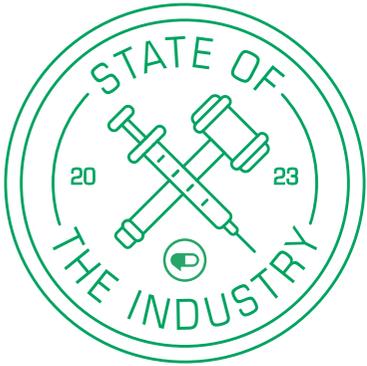


# Prepare Your Clients for the Unpredictable

The pharmacy benefit industry is unpredictable, but you can help your clients prepare for the risks.



With economic experts predicting a recession, supply chain disruptions, a tight labor market, and other financial pressures squeezing employers, we expect providing a quality benefit at an affordable price will be the priority for plan sponsors.



Manufacturers fear losing revenue to limits on drug prices – be prepared to shift strategies as program terms change.



Biosimilars for Humira arrive this year – understand how they fit into individual pharmacy benefit programs and make sure they're taken into account as you manage to the lowest net cost for your plan sponsors.



Manufacturers of expensive specialty drugs continue to entice members through direct-to-consumer advertising – prepare for the risk of a budget buster and build a holistic plan to mitigate risk.



The latest PBM and drug pricing models require scrutiny – when evaluating these new models, ask yourself if the contract terms are clear enough to understand the impact for your client.



Regulations and legal decisions will pop up this year – work closely with legal and pharmacy experts as new developments unfold to keep your plan sponsors covered.



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