



2025 Client Report

Chairman's Note

Dear Valued Client,

This past year marked two noteworthy anniversaries. In 1974, President Gerald Ford signed into law the Employee Retirement Income Security Act (ERISA), which established federal protections for employee benefits. And closer to home, in 1989, MedBen incorporated Medical Benefits Administrators, our third party administration (TPA) subsidiary.

In the fifty years since ERISA's enactment, self-funding has seen tremendous growth, with over 60% of covered workers today enrolled in an employer-sponsored health plan. Likewise, MedBen has built our self-funded services up to become the biggest part of our business.

As your TPA, MedBen takes an interest in your plan's success that goes beyond claim processing. Our services and strategies help you to become good stewards of your plan and fulfill your benefit goals. For you, this means:

- Ensuring your claim reimbursements reflect the real cost of services.
- Finding the best drugs for members at the lowest cost possible.
- Catching chronic conditions at their earliest stages to control costs.

Adherence to plan rules is another responsibility we take seriously. Our compliance team continually monitors state and federal regulatory changes and updates policies accordingly, so you can avoid potential penalties and litigation... one less thing for you to worry about.



In this year's report, we demonstrate how MedBen is looking out for your plan, through proven solutions to lower your spend and services that protect you and your employees. Additionally, we highlight some of our more recent offerings that take benefits management to a whole new level.

One of the keys to MedBen's success is stability. When I walk around our home office, I see people that joined us nearly forty years ago as well as comparative newcomers who have been with us for "only" a decade or two. I'm honored to work with this team and thank them for their commitment to helping us to be "the benefits partner that employers prefer."

Finally, I also want to thank you for your ongoing trust in MedBen. If you've ever got a comment or question and wish to talk, you can reach me at 740-522-7345.

A handwritten signature in black ink that reads "Kurt Harden".

Kurt Harden, Chairman & CEO
Serving MedBen clients since 1991

Stability

An expert team, working for your best benefit.

Providing the best benefits at the lowest cost requires the right people to make it work. MedBen's team of professionals average **14 years of service to clients** – and **our senior executive staff averages 28 years**. Stability is essential for ensuring efficiency and consistency across all departments, so we can help your employees get the most value from your health plan.

71%

Employees with **5** or more years of service

53%

Employees with **10** or more years of service

43%

Employees with **15** or more years of service

34%

Employees with **20** or more years of service

26%

Employees with **25** or more years of service

12%

Employees with **30** or more years of service





Plan Compliance

Reducing your legal risk by understanding the rules.

MedBen's expert Compliance Department provides regulatory insights and guidance to help ensure your plan stays compliant with state and federal regulations. In 2024, our team of professionals assisted groups in navigating a variety of new and updated rules.

- Final rules for Mental Health Parity and Addiction Equity Act (MHPAEA)
- New Reproductive Health Care Rule which strengthens HIPAA privacy protections for protected health information

- Changes to Medicare Part D creditable coverage plan sponsor requirements
- Continued compliance with the Consolidated Appropriations Act's "gag clause" provision

MedBen University

Empowering smarter benefits management.

Now in its 24th season, MedBen University (MBU) empowers employers and benefit professionals with the latest insights on health plan strategies, emerging innovations, and evolving regulatory requirements.

The 2025 MBU Curriculum

Attendees to 2025 MBU events receive in-depth information about:

- Industry benchmarks and claim utilization & cost trends
- Fair market pricing and other reimbursement strategies
- MedBen Rx pricing, access, and appropriateness solutions
- Precision health management through genomic testing
- How Mental Health Parity rules affect employer health plans

