

Bakers Union and FELRA Health and Welfare Fund

Quarterly Review
January – March 2025

June 11, 2025



Today's Topics

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

Your OptumRx Team

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Manager
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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 Hormone medications only
Max Out of Pocket	\$2,850 Individual / \$5,700 Family
Plan 3 (group BFWRX3)	
Deductible	This plan has no deductible
Benefit Maximum	\$2,000 per year for Growth Hormone medications only
Max Out of Pocket	\$1,850 Individual / \$3,700 Family

Copays		
	Retail	Mail
Plan 1 (group BFWRX)		
Generic	\$10	\$20
Brand	\$15	\$30
NP Brand	\$30	\$60
Specialty	run trial claim for copay	N/A
Plan 3 (group BFWRX3)	Retail & Mail	
Generic	5% (\$5 min)	
Brand	15% (\$15 min)	
NP Brand	25% (\$25 min)	
Specialty	run trial claim for copay	

☐ 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)

☐ 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

- ❑ Per Member Per Month (PMPM)
 - ❑ **Overall trend = negative -5.8%**
 - ❑ Traditional trend = 2.9% - driven by drug mix
 - ❑ Specialty trend = negative -25.9% - driven by utilization
- ❑ Specialty represents 0.5% of claims

- ❑ Top 5 disease states accounted for 68% of total plan paid
 - ❑ Top traditional disease state
 - ❑ Diabetes – 28.7% of total plan paid
 - ❑ Top specialty disease state
 - ❑ Inflammatory Conditions – 16.1% of total plan paid

- ❑ Rebates – Jan – Mar 2025
 - ❑ Estimated - \$64,100

- ❑ Clinical Outcomes savings
 - ❑ **UM (PA, ST, QL) – April 2024 – March 2025**
 - ❑ Savings = \$168,400

Key Statistics

Key Statistics – Overall Performance Summary

527

Avg. eligible members

Total Rx's

CURRENT
1,710

PREVIOUS
1,774

PERCENT CHANGE
-3.6%

Total plan paid

CURRENT
\$247,462

PREVIOUS
\$273,754

PERCENT CHANGE
-9.6%

Utilizers

CURRENT
263

PREVIOUS
267

PERCENT CHANGE
-1.5%

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 -5.8%, compared to the benchmark trend of 16.5%
- Member Paid Share changed by -0.9% period over period, compared to the benchmark of -2.8%

the benchmark of -2.8%				LABOR AND TRUST		COMMERCIAL	
Key statistics	Curr	Prev	Percent change	Curr	Percent change	Curr	Percent change
Average age	45.1	45.0	0.4%	38.9	-0.8%	35.7	-0.1%
Plan paid PMPM	\$156.62	\$166.21	-5.8%	\$137.60	16.5%	\$158.88	15.4%
Plan paid per Rx	\$144.71	\$154.31	-6.2%	\$179.13	11.5%	\$193.10	11.0%
Rxs PMPM	1.082	1.077	0.5%	0.768	4.6%	0.823	4.0%
Average days supply	31.7	31.6	0.3%	39.8	-1.5%	40.0	-0.6%
Days supply PMPM	34.3	34.0	0.8%	30.6	3.0%	32.9	3.3%
Member paid share	8.9%	8.9%	-0.9%	7.2%	-2.8%	13.7%	1.0%
Member paid per Rx	\$14.05	\$15.13	-7.1%	\$13.93	8.1%	\$30.62	12.3%
Generic dispensing rate	86.5%	85.2%	1.5%	88.4%	-0.6%	87.4%	-1.0%
GDR-without Vaccines	87.5%	86.4%	1.4%	89.0%	-0.6%	88.2%	-1.0%
Home delivery rate	8.5%	7.0%	22.1%	9.7%	-8.3%	5.2%	-6.8%
Retail 90 rate	1.3%	1.9%	-29.8%	15.1%	-0.7%	20.7%	0.1%
Percent of specialty plan paid	23.6%	30.0%	-21.3%	44.1%	1.0%	50.3%	-2.1%

