

# Managing the risk of high-cost specialty medications doesn't have to be daunting



Just one high-cost specialty drug claim could significantly strain, or even break, a self-funded employer's budget. **Over 50% of RxBenefits® clients had a member with an annual claim over \$100,000, and over 15% had an annual claim over \$250,000.**

Traditional stop-loss insurance covers high-cost medical events, like heart transplants, but fails to address ongoing expenses from chronic conditions like hemophilia. Specialty drug claims for these long-term treatments are often excluded and expose your clients to increased costs and risk.

**With RxPharmacy Assurance, self-funded employers have access to a supplemental stop-loss solution designed to offer multi-year protection against high-cost specialty claims.**

## Traditional Stop-Loss (with Lasinger)

### YEAR 1

PLAN PAYS  
\$175K

STOP-LOSS CARRIER PAYS  
\$175K - \$700K

### YEAR 2

PLAN PAYS  
\$700K

### YEAR 3

PLAN PAYS  
\$700K

Traditional Stop-Loss **does not** provide long-term protection.

TOTAL PLAN PAYOUT ~6 YEARS  
**\$3.67M**

## With RxPharmacy Assurance

### YEAR 1

PLAN PAYS  
\$175K

PHARMACY ASSURANCE  
SUPPLEMENTAL STOP-LOSS INSURANCE PAYS  
\$175K - \$700K

### YEAR 2

PLAN PAYS  
\$175K

PHARMACY ASSURANCE  
SUPPLEMENTAL STOP-LOSS INSURANCE PAYS  
\$175K - \$700K

### YEAR 3

PLAN PAYS  
\$175K

PHARMACY ASSURANCE  
SUPPLEMENTAL STOP-LOSS INSURANCE PAYS  
\$175K - \$700K

Policy continues to pay out for almost **6 years** before **lifetime benefit of \$3M** is realized.

TOTAL PLAN PAYOUT ~6 YEARS  
**\$1.05M**

RxPharmacy Assurance saves client  
**\$2.62M**



RxPharmacy Assurance provides an additional layer of protection against catastrophic specialty pharmacy claims and can serve as the primary stop-loss coverage instead of traditional stop-loss insurance.

**Key features include:**

Coverage on specialty pharmacy claims up to \$1M per year, per condition, per claimant, and up to \$3M per condition, per claimant lifetime.

A choice of deductibles ranging from \$100,000 to \$250,000 (\$25,000 increments).

Virtually all specialty conditions are covered, including most of the specialty medications used to treat them—more than 130 conditions and 1,100 medications are covered.

Laser-free, multi-year protection.

An opportunity to enroll at any time throughout the year.<sup>1</sup>

Access to 7 preferred partner carriers who have agreed to provide favorable underwriting on traditional stop-loss premiums when your client also obtains coverage through RxPharmacy Assurance.



**Now is the time to offer your clients peace of mind with our supplemental stop-loss protection that they can't obtain anywhere else.**



Email Kathleen Grasse at [kgrasse@rxbenefits.com](mailto:kgrasse@rxbenefits.com) to request a quote and include the desired deductibles (attachment points).



Review quote and choose deductible.



Fill out the [Client Interest Form](#) to begin the contract process, including Participant Agreement and ACH banking information.

*Don't forget to contact our 7 preferred partner carriers to secure favorable pricing or contract terms for traditional stop-loss insurance.*

Discover more about this groundbreaking supplemental stop-loss solution by visiting [RxPharmacy Assurance](#) today!

<sup>1</sup>Applications received by the 15th of the month can begin coverage on the first of the subsequent month.