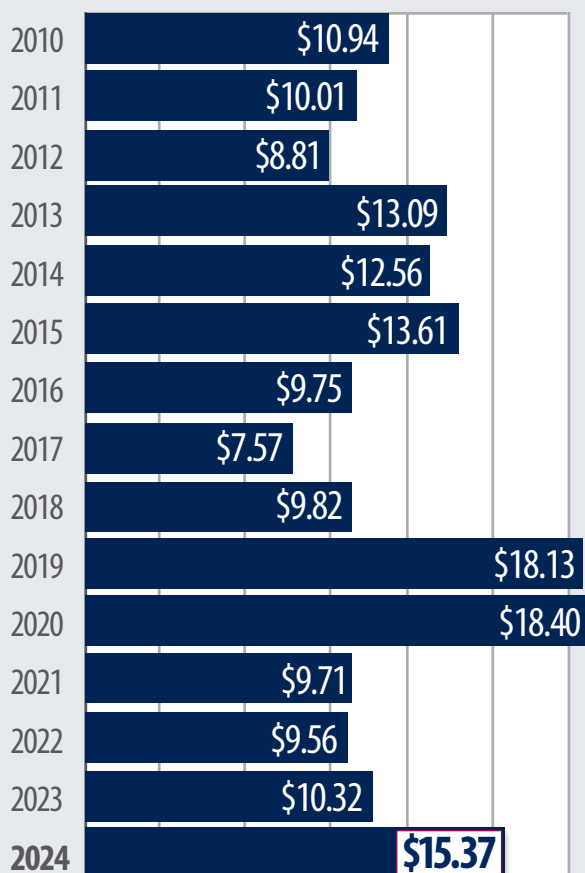


Forensic Claims Review

Choosing accountability over speed.

Unlike auto-adjudication, which prioritizes rapid processing and risks overpayment, MedBen's physician-driven approach ensures claims are paid correctly. Our advanced algorithms and surveillance software also finds opportunities to lower costs beyond standard PPO discounts.

Average Monthly Client Savings Per Employee



Average monthly client savings per employee from forensic claims review (2010-24)

\$11⁸¹

Average plan savings from targeted claim reviews, on top of PPO discounts (2010-24)

41.1%

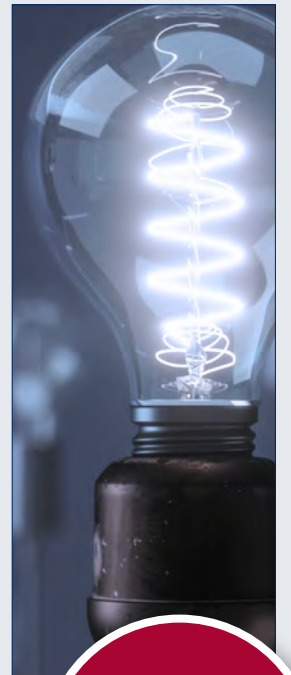
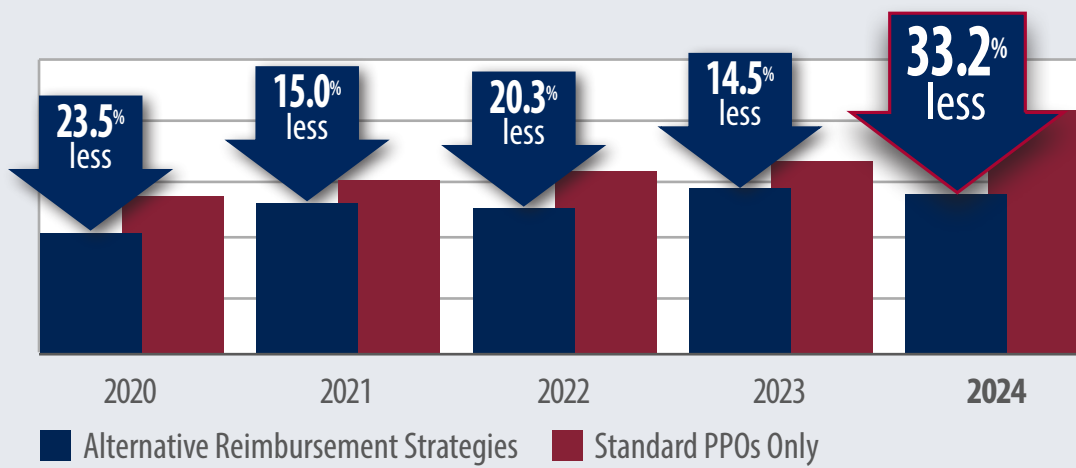


Alternative Reimbursement Strategies

Achieving better pricing without compromising choice.

