NUMBER OF MEMBERS IMPACTED

82

NUMBER OF INTERVENTIONS

103

QL savings is based only on Maximum Daily Dose edits.

Variable Copay (VCS) Outcomes

Bakers Union and FELRA Health and Welfare Fund

Outcomes date range: Jan - Dec 2024

Total program savings: \$2.50 PMPM

Variable copay program savings outcomes

With the OptumRx Variable Copay program, Bakers Union and FELRA Health and Welfare Fund has realized:

- \$16,245 in Plan Paid savings
- \$1,083.00 average Plan Paid per impacted prescription
- 3 total impacted utilizers

PLAN PAID SAVINGS

\$16,245

PLAN PAID SAVINGS PER IMPACTED RX

\$1,083.00

Top 5 drugs based on: Plan paid savings

DUPIXENT

IMPACTED RXS

15

IMPACTED UTILIZERS

3

PLAN PAID SAVINGS

\$16,245

Vigilant Outcomes

Bakers Union and FELRA Health and Welfare Fund

Outcomes date range: Jan - Dec 2024

Total program savings: \$1.32 PMPM

Vigilant Drug Outcomes – Cost Avoidance

By leveraging the Vigilant Drug Program, Bakers Union and FELRA Health and Welfare Fund has:

- Avoided \$8.5K in pharmacy spend
- Switched 12 claims to lower cost alternatives
- 4 claims were abandoned



TOTAL PLAN PAID SAVINGS

\$8,547

TOTAL PROGRAM SAVINGS

0.7%

TOTAL MEMBERS IMPACTED

16

Savings by Vigilant Drug List

Sort by: Members impacted

Vigilant drug list	PMPM savings	Members impacted	Interventions
Clinical Duplicates	-\$0.14	10	11
New Drugs to Market	-\$0.54	3	3
High Cost Brands with Generics	\$1.84	2	2
Creams & Patches	\$0.15	1	1

