

# PharmaLogic® Spotlight Update – Q4 2025

Insights into Better Pharmacy Benefit  
Decisions from Brown & Brown

October 23, 2025



# Presenters

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# About PharmaLogic®



PharmaLogic® is Brown & Brown's proprietary pharmacy data analytics platform that delivers millions in annual savings and improves medication access and population health through intelligent insights.

## 70+ Dashboards Enable:

- **PBM Strategy Support:** Contract modeling, RFPs, negotiation, and claims monitoring
- **Clinical & Financial Impact Analysis:** Formularies, networks, utilization management
- **Opportunity Identification:** Adherence, persistence, disease state management
- **Informed Decision-Making:** Agnostic Rx and clinical data for outcome-driven strategies
- **Consulting & Advocacy:** Empowering plan design understanding, trend focusing, and spend management



# HRCI and SHRM Credits

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This Program, **ID No. 719087**, has been approved for 1.00 HR (General) recertification credit hours toward aPHR , aPHRi , PHR®, PHRca®, SPHR®, GPHR®, PHRi and SPHRi recertification through HR Certification Institute® (HRCI®).



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# THANK YOU!

## Questions or Inquiries?

Please contact us at: [Clinical.Services@BBrown.com](mailto:Clinical.Services@BBrown.com)



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This analysis contains a summary of benefit provisions. Please refer to the final contract, when issued, for a full list of coverage and exclusions.

The rates and benefits in this proposal are based upon underwriting factors which include, but are not limited to, the census provided, the effective date shown, the status of employees/ dependents (e.g., actively at work, COBRA, FMLA), final enrollment, etc. Although we make every effort to convey final rates and terms, certain changes to the aforementioned frequently arise during the implementation process. Some changes may result in rate modifications being required by the carriers.

If you elect to change carriers, Brown & Brown Insurance Services, Inc. will provide sample language and will be happy submit the cancellation letter to the carrier on your behalf if you would like. If you are cancelling coverage on your own, please feel free to contact your Brown & Brown Insurance Services, Inc. representative if you have any questions about the timing for submission of the cancellation letter. Brown & Brown Insurance Services, Inc. wants to ensure that any gap in coverage is avoided during the cancellation process.

This report reflects current and alternate benefit options. Different benefit levels may be available upon request.

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The network provider/facility lists obtained via carrier websites may contain providers and facilities that are no longer participating in the insurance carriers’ networks. We cannot be responsible for any changes to the provider/facility listings that are not reflected. To ensure that a specific provider or facility is still participating in the provider’s preferred network, we recommend contacting the provider/facility directly.

Failure to adhere to state and federal regulations for employee benefit plans, such as reporting and disclosure requirements (e.g., SBC distribution for medical plans) may result in significant fees and penalties to the employer. For a more comprehensive explanation of the requirements and prevailing penalties, you may contact your Brown & Brown Insurance Services, Inc. representative at any time.

Notice of Carrier Financial Status

Brown & Brown makes every attempt to place coverage with carriers rated A- or better\* through AM Best ([www.ambest.com](http://www.ambest.com)), a national credit rating agency with a specific focus on the insurance industry. Because an AM Best rating is not required by the various state departments of insurance, there are many carriers in the Employee Benefits industry that elect not to participate in AM Best’s rating process for various reasons. Therefore, Brown & Brown periodically places coverage with carriers rated less than A- or non-rated by AM Best.

Please be advised that Brown & Brown does monitor carriers rated less than A- or non-rated on an ongoing basis. However, because Brown & Brown cannot certify the financial soundness or stability of any insurance company or alternative risk transfer entity, or otherwise predict whether the financial condition of a company might improve or deteriorate, we encourage you to review the financial information for each carrier at AM Best’s website ([www.ambest.com](http://www.ambest.com)), a state department of insurance website, the applicable carrier website and/or with your accountant, legal counsel and other advisors.

If you need assistance identifying the appliable issuing carriers for your current coverage, renewal coverage, or the coverage options being presented to you, please feel free to contact us at 508-485-4000 for assistance. Alternative quotes with an A- or better rated carrier may also be available upon your request.

\*AM Best General Rating Guide

Financial Strength Rating	
A++, A+	Superior
A, A-	Excellent
B++, B+	Good
B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Suspended

Financial Size Category (in Thousands)			
Class I	Up to \$1,000		
Class II	\$1,000	to	\$2,000
Class III	\$2,000	to	\$5,000
Class IV	\$5,000	to	\$10,000
Class V	\$10,000	to	\$25,000
Class VI	\$25,000	to	\$50,000
Class VII	\$50,000	to	\$100,000
Class VIII	\$100,000	to	\$250,000
Class IX	\$250,000	to	\$500,000
Class X	\$500,000	to	\$750,000
Class XI	\$750,000	to	\$1,000,000
Class XII	\$1,000,000	to	\$1,250,000
Class XIII	\$1,250,000	to	\$1,500,000
Class XIV	\$1,500,000	to	\$2,000,000
Class XV	\$2,000,000	to	Greater