By going beyond traditional self-funding solutions, MedBen clients who use alternative reimbursement strategies have consistently outperformed standard PPO plans. Employers get pricing control and consistency while still offering members the freedom to see the providers they prefer.

Medical Claim Costs for Clients Using Alternative Reimbursement Strategies vs. Standard PPOs Alone, Per Employee Per Year



Average cost difference for health plans that use alternative reimbursement strategies compared to plans that use standard PPOs alone (2020-2024)

21.3%



Fair Market Pricing

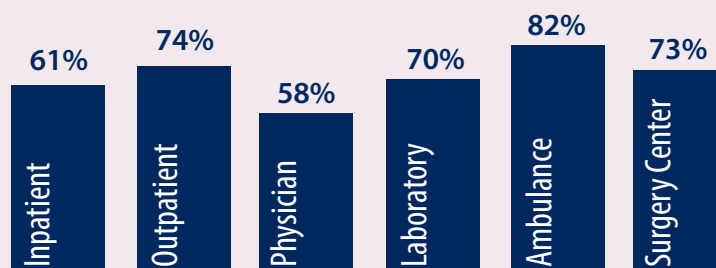
MedBen's fair market pricing makes sure your health plan pays a proper rate for medical services by using national data instead of inflated provider charges. This innovative strategy helps control costs while ensuring providers are paid appropriately.



Client Sees 67% Discount on Services

A MedBen client who used fair market pricing in 2024 yielded a discount average of **67%** for medical services with an appeals rate of just **0.29%**.

Fair Market Pricing Discount Rate by Service Type



Biosimilars

MedBen Rx has delivered direct-to-manufacturer pricing on biosimilars – highly similar versions of FDA-approved biological drugs – while maintaining patient accessibility to needed medications. Biosimilars generally cost 40–50% less than their brand-name equivalents – and in some cases, even more.

Client Saving Nearly \$1.5 Million by Switching to Humira Biosimilar

In 2024, a MedBen Rx client switched from covering the anti-inflammatory Humira to using its biosimilar.

