

Talk to an HR person who has chosen our plan.

Talk to a financial person who has chosen our plan.

They both understand the MemberHealth  
**advantage.**



The bottom line that benefits everyone.

**MemberHealth strives to maintain the balance**

between the retirees' needs and your needs as a plan sponsor, while keeping the retirees' health and well-being at the heart of the commitment. We work to ensure that the beneficiary takes the most appropriate medication at a more cost-effective price in the most beneficial amounts. Close supervision by the pharmacist ensures that unfavorable interactions are avoided. As a result, the beneficiary can pay less, and may need less medication putting less strain on the plan. Because we make the health and well-being of the beneficiary the true bottom line of our business model, everybody benefits.

Contact MemberHealth at:  
1-877-285-8759

MemberHealth is a Prescription Benefits Manager providing administrative service for commercial, group and Medicare plans. MemberHealth is part of the Universal American Financial Corporation family of companies.



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Your employees have  
**great plans** for retirement.



Ours should be one of them.

Prescription Benefit Plans



# We're MemberHealth: **The Part D People™**

Our Medicare Part D plans  
are built on trust.

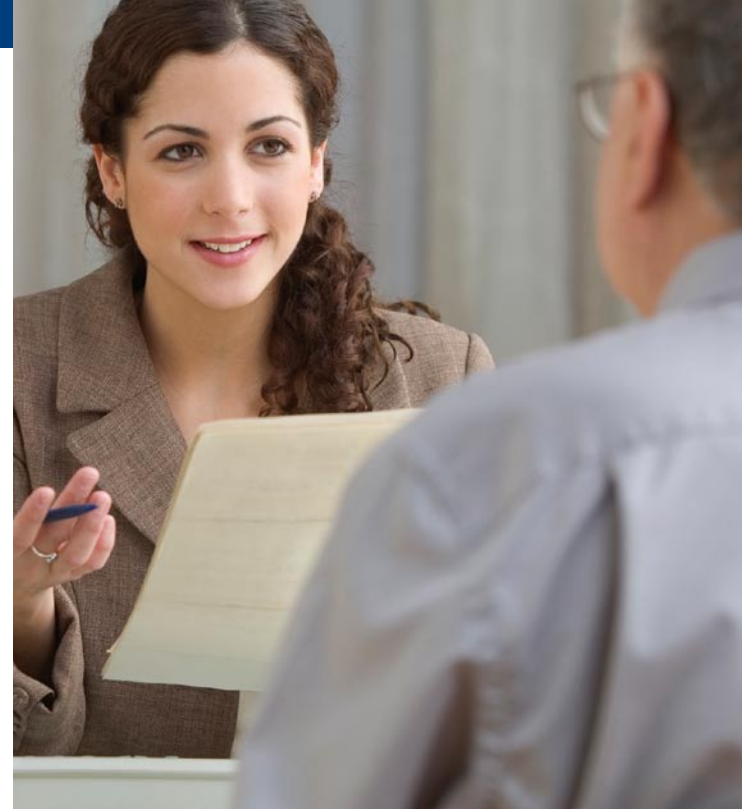
**The MemberHealth difference.** A Medicare Part D Prescription Drug Plan administered by MemberHealth comes with something special – our commitment to *the relationship that connects retirees to their pharmacists*. The bond of trust that exists between local pharmacists and seniors is well documented, and pharmacists actually have more direct contact with beneficiaries than any other provider. The CCRx plans that MemberHealth administers are specifically designed around this valuable relationship.

**It works better for everyone.** Beneficiaries receive personal attention to ensure that they understand their medication options and get the maximum value, both medical and financial, from their CCRx plan. Your retirees' questions can be addressed, their health protected, their worries eased.

## Why Groups Choose MemberHealth

HR professionals and benefits administrators choose our plans because of our “patient first” approach. They recognize that our philosophy, which reinforces the strong, supportive link between beneficiaries and pharmacists, is good medicine and good business. They understand that by managing benefits to keep costs low and use drugs efficiently, we're able to cover more in the long run. With a prescription benefit plan managed by MemberHealth, retirees and you will appreciate:

- Flexible plan designs customized to your needs – with a wide range of co-payments, with or without deductibles
- Coverage in the gap/donut hole available
- Formularies designed to maximize choice and minimize cost
- Cost containment strategies
- Comprehensive utilization reports
- Negotiated drug price savings passed on to the beneficiaries and group
- Fast and easy implementation and enrollment
- Dedicated account management team



## Who we are.

MemberHealth, LLC collaborates with the National Community Pharmacists Association (NCPA) and Computer Sciences Corporation to support and manage the CCRx Medicare Part D Prescription Drug Plan – one of the largest and most popular national Medicare Part D prescription drug plans.

In 2007, MemberHealth received top recognition for its growth by *Inc.* magazine.

With our strategic partners, remarkable growth, broad formularies, focus on patient-pharmacist relationships, and flexible plan designs, we've earned the right to be known as The Part D People™ – the Part D provider you'll want for your retiree population.



Now, through MemberHealth –  
The Part D People™ – retirees can enjoy the  
**prescription benefits**  
they need at an affordable cost.



## What our plans offer retirees.

- Strong relationships between retirees and their local pharmacists, so retirees can have their questions answered by a medical expert they know and trust
- Broad formulary containing drugs most commonly used by those 65 years and older
- Savings on prescription benefits

- Access to virtually all retail pharmacies, including all major chains in the United States, District of Columbia, Puerto Rico and the U.S. Virgin Islands
  - Coverage on 98% of the top 100 medications taken by Medicare beneficiaries and allowed under Part D<sup>1</sup>
  - Face-to-face sessions between retirees and their trusted pharmacists to identify appropriate medications and less expensive alternative drugs
  - Convenient 90-day supply of medicines available at their local pharmacies
  - Helpful customer service staff 8:00 a.m. to 8:00 p.m., seven days a week, anywhere in the United States
1. The Centers for Medicare & Medicaid Services (CMS) data, August 30, 2006.

**The prescription for trust.** Through our partnership with pharmacists, we help educate patients on choices that may result in:

- Lower costs
- Lower co-pays
- Longer coverage before reaching the gap

## Claims Management and Drug Utilization

Our plans promote face-to-face meetings between the beneficiaries and pharmacists – to help keep patients well. We devote particular attention to our beneficiaries who have multiple diseases and take many medications. By paying pharmacists to counsel these beneficiaries face-to-face, MemberHealth ensures they receive the personalized attention they need to help manage their drug regimens. And, we make certain we stay on top of emerging trends in disease treatment so we can provide good counsel and be strong advocates for our beneficiaries' health and well-being.

