

EXHIBIT 1

Prospective Utilization Management Interventions

Affect prescribing before members consult physicians

Formulary	Formularies are lists of drugs that are covered by the copay.	Medium
Prior authorization	Before authorizing payment for certain prescriptions, the PBM reviews the member's condition and risk factors with the physician.	High
Communication	To provide easy access to affordable medications and compliance with evidence-based treatment guidelines, the PBM delivers messages through print materials, electronic media, and telephone messaging with physicians and members.	Low

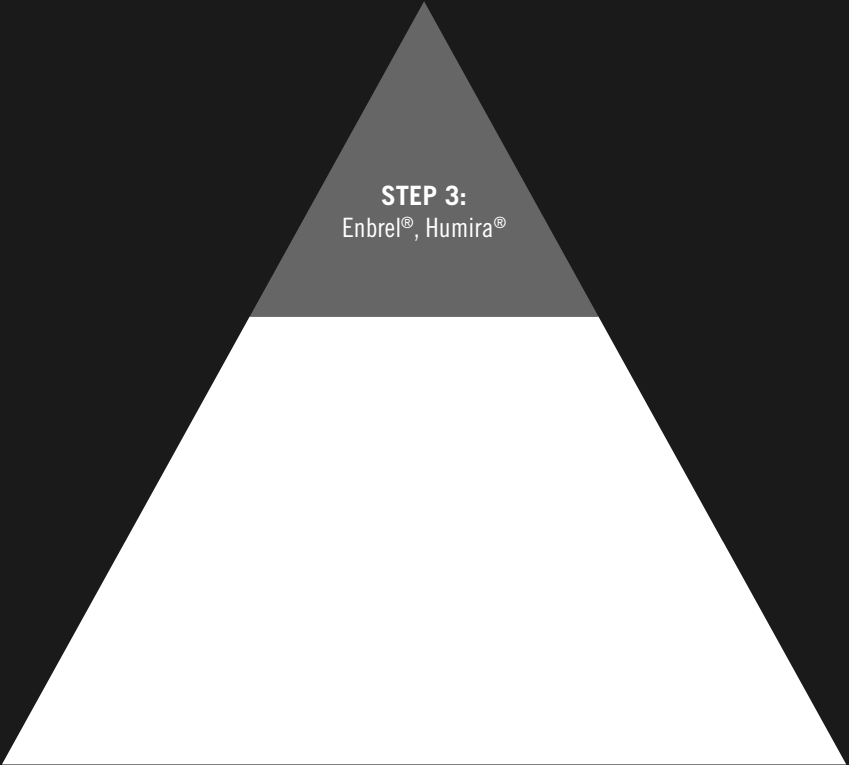
EXHIBIT 2

Concurrent Utilization Management Edits

Auto-adjudication and electronic review before the claim is paid

Step therapy	Electronic search of incurred claims for prerequisite drugs or medical diagnosis before authorizing coverage of the prescribed drug	Medium
Dose optimization	System-generated messages identifying medications that can be dosed less frequently than prescribed for the same effect	Medium
Dose over time	System-generated messages identifying dosing and length of treatment that appear noncompliant with treatment guidelines	Medium

EXHIBIT 3
Example of Step Therapy



STEP 3:
Enbrel[®], Humira[®]

EXHIBIT 4

Common Clinical Performance Metrics

Data aggregation, reporting and analysis

Generic dispensing rates	Percentage of claims for generics relative to all claims in aggregate or sorted by medical condition and therapeutic chapters	Low
Patient adherence	Percentage of prescriptions refilled within the expected time frame	Low
Controlled substance utilization	Reports of frequent claims for narcotics or other controlled substances (from several pharmacies and prescribers) to the primary care doctor of record	Low

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