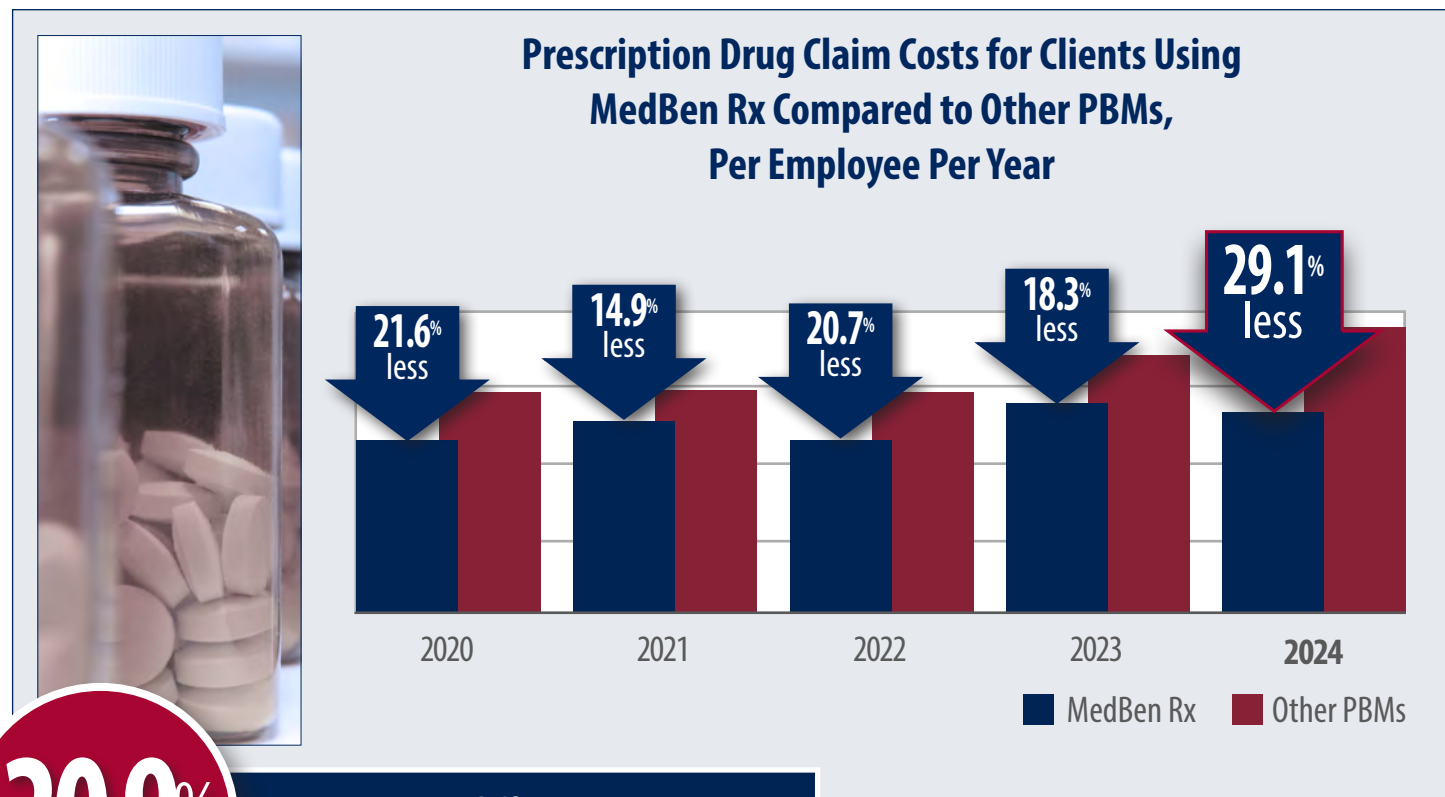
In 2024, the client saved **\$790,000** by switching to the Humira biosimilar. And based on year-to-date numbers, in 2025 we anticipate an additional **\$700,000** in client savings.





Managing drug costs through transparency, flexibility, and real savings.

MedBen Rx offers customizable solutions that enable you to manage your pharmacy plan smarter and more cost-effectively. From our unique pricing model and high-value formulary to patient assistance, biosimilars, pharmacogenomics, and OTC availability, we can help you fulfill your organization's goals.



20.9%

Average cost difference on prescription drug costs for plans that use MedBen Rx compared to those who use other PBMs (2020-2024)



High-Value Formulary

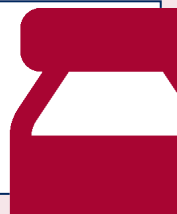
MedBen Rx's high-value formulary approach uses evidence-based research to maximize savings by maximizing clinical value.



2024 Top Savings by Condition

T1 Diabetes	33.1% saved	Migraine	19.9% saved
T2 Diabetes	27.2% saved	Asthma	17.1% saved
ADHD	26.8% saved	Mental Health	16.9% saved
Depression	21.9% saved	Inflammation	15.5% saved

In 2024, MedBen Rx clients who used our high-value formulary to complement their pharmacy plan realized an additional average savings of **22.1%**.



Benefit Preservation

This advocacy program secures best-in-market pricing through public and private resources, helping to lower or even eliminate patient out-of-pocket costs for expensive specialty drugs – **medications that can make up 60% or more** of a plan's pharmacy costs.

Client Lowers Their Drug Spend by 26%

Benefit Preservation advocates used **patient and copay assistance programs** to help a MedBen Rx client substantially reduce their drug spend in 2024.

Patient assistance reduced the client's drug spend by **20.0%**.

Copay assistance decreased their spend by an additional **6.3%**.

In total, the client lowered their drug spend by **26.3%**.