Appendix

Top 20 traditional

All meds are Brands except indicated with a “G” for generic

Rank														Trend components		
Cu ⬆	Pv ⬇	Bench ⬇	Drug name ⬇	Therapy class ⬇	Utilizr ⬇	Rxs ⬇	Avg days supply ⬇	Total plan paid ⬇	Plan paid per Rx ⬇	Curr plan paid PMPM ⬇	Prev plan paid PMPM ⬇	Bench plan paid PMPM ⬇	% Trend ⬇	Top driver ⬇	% Top driver ⬇	
1	3	2	MOUNJARO	★ GLP-1 Receptor Agonists	11	65	36.7	\$83,485	\$1,284.39	\$12.86	\$5.08	\$4.61	153.3%	Utilizr	147.7%	
2	1	3	JARDIANCE	★ SGLT-2 Inhibitors & Combos	15	84	37.0	\$56,049	\$667.24	\$8.63	\$6.35	\$4.16	35.9%	Utilizr	37.1%	
3	2	1	OZEMPIC	★ GLP-1 Receptor Agonists	9	32	44.1	\$41,647	\$1,301.46	\$6.41	\$5.08	\$7.45	26.1%	Utilizr	28.9%	
4	7	181	STRIBILD	HIV-Multiclass Combo	1	9	30.0	\$36,630	\$4,069.97	\$5.64	\$2.95	\$0.05	91.4%	Utilizr	90.6%	
5	21	7	WEGOVY	GLP-1 Anti-Obesity Agents	4	30	28.0	\$36,352	\$1,211.74	\$5.60	\$1.13	\$2.18	396.5%	Utilizr	423.3%	
6	5	8	FARXIGA	★ SGLT-2 Inhibitors & Combos	7	55	30.0	\$30,426	\$553.19	\$4.69	\$3.07	\$1.93	52.7%	Utilizr	49.3%	
7	14	4	ELIQUIS	Oral Anticoagulants	7	39	30.0	\$21,861	\$560.54	\$3.37	\$1.61	\$2.85	109.2%	Utilizr	96.6%	
8	8	6	BIKTARVY	HIV-Multiclass Combo	1	6	30.0	\$21,562	\$3,593.72	\$3.32	\$2.44	\$2.40	35.9%	Utilizr	27.1%	
9	4	5	TRULICITY	★ GLP-1 Receptor Agonists	3	18	28.0	\$17,009	\$944.95	\$2.62	\$4.20	\$2.58	-37.6%	Utilizr	-42.8%	
10	25	13	RYBELSUS	★ GLP-1 Receptor Agonists	3	17	30.0	\$15,900	\$935.28	\$2.45	\$1.05	\$0.99	132.6%	Utilizr	124.9%	
11	9	11	ENTRESTO	Angiotensin II Receptor & Neprilysin Inhibitor (ARNI)	4	14	51.4	\$15,277	\$1,091.20	\$2.35	\$2.35	\$1.16	0.2%	Cost	2.7%	
12	-	25	GENVOYA	HIV-Multiclass Combo	1	3	40.0	\$14,923	\$4,974.31	\$2.30	\$0.00	\$0.40	-	-	-	
13	15	9	XARELTO	Oral Anticoagulants	3	8	90.0	\$12,362	\$1,545.29	\$1.90	\$1.43	\$1.26	33.6%	Utilizr	27.1%	
14	18	46	DEXCOM G6 SENSOR	★ Diabetes Monitoring and Testing Supplies	3	20	51.0	\$11,796	\$589.79	\$1.82	\$1.34	\$0.23	35.8%	Utilizr	33.3%	
15	27	12	TRELEGY ELLIPTA	Inhaled Asthma/COPD Combo	3	16	30.0	\$10,102	\$631.35	\$1.56	\$0.98	\$1.07	58.6%	Utilizr	54.0%	
16	278	14	PAXLOVID	Misc. Antivirals	10	7	1.7	\$8,284	\$1,183.40	\$1.28	\$0.02	\$0.86	5,866.7%	Cost	5,954.5%	
17	24	169	SOLIQUA 100/ 33	★ Insulin	1	3	90.0	\$7,827	\$2,609.12	\$1.21	\$1.08	\$0.05	11.2%	Utilizr	5.9%	
18	-	451	SANTYL	Enzymes - Topical	1	1	30.0	\$7,687	\$7,687.26	\$1.18	\$0.00	\$0.01	-	-	-	
19	62	47	SYNJARDY XR	★ SGLT-2 Inhibitors & Combos	3	15	30.0	\$7,507	\$500.50	\$1.16	\$0.33	\$0.22	249.7%	Utilizr	296.9%	
20	60	69	JANUMET XR	★ DPP-4 Inhibitors & Combos	1	11	35.5	\$6,987	\$635.18	\$1.08	\$0.34	\$0.16	217.0%	Utilizr	129.3%	
Total						60	453	35.9	\$463,673	\$1,023.56	\$71.41	\$40.83	\$34.62	74.9%		53.4%
Plan Total						388	7,208	31.2	\$805,519	\$111.75	\$124.06	\$103.74	\$71.63	19.6%		10.3%

Top 20 specialty

All meds are Brands except indicated with a “G” for generic

Rank													Trend components		
Cu ↕	Pv ↕	Bench ↕	Drug name ↕	Therapy class ↕	Utilzr ↕	Rxs ↕	Avg days supply ↕	Total plan paid ↕	Plan paid per Rx ↕	Curr plan paid PMPM ↕	Prev plan paid PMPM ↕	Bench plan paid PMPM ↕	% Trend ↕	Top driver ↕	% Top driver ↕
1	1	4	DUPIXENT	Chronic Inflammatory Disease	3	32	28.0	\$109,232	\$3,413.49	\$16.82	\$21.72	\$3.50	-22.6%	Utilzn	-20.3%
2	3	27	KISQALI	Oncology	1	7	28.0	\$102,087	\$14,583.90	\$15.72	\$12.77	\$0.41	23.1%	Utilzn	23.4%
3	2	1	HUMIRA PEN	Chronic Inflammatory Disease	1	3	84.0	\$84,162	\$21,387.42	\$9.88	\$13.48	\$8.74	-26.7%	Utilzn	-26.7%
4	-	7	ENBREL SURECLICK	Chronic Inflammatory Disease	1	7	28.0	\$54,283	\$7,754.66	\$8.36	\$0.00	\$1.67	-	-	-
5	-	108	TYMLOS	Osteoporosis Agents	1	7	30.0	\$19,161	\$2,737.34	\$2.95	\$0.00	\$0.08	-	-	-
Total					7	56	31.2	\$348,925	\$6,230.81	\$53.74	\$72.47	\$20.04	-25.8%		-22.0%
Plan Total					7	56	31.2	\$348,925	\$6,230.81	\$53.74	\$72.47	\$59.50	-25.8%		-22.0%