Specialty Key Statistics

Total Rx's
CURRENT
9
PREVIOUS
13
PERCENT CHANGE
-30.8%

Total plan paid
CURRENT
\$58,468
PREVIOUS
\$82,229
PERCENT CHANGE
-28.9%

Utilizers
CURRENT
5
PREVIOUS
5
PERCENT CHANGE
0.0%

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 -25.9%, compared to the benchmark trend of 17.7%
- Member Paid Share changed by -56.2% period over period, compared to the benchmark of 1.3%

the benchmark of 1.3%

Key statistics	LABOR AND TRUST			COMMERCIAL			
	Curr	Prev	Percent change	Curr	Percent change	Curr	Percent change
Plan Paid PMPM	\$37.00	\$49.93	-25.9%	\$60.62	17.7%	\$79.89	13.0%
Plan paid per Rx	\$6,496.40	\$6,325.30	2.7%	\$8,478.79	1.1%	\$7,789.25	1.2%
Rxs PMPM	0.006	0.008	-27.8%	0.007	16.4%	0.010	11.6%
Average days supply	28.2	32.3	-12.6%	32.5	1.2%	31.6	1.5%
Days supply PMPM	0.2	0.3	-37.0%	0.2	17.8%	0.3	13.4%
Member paid share	3.2%	7.4%	-56.2%	3.8%	1.3%	9.0%	5.7%
Member paid per Rx	\$217.72	\$505.62	-56.9%	\$331.23	2.6%	\$770.04	7.5%
Generic dispensing rate	0.0%	0.0%	0.0%	9.2%	-6.4%	7.5%	-8.7%
Home delivery rate	0.0%	0.0%	0.0%	0.6%	-11.3%	0.3%	-2.9%
Retail 90 rate	0.0%	7.7%	-100.0%	5.2%	9.5%	4.8%	10.5%

Trend Summary

Trend Summary

Total Plan Paid PMPM: \$156.62

Trend

Plan paid PMPM has decreased -5.8% over the previous period driven primarily by drug mix in traditional and utilization for specialty.

Specialty represents 0.5% of claims.



-22.3% under benchmark



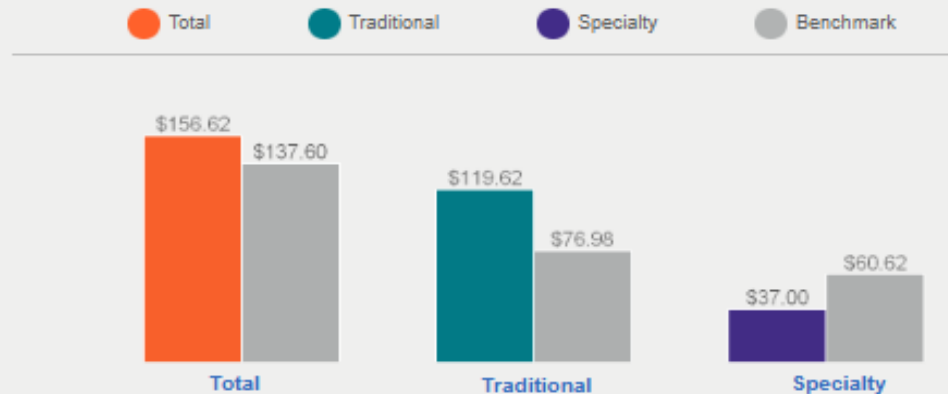
-12.8% under benchmark



-43.6% under benchmark

Plan Paid PMPM

Current period PMPM of \$156.62 equates to \$247.5K in pharmacy spend. 23.6% of the spend is attributed to specialty medications.



