

Your clients will ask about CAA

Renewals are when pharmacy questions land. Be the advisor with answers.

New federal PBM rules put more money and more responsibility on your **self-funded clients**. The advisors who help them act early will be the ones they keep.

100%

of PBM rebates and related payments must go to your clients' plans, for plan years and contracts from Aug 2028.

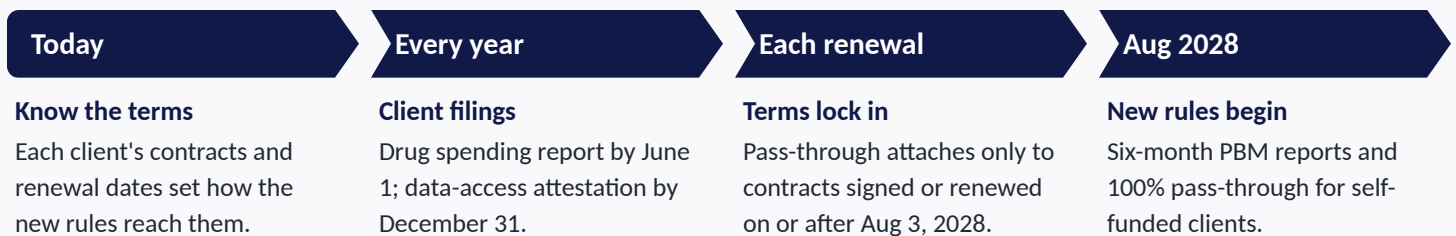
\$10,000

a day at most for missing PBM reports, from 2028. Client plan administrators can be liable.

Each renewal

The contract a client signs or renews decides when the new rules reach their plan.

Dates that set the pace for your clients



Three questions your clients will put to you

- 1 What does our PBM actually earn from our plan?
- 2 Does our next renewal build in full rebate pass-through and audit rights?
- 3 Is this transparent quote actually cheaper, or are the fees just in new places?

How ALTTRAX helps your clients, alongside you

START HERE

Readiness Check

An independent read on a client's PBM contract, disclosures and renewal dates, with a ranked list of fixes.

Readiness and Gap Closure

We close the priority gaps: renewal terms, disclosures and an oversight process your client can show.

Readiness and Oversight

An ongoing independent check on what the PBM reports and pays.

Why brokers partner with ALTTRAX

- ✓ **Pharmacy depth on call**
Decades in PBM contracts and implementations, when a client needs it.
- ✓ **You keep the relationship**
We support your client work and report through you.
- ✓ **Results you can rely on**
Objective advice and dependable execution that lowers risk.

Sources: CAA 2026, Pub. L. 119-75, div. J, §§6701, 6702; ERISA §§408(b)(2), 502(c)(13), 724. December 31 date from agency guidance.

Knowing isn't the same as doing

Add pharmacy depth to your renewals without adding staff. Request a consultation at alttrax.com.