

\$7,500 DRUG-ONLY POOLING



Do you have the right pooling protection for your employee benefits plan?

Increased utilization and increased cost

Increased utilization and rising drug prices are two big reasons more and more claim costs exceed pooling thresholds. New specialty drugs are expensive—and they dominate the drug pipeline. There has never been more pressure on insurance carrier pools.

A new choice

To keep pace with the change, many carriers are raising their pooling charges or raising pooling thresholds—or both. For customers who want to take a different path, our drug-only pooling product may be the solution. With the right plan design, this option can provide greater protection with its lower threshold, while limiting the impact of rising pooling charges.



Required drug cost management features

- Pay-direct drug card
- Mandatory generic substitution
- Specialty drug program
- Step therapy
- All standard Empire Life drug cost management features (R&C dispensing fees and price markups etc.)



Non-drug plan design recommendations

Prudent limits on:

- Prudent limits on paramedical benefits, e.g. no more than \$500 per practitioner per year
- Annual maximums on:
 - Orthopedic supplies
 - Diagnostic lab procedures
 - Private duty nursing

Drug-only pooling is not as well suited to rich plan designs as this increases exposure to risk

We're investing in our pooling products to protect small and mid-sized customers. Talk to your Empire Life sales team to determine whether this product is a fit for your customers.

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