Top Disease States & Top 20 Drugs

Top Disease States

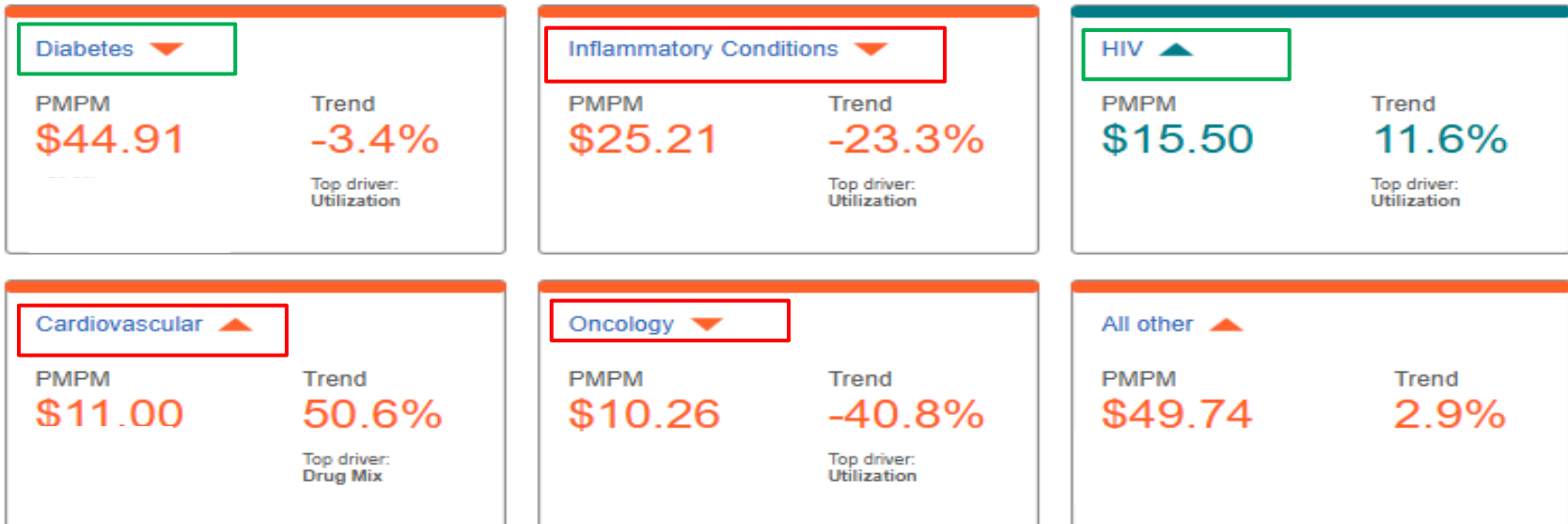


Total Plan Paid PMPM: \$156.62

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

- Diabetes accounts for 28.7% of total plan paid, with trend driven by Utilization. MOUNJARO was the top drug
- Inflammatory Conditions accounts for 16.1% of total plan paid, with trend driven by Utilization. ENBREL SURECLICK 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 ↕	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	4	2	MOUNJARO ★	GLP-1 Receptor Agonists	7	18	40.4	\$25,492	\$1,416.24	\$16.13	\$11.84	\$5.63	36.3%	Utilzn	34.6%
2	-	14	ENBREL SURECLICK	Chronic Inflammatory Disease	1	3	28.0	\$25,211	\$8,403.64	\$15.96	\$0.00	\$1.82	-	-	-
3	6	3	JARDIANCE ★	SGLT-2 Inhibitors & Combos	11	22	38.2	\$15,818	\$719.00	\$10.01	\$7.51	\$4.77	33.4%	Utilzn	21.6%
4	2	31	KISQALI	Oncology	1	1	28.0	\$15,739	\$15,739.11	\$9.96	\$17.06	\$0.63	-41.6%	Utilzn	-47.8%
5	10	7	BIKTARVY	HIV-Multiclass Combo	2	5	30.0	\$15,067	\$3,013.42	\$9.54	\$3.62	\$3.48	163.1%	Utilzn	160.7%
6	1	6	DUPIXENT	Chronic Inflammatory Disease	2	4	28.0	\$14,615	\$3,653.77	\$9.25	\$19.89	\$3.73	-53.5%	Utilzn	-58.3%
7	8	1	OZEMPIC ★	GLP-1 Receptor Agonists	3	8	35.0	\$9,044	\$1,130.46	\$5.72	\$4.43	\$8.19	29.1%	Utilzn	28.0%
8	-	50	GENVOYA	HIV-Multiclass Combo	1	2	30.0	\$8,216	\$4,107.81	\$5.20	\$0.00	\$0.45	-	-	-
9	24	20	ENTRESTO	Angiotensin II Receptor & Neprilysin Inhibitor (ARNI)	3	6	60.0	\$7,688	\$1,281.37	\$4.87	\$1.12	\$1.30	332.6%	Utilzn	317.1%
10	9	11	FARXIGA ★	SGLT-2 Inhibitors & Combos	5	13	30.0	\$7,466	\$574.27	\$4.73	\$3.72	\$2.06	26.9%	Utilzn	23.2%
11	14	12	WEGOVY ★	GLP-1 Anti-Obesity Agents	2	4	28.0	\$4,687	\$1,171.75	\$2.97	\$2.39	\$2.03	24.3%	Utilzn	39.0%
12	12	9	ELIQUIS	Oral Anticoagulants	4	9	30.0	\$4,568	\$507.57	\$2.89	\$3.11	\$2.98	-7.1%	Cost	-6.8%
13	17	21	XARELTO	Oral Anticoagulants	2	3	67.0	\$3,927	\$1,309.11	\$2.49	\$1.86	\$1.27	33.9%	Utilzn	16.4%
14	62	104	SYNJARDY XR ★	SGLT-2 Inhibitors & Combos	2	6	30.0	\$3,387	\$564.55	\$2.14	\$0.36	\$0.23	502.9%	Utilzn	525.5%
15	-	210	TYMLOS	Osteoporosis Agents	1	1	30.0	\$2,902	\$2,902.48	\$1.84	\$0.00	\$0.09	-	-	-
16	23	10	TRULICITY ★	GLP-1 Receptor Agonists	2	3	28.0	\$2,863	\$954.47	\$1.81	\$1.15	\$2.63	57.8%	Utilzn	56.4%
17	13	22	TRELEGY ELLIPTA	Inhaled Asthma/COPD Combo	2	4	30.0	\$2,602	\$650.50	\$1.65	\$2.68	\$1.15	-38.7%	Utilzn	-40.4%
18	36	303	TACROLIMUS	Transplant	1	2	90.0	\$2,382	\$1,191.14	\$1.51	\$0.72	\$0.06	108.5%	Utilzn	108.5%
19	88	58	BREO ELLIPTA	Inhaled Asthma/COPD Combo	2	6	30.0	\$2,192	\$365.30	\$1.39	\$0.24	\$0.41	484.7%	Utilzn	525.5%
20	20	152	ADVAIR HFA	Inhaled Asthma/COPD Combo	2	5	30.0	\$2,111	\$422.27	\$1.34	\$1.28	\$0.14	4.2%	Cost	16.8%
Total					45	125	36.3	\$175,978	\$1,407.83	\$111.38	\$82.98	\$43.07	34.2%		36.8%
Plan Total					263	1,710	31.7	\$247,462	\$144.71	\$156.62	\$166.21	\$137.60	-5.8%		-9.5%

