






Solving the challenges of high-cost gene therapies for today and tomorrow



What is Embarc Benefit Protection®?

It's a first-of-its-kind network solution that helps ensure access to breakthrough gene therapy drugs while offering protection from their high costs. Current therapies include:

Drug	Disease Indication	Cost*
LUXTURNA®	 Inherited retinal dystrophy	\$850,000
ZOLGENSMA®	 Spinal muscular atrophy (SMA)	\$2,125,000
ZYNTGLO®	 Transfusion dependent β -thalassemia	\$2,800,000
SKYSONA®	 Cerebral adrenoleukodystrophy (CALD)	\$3,000,000
HEMGENIX®	 Hemophilia B	\$3,500,000

Solution Advantages

Cost predictability for clients: Embarc Benefit Protection is not stop loss but a network solution. Clients pay a predictable per member per month (PMPM) charge of \$0.99, and eviCoreSM arranges for the provision of the drugs on a prepaid basis. ASO clients with stop loss do not need to meet their stop loss deductible to receive the financial protection.

Elimination of member out-of-pocket costs: The solution is designed to make gene therapy drugs accessible to members with no out-of-pocket charges (members with a health savings account [HSA] must meet the applicable minimum deductible required for high-deductible health plans) or additional expense to the plan when covered under the plan and medically necessary.

Sharing opportunity for better-than-anticipated experience: The design of Embarc Benefit Protection includes an annual surplus-sharing mechanism to provide transparency and prevent the PMPM charge for the network solution from becoming disproportionate to aggregate claims expense across the entire book of business.

Removal of the claim from experience: Drug claims are excluded from the medical claims experience, eliminating the impact on future renewals.

Who is this solution for?

Since July 2020, thousands of clients (more than six million members) have trusted Embarc Benefit Protection to help them predictably budget for lightning strike, high-cost gene therapy claims. Cigna Healthcare medical clients can purchase Embarc Benefit Protection from Cigna Healthcare directly. Non-Cigna Healthcare clients can purchase Embarc Benefit Protection through eviCore.



ZOLGENSMA Cost Illustration – Single Patient

With Embarc Benefit Protection

(Annualized cost for 1,000-life client, not including potential surplus credit or stop loss rate decrement)

\$11,880

Without Embarc Benefit Protection

\$2,125.00

What's next?

For 2023, we intend to extend Embarc Benefit Protection to include high-cost, potentially life-changing and durable single-dose gene therapies, as they achieve FDA approval, while maintaining the affordable and predictable price point of \$0.99 PMPM. If pricing changes are needed, the PMPM will be set on an annual basis in January, maintaining greater predictability.**

We will continually assess the gene therapy pipeline to make decisions on the expansion of the gene therapies to be included as necessary. Pending FDA approval, the following therapies are among those currently being evaluated for inclusion:

Drug	Disease Indication
UPSTAZA	Pediatric Aromatic L-amino acid decarboxylase (AADC) deficiency
ROCTAVIAN	Hemophilia A
SRP-9001	Duchenne muscular dystrophy (DMD)

Note: There are other gene therapies in development and in earlier stages of clinical trials. We will share additional information on these potential therapies as they near FDA approval. Not all therapies will launch in 2023. While our goal is to include all drugs in the pipeline, some may not fit this network solution and others may have contractual limitations. Inclusion in Embarc Benefit Protection is not guaranteed; decisions on the inclusion of additional gene therapy drugs and potential contractual limitations will be communicated prior to inclusion in the solution.

Solving today's biggest health challenges.

As the industry's first solution to build a new pathway to pay for the coming wave of expensive, potentially life-changing therapies, we are working together to ensure better outcomes, to lower costs when employees need it most and to help your business grow. Talk to your Cigna Healthcare representative about how we can help support the health and well-being of your employees – and business.



* Wholesale acquisition cost.

** We reserve the right to change the PMPM charge for the Embarc Benefit Protection network solution as needed based on the inclusion of new therapies, price variations by manufacturers or fluctuations in utilization rates. Price changes will be communicated in writing at least 30 days in advance.

LUXTURNA is the registered trademark of Spark Therapeutics, Inc. ZOLGENSMA is the registered trademark of Novartis, Inc. ZYNTGLO and SKYSONA are both the registered trademarks of bluebird bio, Inc. HEMGENIX is the registered trademark of CSL Behring, L.L.C.

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