through a simple, predictable copay model for traditional deductible plans



\$5

for generics



\$25

for preferred brand drugs



\$45

for preferred specialty brand drugs

The Express Scripts Copay Assurance™ plan caps monthly out-of-pocket costs for all traditional and specialty medications

Better member experience

Easy, simplified transitions from complex plan designs explained on member website and communications.

Increased copay visibility

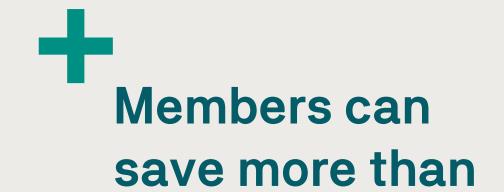
Members do not have to "price shop" outside of their benefit to leverage discount cards or copay card programs (average utilization is 1-5%).

Reduced abandonment

For members with a copay less than \$40, the rate of abandonment is much less than the average (~38%).

Reduction in medical costs

Our Patient Assurance® program showed adherence improvement drives significant reduction in total medical cost (15.9-16.3% change).



25%

at the pharmacy counter¹

^{1.} Express Scripts analysis of 500+ Commercial Book of Business.