Pharmacogenomic Testing

Now available through MedBen Rx, pharmacogenomics advances safer and more effective personalized medicine. Determining how genes affect a person's response to drugs not only improves patient outcomes, it helps control pharmacy spend.

The benefits of pharmacogenomics include...

- Optimized drug efficiency
- Lower overall health care costs
- Improved chronic disease management
- Reduced adverse drug reactions
- Enhanced patient adherence
- Overmedication prevention
- Multiple drug classes impacted (i.e., cancer, GI, cardiology)
- FSA eligible



Nutrigenomic Testing

Nutrigenomics reduces chronic condition risk and encourages healthier habits by helping employees understand how nutrition impacts their DNA. For employers, it leads to increased productivity, fewer sick days, and lower health care costs.



The benefits of nutrigenomics include...


- Personalized nutrient guidance
- Improved disease prevention
- Enhanced weight management
- Optimization of nutrient intake
- Better knowledge of food sensitivities
- Behavioral insights
- Improved athletic performance
- Long-term planning
- FSA eligible




A continual focus on early detection and intervention.


By encouraging members to get annual wellness exams and regular tests and screenings from their primary care provider, MedBen WellLiving clients have consistently realized lower medical and pharmacy costs. Maintaining the doctor-patient relationship pays long-term dividends in reduced spend and better health.

MedBen WellLiving clients spend, on average...

 **13.3%** less on **cholesterol** care

 **10.0%** less on **diabetes** care

 **8.1%** less on **heart disease** care

 **7.9%** less on **asthma** care

 **4.3%** less on **hypertension** care



... compared to non-WellLiving clients. (2020-2024 averages)

8.4%
less

2024 average

Difference in claim costs for MedBen WellLiving clients vs. non-WellLiving clients

2020-2024 averages

5.3%
less

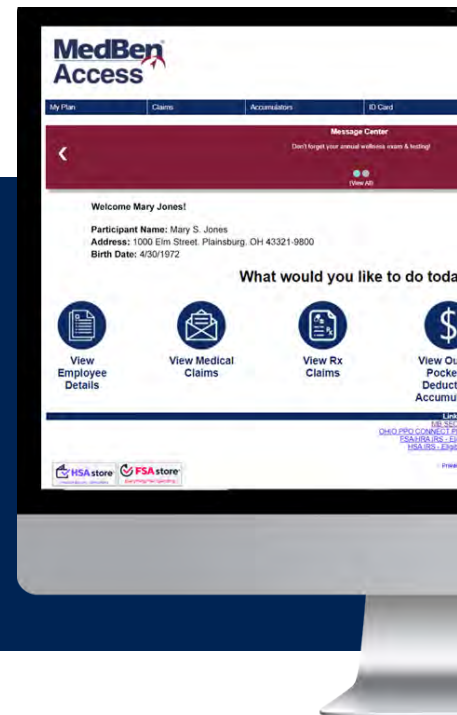


MedBen Access

Getting plan questions answered in seconds.

Claims and benefits information is just the start! The MedBen Access online portal and mobile app also offer...

- Deductible & out-of-pocket accumulators
- Electronic medical ID card
- Pharmacy cost comparisons
- Lower-cost drug alternatives
- Compliance with recommended wellness exams & screenings
- FSA & HRA claim submissions
- "Paperless" explanation of benefits (EOB) notifications



Download the MedBen Access mobile app.