Rebates

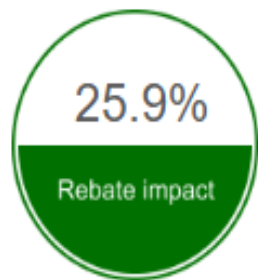
Rebate Performance Summary

Bakers Union and FELRA Health and Welfare Fund

Outcomes date range: Jan - Mar 2025

Benchmark: LABOR AND TRUST

Current rebate value: \$40.54 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 \$116.08, versus plan paid PMPM of \$156.62.

Net financial PMPM performance

	Drug cost	Member Paid	Plan Paid	Rebates	Net plan paid
Traditional	\$133.59	\$13.97	\$119.62	\$31.47	\$88.15
Specialty	\$38.25	\$1.24	\$37.00	\$9.08	\$27.93
Total	\$171.83	\$15.21	\$156.62	\$40.54	\$116.08

Total estimated rebate yield for reporting period: \$64.1K

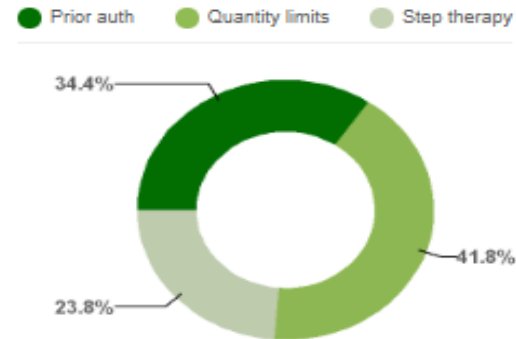
Clinical Outcomes

UM Outcomes

Utilization management savings: \$26.21 PMPM

Your program savings: **\$168.4K**

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 \$168.4K 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

\$9.02

NUMBER OF MEMBERS IMPACTED

34

NUMBER OF INTERVENTIONS

41

Quantity limits

PMPM SAVINGS

\$10.96

NUMBER OF MEMBERS IMPACTED

15

NUMBER OF INTERVENTIONS

15

Step therapy

PMPM SAVINGS

\$6.24

NUMBER OF MEMBERS IMPACTED

68

NUMBER OF INTERVENTIONS

86

QL savings is based only on Maximum Daily Dose edits.

