

WORKERS' COMPENSATION PHARMACY BENEFIT MANAGEMENT SOLUTION

The Intracorp
Difference:

Savings on
prescription
medications

First fills—
reliable coverage
for injured workers

Drug formulary
development,
protection & support

Drug utilization
review

Retrospective
bill review

Utilization & outcome
management
reporting

Count on: A Customizable Solution to Control your Workers' Compensation Pharmacy Costs

Our Pharmacy Benefit Management (PBM) Solution allows employers to control and reduce their workers' compensation pharmacy costs. Employers have the potential to realize significant savings from contracted, discounted rates with network pharmacies, utilization of an electronic payment system, generic substitutions and the elimination of fraud and abuse.

KEY FEATURES:

First Fills—Reliable Coverage for Injured Workers

Upon notification of an accepted claim, the PBM sends the claimant a personal pharmacy card. The cards, which can be personalized for customers, provide the pharmacist with information needed to process the prescription online. The PBM goes at risk for the first fill and guarantees payment to its network pharmacies. This feature ensures that your employees get the medications they need to begin recovery and speedy return to work.

Drug Formulary Development, Protection and Support

We develop a customized workers' compensation specific formulary to meet customer specific needs. Formulary changes are immediate and can be implemented at several levels including employer, treating physician or claimant.

Drug Utilization Review

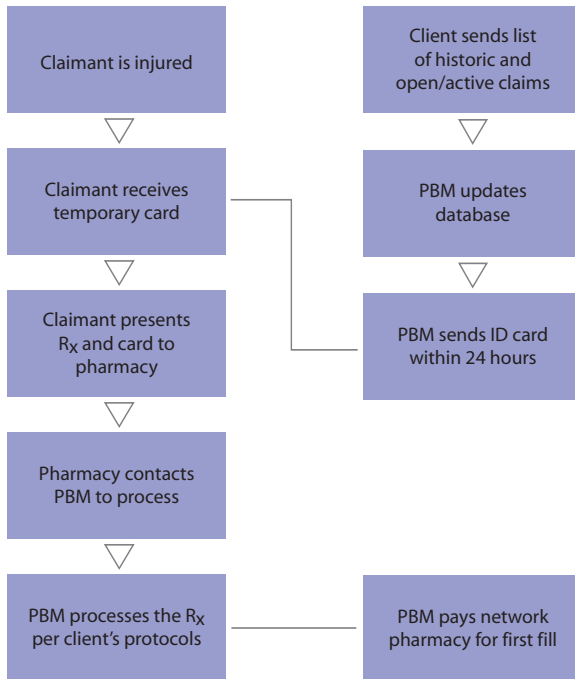
Drug Utilization Review (DUR) is our comprehensive system for determining drug utilization patterns and cost data. This process helps to reduce inappropriate drug use and fraud. The DUR system provides prospective, concurrent, and retrospective reviews. Additional savings from our DUR can more than double the fee schedule savings. All prescriptions are reviewed for:

- Injured worker eligibility
- Drug-to-drug interactions
- Early refills
- Therapeutic duplication
- Days supply compliance
- Duplicate prescriptions
- Drug-diagnosis issues
- Over/under utilization
- Specific physician issues
- Formulary compliance
- Generic drug substitution
- Price override

Utilization and Reporting

Outcome reporting enables employers to manage their workers' compensation pharmacy costs by determining trends, establishing goals and improving outcomes. Intracorp will integrate your PBM reporting data with your medical bill review data to create one streamlined report package.

How the PBM Works



Extensive Pharmacy Network with Direct Workers' Compensation Contracts

Our network includes 45,000 direct, workers' compensation specific contracts with pharmacies across the nation. The network includes large national chains and a number of independent drug stores. Our solution also includes a mail order component operated by CIGNA Tel-Drug for claimants that need maintenance prescriptions.

Convenient Electronic Billing for Carriers and Pharmacies

The Point of Sale (POS) system eliminates the flow of paper from the pharmacy to the payor. Nationwide 59,000 pharmacies have access to the POS system, allowing those pharmacies to submit all billing electronically. Additionally, POS automatically screens for abusive claimants and misused classes of pharmaceuticals.