

Prescription Drug Stop Loss Attributes

RxReins is a Managing General Underwriter (MGU) specializing in Rx Only Aggregate Stop Loss Insurance for self-funded prescription drug plans. RxReins is the only MGU in the industry dedicated solely to underwriting and servicing Rx Stop Loss Insurance. With more than 15 years of expertise, RxReins is a leader in providing brokers with strategies to help their clients manage risk when carving-out prescription drug benefits.

Benefits of purchasing Rx Stop Loss Insurance through RxReins include:

- Competitively priced Stop Loss premium – equivalent of 2-3% of overall Rx spend
- Savings of 5%-10% on Stop Loss premiums when carving out the Rx program
- Ability to reduce or avoid lasers under the Medical Stop Loss policy
- Reduction in plan's financial exposure to chronic utilizers
- Added credibility for client PBM savings/repricing models
- Coverage placed with A+ rated carriers
- Stop Loss claims are paid within 30 days

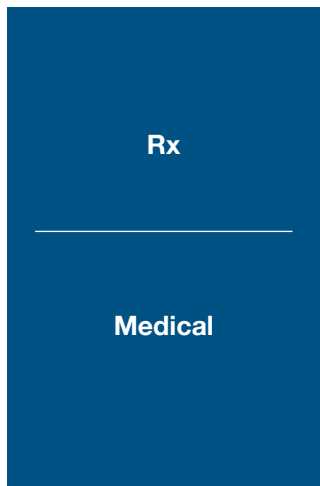
RxReins integrates PBM savings into the underwriting process to create an attractive package for clients and prospects.



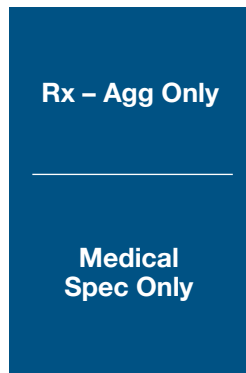
Prescription Drug Carve-Out Savings

Carve-Out Premium Savings

Current Med Spec Cost



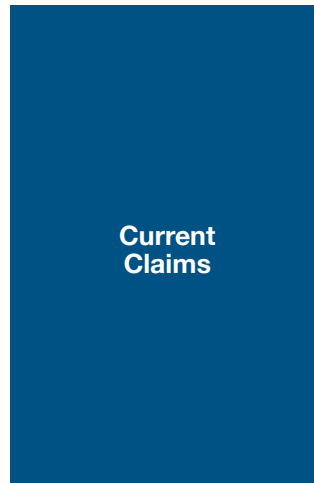
Carve-Out Premium Cost



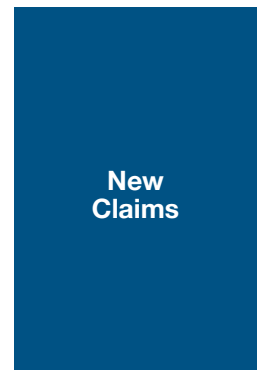
Savings: 5 – 10%

PBM Savings

Current PBM



Prospective PBM



- More Rebates
- Better Discounts & Dispensing Fees
- Utilization Management Programs

Claims Savings & Reduced Exposure: 10 – 20%

***Total Carve-Out and PBM Savings = 15 – 30%**