MedBen Analytics

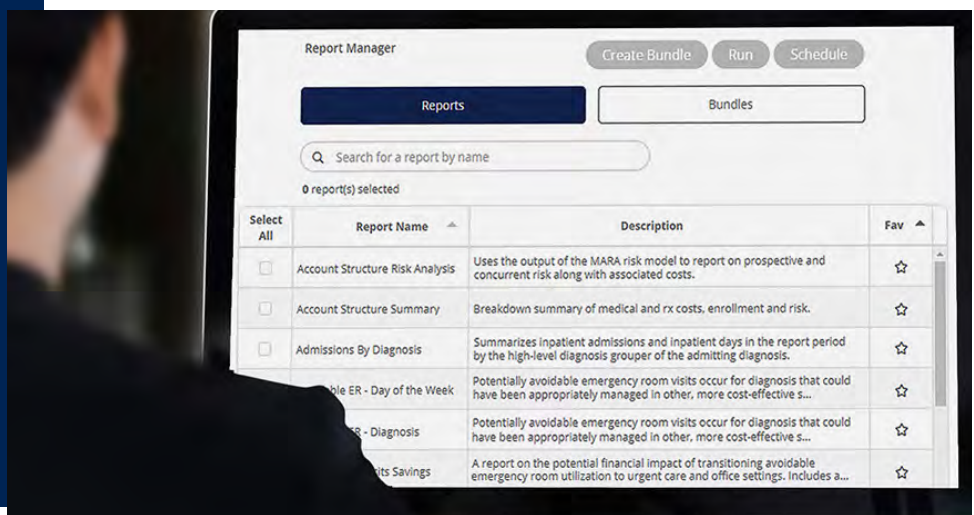
Managing your plan based on solid information.

MedBen Analytics Top 5

Our five most requested reports include:

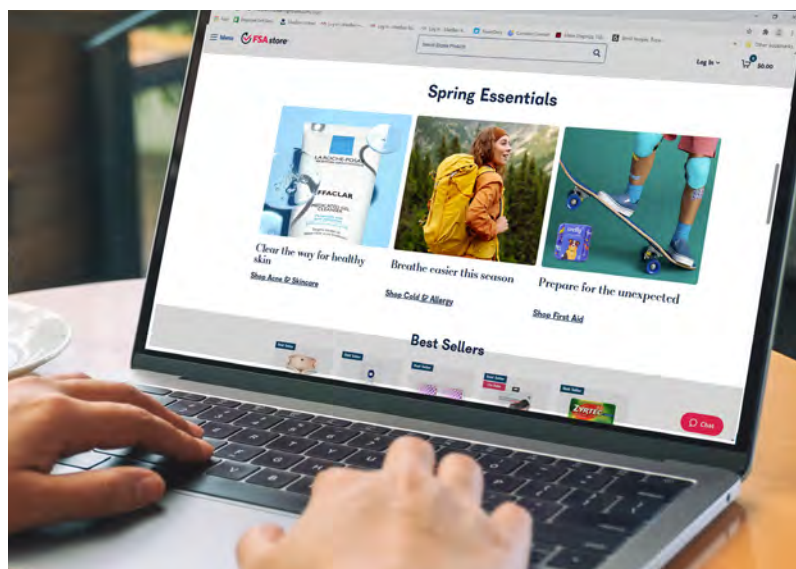
1. **Health Plan Snapshot** offers a summary of plan performance.
2. **Utilization Metrics** provides deep insights into how members access different medical services.
3. **Top Hospital Providers** pinpoints the facilities where your members receive care and the corresponding cost.
4. **Shock Claimants** helps you determine high-cost member claims.
5. **Medical IBNR Estimate** aids in financial planning and reserving.

For over a decade, MedBen Analytics has provided employers actionable insights into their health plan performance. With interactive dashboards and customizable reports, it helps guide smarter, data-driven benefit decisions.



FSA Store

MedBen's partnership with FSA Store makes it easier for people to buy thousands of FSA-qualified medical products using funds from their flexible spending account. Better still, all FSA Store purchases made with the MedBen debit card require no substantiation.



Top FSA store® purchases by plan members include...

- Cold & flu medication
- Skin healing ointment
- Acne treatment pads
- All-day allergy tablets
- Antibiotic & pain relief ointment
- Fiber gummies
- Children's ibuprofen
- Family first aid kits
- Lip balm sunscreen (SPF 30)

MedBen Connect

Powered by HealthJoy, the MedBen Connect patient advocacy app gives members a powerful platform to navigate health care. And in early 2025, we introduced a feature specifically for plan administrators – a Data Insights Dashboard that offers insights into savings, utilization, and ROI calculations.



offers plan members...

