



riskinternational

CASE STUDY

\$25.4 MILLION

SHAREHOLDER
VALUE CREATION

5 MONTHS

SPEED OF CAPTURE

INDUSTRY
SOFTWARE

EMPLOYEES

2,193

LOCATION
MINNESOTA

COMMUNICATIONS TECHNOLOGY

\$1.2 BILLION PRIVATE EQUITY OWNED

ENGAGEMENT

- Identified pharmacy contract was below market in terms of minimum financial guarantees and underlying terms/conditions.
- Purchasing too low stop-loss deductible based on enrollment and paying above market for the policy.
- Broker had not been offsetting fixed annual fee by earned commissions which was a breach of contract.

RESULTS

- Conducted full sourcing of pharmacy benefit managers, resulting in substantially improved contractual terms and minimum financial guarantees.
- Performed cost-benefit analysis supporting recommendation to increase stop-loss deductible and eliminate aggregate stop-loss coverage, yielding notable net savings for client.
- Renegotiated broker contract to exclude annual fixed fee.

FACILITATED
\$2.5 MILLION
IN FIRST YEAR SAVINGS

REDUCE RISK | REALIZE REWARD

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