



APEX | JUNE 2026

The Invictus Program: **A Better Path** for Your Pharmacy's Benefits

As APRx members, you have access to a benefits program designed around your pharmacy — not built around a carrier's bottom line.

156

LIVES HELPED

39

PHARMACY GROUPS

\$108K+

SAVINGS IDENTIFIED

WHO IS INVICTUS

Deep roots in independent pharmacy.

Invictus Group Benefits exists to bring more value to your pharmacy and your employees. From 401(k) consulting with our partners at Waypoint, to building additional revenue lines through the Pharmacy Insurance Group, we specialize in **pharmacy-driven cost reduction** and community sustainability.

Together with our partners, we serve **over 4,000 independent pharmacies**. The APRx + Invictus benefits program is the natural next step: a benefits solution built around the realities of running an independent pharmacy.



4,000+

Independent pharmacies served
alongside our partners

*Pharmacy-driven cost reduction &
community sustainability.*

THE FOUNDATION

Three pillars that hold the program up

Every recommendation, every renewal, every quote is filtered through these.



01

Trust

We don't work for a carrier or insurance company — we work for you. Clear objectives, clear metrics, and education on what your plan actually does.



02

Stability

Carriers like TRIAD have delivered consistent results for more than a decade — averaging a 4% renewal trend since 2020, in a market that punishes everyone else.



03

Transparency

Every pharmacy gets a comprehensive comparison of every bidding carrier, plan, and price. No hidden proposals. No mystery markups.

WHAT'S AVAILABLE TO YOU

Four ways to cover your team.

We commit to being carrier-agnostic and matching the right solution to your pharmacy — group size, location, risk tolerance, and budget. Moving away from the MEWA opens real options.



Alternative Healthcare Plans

Healthcare options underwritten through independent, value-based care vendors. Distance from the Big Three saves money and improves benefits.



Traditional Plans (BUCA)

Certain groups require a fully-insured plan from Blues, United, Cigna, or Aetna (BUCA). These carriers present obvious PBM challenges, but sometimes they're last resort.



ICHRA

Off-exchange, metallic-like plans for groups with high-cost claimants. A strong short-term fix for steep price hikes.



Individual Health Plans

For pharmacies with only a few employees, we weigh individual plans — underwritten and ACA — against a traditional group policy.



FREE FROM THE 'BIG THREE' PBMs Invictus partners with independent PBMs that endorse transparent, timely reimbursement — so every placement also supports the broader PBM reform fight.

THE INVICTUS EXPERIENCE

Where the program stands today.



\$9,828

AVG. ANNUAL SAVINGS /
GROUP



-18.4%

AVG. PREMIUM REDUCTION



54 Days

AVG. TIME TO CLOSE

SOLUTIONS DELIVERED

25

Alternative Plans

9

Individual Plans

1

ICHRA Plan

CASE STUDIES

Four pharmacies. Four very different starting points.

Each story shows a different solution. Same goal: more value for the pharmacy, more coverage for the team.

01 Pharmacy A • Savings!

02 Pharmacy B • HSA win

03 Pharmacy C • Blue Cross

04 Pharmacy D • ICHRA

CASE STUDIES

Lower premiums, better coverage.

CASE 01

From UHC to TRIAD PHCS — lower premium, lower deductible.

\$3,553	\$42,636	-40.2%
SAVED / MO	SAVED / YR	PREMIUM DIFF

5 employees. Spent \$106,131 with UHC MEWA, now \$63,501 with TRIAD PHCS. HSA deductible dropped from \$7,000 to \$3,500; PPO/copay deductible from \$3,000 to \$2,500.

CASE 02

Big premium drop — and employees get HSA funding too.

\$4,665	\$56K	-28%
SAVED / MO	SAVED / YR	PREMIUM DIFF

17 employees. Beyond the premium win, employees now receive **\$160/month into HSA accounts**. The total package — cost, coverage, and benefit — got better at every layer.

CASE STUDIES

It's a strategy

CASE 03

There's meaningful savings on the table.

\$4,412

SAVED / MO

\$53K

SAVED / YR

-20%

PREMIUM DIFF

21 employees, spending \$254,927 with Blue Cross, now \$201,977 with TRIAD. Proof that this isn't just a "MEWA escape hatch" — it's a real benefits strategy.

CASE 04

From "no coverage available" to more options — at a 5% increase.

20+

CARRIER OPTIONS

Held

BENEFITS OFFERING

+5%

TOTAL COST

17 employees. High-cost claimants disqualified the group from underwritten plans. Installed ICHRA at \$210,756/yr (vs. \$200,052 on UHC MEWA) — going from "no" to a real program with 20+ carrier options.

HOW WE HANDLE YOUR DATA

Built on HIPAA.

Collecting health information is part of our underwriting process, and every party handles data under HIPAA. Only the minimum PHI required is visible to necessary parties — **neither the employer or APRx ever has access to an individual employee's personal health information.**



HIPAA-protected

Privacy & data collection handled to the minimum necessary standard.

QUESTIONS? TALK TO A PERSON.

We'll quote, compare, and walk you through every option.

Reece West

✉ Reece@invictusmarketing.net

☎ 573-821-0514

Jakob Neidig

✉ Jakob@invictusmarketing.net

☎ 573-893-2110

Jordan Sayers

✉ Jordan@invictusmarketing.net

☎ 573-893-2110

[Request Your Quote](#)



www.invictus-aprx.com

American Pharmacies · Invictus Group Benefits · © 2026 Invictus.

Plan availability varies by state, group size, and underwriting.