- Benefits wallets
- Healthcare concierges
- "JOY," the AI virtual assistant
- Telemedicine
- Provider and facility recommendations
- Appointment bookings
- Medical bill review
- Rx saving review
- Health cost estimation



Quality Assurance

Committed to the best service possible for you.

MedBen's commitment to quality is built on proven processes that ensure consistent, high-level service. Our ISO 9001 certification – the global standard for quality management – helps us meet client expectations, improve efficiency, and continuously enhance the way we work.

ISO 9001:2015 compliance timeline

- MedBen first achieved ISO 9001 Certification in **2005**.
- **Three times a year**, our internal team conducts process audits in multiple departments.
- **Every year**, independent auditors review our departmental quality measures.
- **Every 3 years**, we undergo a comprehensive, multi-day re-assessment audit in order to earn recertification.

Overall 2024
client satisfaction
rating (out of 5)
based on MedBen Client
Satisfaction Surveys

4.8



Your voice matters!

Whatever you've got on your mind, MedBen wants to know about it. Our Client Satisfaction Survey offers a convenient way to voice your opinion, be it complimentary or critical. Or share your thoughts via Google or social media... whatever you choose, you can be sure you'll be heard.

Complete and submit
an online **MedBen
Client Satisfaction
Survey**.



*"Great customer service -
quick response to issues."*

Kim L.

*"Account reps are very
knowledgeable and helpful."*

Beth G.

*"I called in with a couple questions/issues
and was immediately greeted by a friendly
representative who quickly answered all of
my questions and concerns, corrected my
account access issue and updated a claim."*

Alyssa B.

*"Anytime I need help with one of our employees questions
about their health care, MedBen is quick to get back with
me in a very professional manner. They are always there to
help with any and all questions!"*

Mark G.

"Professional, timely responses from account team."

Kirsten H.

"Knowledgeable staff and very responsive."

Tim H.

*"I also enjoy the quarterly/annual reviews
of the plan with Brooke and our broker."*

Charles P.

Services and Strategies

The ways we help you fulfill your benefit goals.

In this year's Client Report, we've highlighted just some of the programs MedBen provides for your self-funded plan. But there are even more services available that offer enhanced benefits, greater member convenience, and lower spend. Below, you'll find our expanded **Self-funding Solutions Checklist**.

MedBen[®] Self-funding Solutions Checklist

- | | |
|---|--|
| <input type="checkbox"/> Direct-to-Employer Contracting | <input type="checkbox"/> MedBen Rx ACI Pricing |
| <input type="checkbox"/> Reference-Based Pricing | <input type="checkbox"/> High-Value Formulary |
| <input type="checkbox"/> Fair Market Pricing | <input type="checkbox"/> Benefit Preservation (Specialty drug pricing) |
| <input type="checkbox"/> Forensic Claims Review | <input type="checkbox"/> Discretionary Formularies |
| <input type="checkbox"/> MedBen WellLiving (Wellness solutions) | <input type="checkbox"/> Biosimilars |
| <input type="checkbox"/> Utilization Review & Case Management | <input type="checkbox"/> Pharmacogenomics |
| <input type="checkbox"/> Spousal Language | <input type="checkbox"/> Nutrigenomics |
| <input type="checkbox"/> Dialysis Language | <input type="checkbox"/> Health Reimbursement Arrangement (HRA) |
| <input type="checkbox"/> Transplant Carve-out Policy | <input type="checkbox"/> Flexible Spending Account (FSA) |
| <input type="checkbox"/> Unwrapped Out-of-Network Pricing | <input type="checkbox"/> Member Engagement |
| <input type="checkbox"/> Plan Compliance Review | <input type="checkbox"/> MedBen Connect (powered by HealthJoy) |
| <input type="checkbox"/> Air Ambulance | |

Interested in any of the solutions listed here? Just check the ones you'd like to know more about, then contact your broker or call MedBen Marketing at **800-423-3151**.

Need an additional copy of the **checklist**?



MedBen[®]
pharmacy solutions *Rx*

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a n a l y t i c s LLC

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