



CVS Health® and Aetna®: Our unrivaled ability to unlock savings and drive healthier outcomes

In a health care landscape that can be fragmented and complex, CVS Health and Aetna create unique connections with our members and help them navigate their health journey. From trusted in-person conversations with pharmacists to secure digital messaging, Aetna's extensive provider networks combined with CVS Health's hyperlocal footprint create a complete care ecosystem. An ecosystem amplified by our legacy in the community and our expertise in the field. By advancing integration and creating an easy-to-access health experience, we strengthen our commitments to our plan sponsors and members. Every day **we evolve our approach**, striving to achieve better outcomes, improved quality and reduced costs.

STUDY DESIGN

- Years 2018-2020
- Self-funded plan sponsors with integrated medical and pharmacy coverage included **3.5M** members, and self-funded plan sponsors with medical only coverage represented **9.4M** members
- Of the **3.5M** members, **1M** filled a prescription at CVS Pharmacy®, **1.1M** did not fill at a CVS Pharmacy and **1.4M** did not fill a prescription

Proving greater engagement, adherence and savings

The 2021 Commercial Business Integrated Value Study, a multi-year observational study of medical spend, utilization, and medication adherence compared data for self-funded customers with Aetna integrated medical and pharmacy coverage versus self-funded customers with Aetna medical coverage and a carveout pharmacy benefits manager. The results reflect advancing savings, engagement, and adherence, as well as the power of leveraging our combined assets.

We observed a sustained **3–6 percent PMPM* lower overall medical spend** on average over a three-year period.

↓ **3-6%**
PMPM*

Additional study results** reflect an association between medical and pharmacy integration and:

- **18 percent** fewer hospitalizations and **10 percent** fewer ER visits
- **4 percent** higher non-urgent gaps-in-care closure rate for clinically important and routine standards of care

And members who filled a prescription at a CVS Pharmacy were associated with†:

- Average **6 percent** higher drug adherence rates across important conditions including congestive heart failure, hypertension and diabetes
- **40 percent** higher level of engagement in our care management programs

Results clearly indicate that CVS Health and Aetna continue to transform member health by identifying and creating positive change during the moments that matter most.



Creating unique connections with our members



Engaging members on a personal level



Empowering positive behavior changes that lead to better health outcomes

*Savings apply to medical costs only. Actual results may vary.

**Based on commercial self-funded population of 13M members in 2020 (3.5M integrated medical and pharmacy) of which ~2.16M have pharmacy claims; ~52 percent of those with pharmacy claims are CVS Pharmacy fillers.

†Members who filled prescriptions at a CVS Pharmacy versus members who filled prescriptions elsewhere.

Changing the dynamics of the member experience

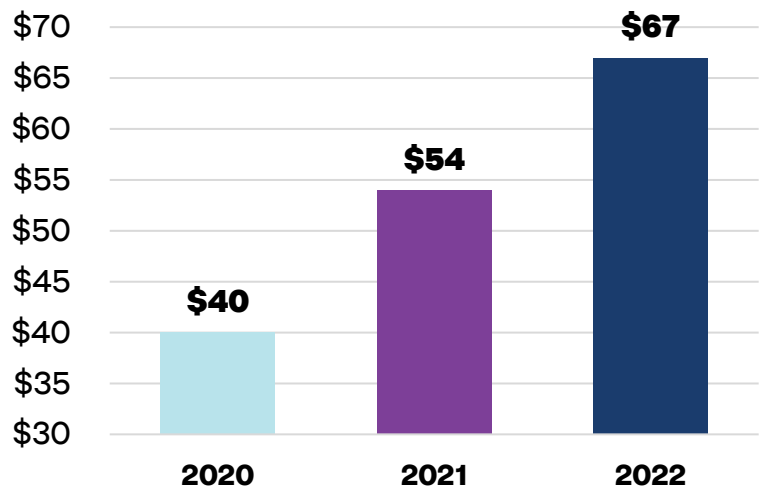
Engaging members when and where they need us and helping them navigate the health care journey enables healthy choices. Delivering care conveniently in their communities, in their homes and at their fingertips means we're rethinking what's possible and rewriting the health care narrative. We do this face-to-face with members, virtually, and behind the scenes. Some examples of our commitment in action include:

- Empowering CVS pharmacists to turn data into action and engage high-risk patients. Pharmacists communicate clinical guidelines and available programs, close gaps in care and connect members to needed resources
- Using connected data and health record sharing to create opportunities for greater engagement and appropriate member actions like vaccine recommendations, medication adherence and more
- Offering integrated benefit designs that help members make the most of our full suite of CVS Health capabilities and services
- Removing barriers to care by offering affordable and convenient access with a no-cost MinuteClinic® benefit offering^{††}
- Powering behavior change using artificial intelligence, behavior economics and multi-channel member outreach
- Delivering comprehensive virtual primary care with a dedicated virtual provider and care team, in-depth preventive care, biometric-based screenings and chronic condition management

Our seamlessly integrated approach, including medical, pharmacy and clinical programs, leads to accelerated and increased savings, year over year, for a potential total cost-of-care savings up to **\$67 PMPM**.[‡]

Accelerating and increasing potential:

Total integrated PMPM savings



^{††}Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. Such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.

[‡]CVS Health/Aetna Clinical Analytics Integrated Value 2021. Actual savings may vary by and depend on products purchased by plan sponsor.



Personalizing the health care landscape and delivering on our goals

As an enterprise, we are in contact with over **4.5M** Americans daily. That's 4.5M individuals with unique needs and health journeys. We create a holistic health care experience, with the data and reach needed to care for each of them across a changing health care landscape. Results prove that we're ahead of the curve — removing barriers, increasing savings, improving outcomes and evolving the health experience.



Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna). Aetna, CVS Pharmacy and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health family of companies.