

Sample Employer, Inc. | Sample PBM, Inc.

PBMA, eff. 2026-01-01 · 3 years, 1-year auto-renewal · May 10, 2026

FIDUCIARY ALIGNMENT SCORE

61 /100

FAIR

EXECUTIVE SUMMARY

Clean exit and neutral pharmacy network; narrow but exercisable audit rights; silent on fiduciary commitment.

This contract offers a clean 90-day no-cause termination and explicit non-ownership of network pharmacies. Audit rights are present but operate under meaningful restrictions: annual cadence, mutually-agreed firms, and no extrapolation.



DOMAIN BREAKDOWN

DOMAIN 1 Fiduciary Conduct 59 <small>P1, P6, P8</small> CONCERN	DOMAIN 2 Financial Integrity 60 <small>P2, P3, P10</small> FAIR	DOMAIN 3 Oversight and Control 64 <small>P4, P5, P7, P9</small> FAIR
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PROVISION SCORES

#	Provision	Score	Rating	Weight
P1	Fiduciary Loyalty Commitment	38	RED FLAG	10%
P2	Pass-Through Pricing Integrity	52	CONCERN	10%
P3	Rebate & Manufacturer Revenue	62	FAIR	10%
P4	Data Ownership & Rights	64	FAIR	10%
P5	Audit Rights & Verification	60	FAIR	10%
P6	Conflict of Interest & Neutrality	80	GOOD	10%
P7	Carve-Out & Vendor Rights	50	CONCERN	10%
P8	Lowest Net Cost & Clinical Integrity	60	FAIR	10%
P9	Termination & Clean Exit	80	GOOD	10%
P10	Administrative Fee Transparency	65	FAIR	10%
FIDUCIARY ALIGNMENT SCORE		61	FAIR	100%

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