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	1	2	MOUNJARO	★ GLP-1 Receptor Agonists	7	18	40.4	\$25,492	\$1,416.24	\$16.13	\$11.84	\$5.63	36.3%	Utilizr	34.6%	
2	3	3	JARDIANCE	★ SGLT-2 Inhibitors & Combos	11	22	38.2	\$15,818	\$719.00	\$10.01	\$7.51	\$4.77	33.4%	Utilizr	21.6%	
3	7	4	BIKTARVY	HIV-Multiclass Combo	2	5	30.0	\$15,067	\$3,013.42	\$9.54	\$3.62	\$3.48	163.1%	Utilizr	160.7%	
4	5	1	OZEMPIC	★ GLP-1 Receptor Agonists	3	8	35.0	\$9,044	\$1,130.46	\$5.72	\$4.43	\$8.19	29.1%	Utilizr	28.0%	
5	-	24	GENVOYA	HIV-Multiclass Combo	1	2	30.0	\$8,216	\$4,107.81	\$5.20	\$0.00	\$0.45	-	-	-	
6	21	10	ENTRESTO	Angiotensin II Receptor & Neprilysin Inhibitor (ARNI)	3	6	60.0	\$7,688	\$1,281.37	\$4.87	\$1.12	\$1.30	332.6%	Utilizr	317.1%	
7	6	7	FARXIGA	★ SGLT-2 Inhibitors & Combos	5	13	30.0	\$7,466	\$574.27	\$4.73	\$3.72	\$2.06	26.9%	Utilizr	23.2%	
8	11	8	WEGOVY	★ GLP-1 Anti-Obesity Agents	2	4	28.0	\$4,687	\$1,171.75	\$2.97	\$2.39	\$2.03	24.3%	Utilizr	39.0%	
9	9	5	ELIQUIS	Oral Anticoagulants	4	9	30.0	\$4,568	\$507.57	\$2.89	\$3.11	\$2.98	-7.1%	Cost	-8.8%	
10	14	11	XARELTO	Oral Anticoagulants	2	3	67.0	\$3,927	\$1,309.11	\$2.49	\$1.86	\$1.27	33.9%	Utilizr	16.4%	
11	59	50	SYNJARDY XR	★ SGLT-2 Inhibitors & Combos	2	6	30.0	\$3,387	\$564.55	\$2.14	\$0.36	\$0.23	502.9%	Utilizr	525.5%	
12	20	6	TRULICITY	★ GLP-1 Receptor Agonists	2	3	28.0	\$2,863	\$954.47	\$1.81	\$1.15	\$2.63	57.8%	Utilizr	56.4%	
13	10	12	TRELEGY ELLIPTA	Inhaled Asthma/COPD Combo	2	4	30.0	\$2,602	\$650.50	\$1.65	\$2.68	\$1.15	-38.7%	Utilizr	-40.4%	
14	33	149	TACROLIMUS	Transplant	1	2	90.0	\$2,382	\$1,191.14	\$1.51	\$0.72	\$0.06	108.5%	Utilizr	108.5%	
15	85	28	BREO ELLIPTA	Inhaled Asthma/COPD Combo	2	6	30.0	\$2,192	\$365.30	\$1.39	\$0.24	\$0.41	484.7%	Utilizr	525.5%	
16	17	75	ADVAIR HFA	Inhaled Asthma/COPD Combo	2	5	30.0	\$2,111	\$422.27	\$1.34	\$1.28	\$0.14	4.2%	Cost	16.8%	
17	-	21	DEXCOM G7 SENSOR	★ Diabetes Monitoring and Testing Supplies	2	2	90.0	\$2,077	\$1,038.39	\$1.31	\$0.00	\$0.48	-	-	-	
18	-	86	KERENDIA	Non-Steroidal Mineralocorticoid Receptor Antagonists	1	3	30.0	\$1,934	\$644.62	\$1.22	\$0.00	\$0.12	-	-	-	
19	8	13	RYBELSUS	★ GLP-1 Receptor Agonists	1	2	30.0	\$1,929	\$964.67	\$1.22	\$3.41	\$0.90	-64.2%	Utilizr	-65.2%	
20	-	73	RESTASIS	Ophthalmic Immunomodulators	1	1	90.0	\$1,871	\$1,871.36	\$1.18	\$0.00	\$0.16	-	-	-	
Total					44	124	37.9	\$125,322	\$1,010.66	\$79.32	\$49.45	\$38.46	60.4%		48.5%	
Plan Total					263	1,701	31.7	\$188,994	\$111.11	\$119.62	\$116.29	\$76.98	2.9%		2.0%	

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	-	6	ENBREL SURECLICK	Chronic Inflammatory Disease	1	3	28.0	\$25,211	\$8,403.64	\$15.96	\$0.00	\$1.82	-	-	-
2	2	16	KISQALI	Oncology	1	1	28.0	\$15,739	\$15,739.11	\$9.96	\$17.06	\$0.63	-41.6%	Utilzn	-47.8%
3	1	3	DUPIXENT	Chronic Inflammatory Disease	2	4	28.0	\$14,615	\$3,653.77	\$9.25	\$19.89	\$3.73	-53.5%	Utilzn	-58.3%
4	-	106	TYMLOS	Osteoporosis Agents	1	1	30.0	\$2,902	\$2,902.48	\$1.84	\$0.00	\$0.09	-	-	-
Total					5	9	28.2	\$58,468	\$6,496.40	\$37.00	\$49.93	\$10.54	-25.9%		-37.0%
Plan Total					5	9	28.2	\$58,468	\$6,496.40	\$37.00	\$49.93	\$60.62	-25.9%		-37.0%