



# Greenback Health - Benefits Optimization Objectives

*Outcomes for the pharmacy, the member, and the plan*



## Decrease Patient Cost

Lower out-of-pocket cost at the counter, with spend that counts toward the deductible.



## Decrease Health Plan Cost

Lower plan spend, with savings that ladder to MLR and trend.



# PRICEMyMeds at a glance

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At point of sale, PriceMyMeds compares the member's insurance price against open-market cash network prices in real time. If a cash network price is lower, the lower price applies, and the spend still counts toward the member's deductible and out-of-pocket maximum.

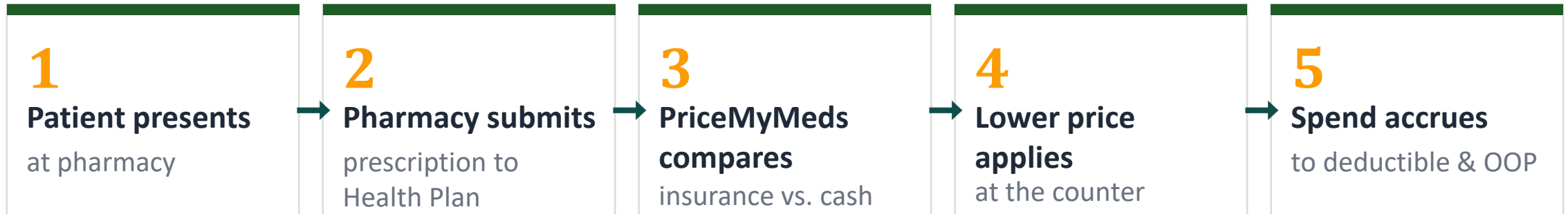
## What it is

- ✓ **Payment Optimization:** A real-time price-shopping engine sitting alongside the PBM and controlled by the Health Plan
- ✓ **Improved Member Experience:** A program that saves money at the patient's pharmacy of choice
- ✓ **Fully integrated:** An insurer-aligned product where savings count toward the benefit

## What it is not

- ✗ Not a standalone discount card
- ✗ Not a PBM replacement
- ✗ Not an external dispensing program

# How a claim flows through PriceMyMeds



## Pharmacy operational impact

- ✓ **Dispensing workflow:** No change.
- ✓ **Pharmacy Point-of-Sale:** No change. Adjudication runs on the existing transaction flow.
- ✓ **Claim routing:** Driven by lowest member cost, customized by Health Plan.
- ✓ **Member experience:** Lower price displays automatically. Member sees savings. Spend accrues to deductible.