



This document contains answers to frequently asked questions you may receive and should not be posted or shared in its entirety with clients.

Embarc Benefit Protection® Consultant FAQs

What is Embarc Benefit Protection?

- + Embarc Benefit Protection is a gene therapy program that helps plans manage the high cost of gene therapies while offering simple, affordable and predictable access to care. By removing financial barriers, Embarc supports members with genetic disorders in achieving meaningful health outcomes.

What is included in the per-member-per-month (PMPM) fee?

- + **Drug cost protection:** Access to an expanding list of [included gene therapies](#)
- + **Related medical care claims:** Eligible medical expenses such as lab tests, stem cell collection and storage, therapy administration costs and inpatient stays
 - o Details on scope can be found [here](#).
- + **Case and utilization management:** Members undergoing gene therapy treatment are supported by a dedicated case manager. Utilization management helps manage costs without impacting member experience.

What is the cost impact of gene therapies and related care?

- + Gene therapies included in Embarc range in cost from approximately \$913,000 to \$4.25 million. A single claim of this size could bankrupt a self-funded employer plan.
- + Medical claims related to patient care can range from less than \$10,000 to as much as \$700,000 depending on the therapy received.

Who is eligible to participate in Embarc?

- + Embarc is **available** to self-insured ERISA employer groups that are not already accessing the program through Cigna Healthcare. There is no minimum life count, but clients must be able to delegate utilization management to EviCore.
- + Embarc is **not available** for Exchange (HIX) or regulated markets such as Medicare & Medicaid.
- + The current version of Embarc is **not yet available** to health plan clients who do not already have access to the pre-2026 program. While broader availability is anticipated in the future, Embarc can still provide meaningful value today by reducing stop-loss exposure for employer groups.

What differentiates Embarc from similar solutions?

- + Embarc Benefit Protection differs from alternative solutions in several important ways:
 - o **Standalone network solution** – Embarc is not stop-loss or reinsurance.
 - o **Predictable pricing** – Plans pay a set PMPM fee that is not episode based, nor is it dependent on individual risk or claim experience.
 - o **First-dollar protection** – Embarc provides payment directly to gene therapy network providers for the included drugs, so plans aren't responsible for any up-front payments that would require reimbursement.
 - o **Medical carrier agnostic and portable** – Clients can join Embarc independently of their medical carrier and retain the program even if they change carriers.
 - o **Expanded scope** – Embarc's PMPM fee includes the full episode of care, not just the drug costs.



- + Many competing solutions often lack portability and flexibility or include trade-offs such as high deductibles or financial protection focused only on drug costs.

What is the difference between Embarc and stop-loss insurance?

- + Stop-loss and Embarc serve distinct, but complimentary purposes. Stop-loss insurance helps protect against a wide range of catastrophic claims, while Embarc specifically removes high-cost gene therapy claims from a plan's risk. Used together, they provide greater predictability, access and financial protection – without requiring employer groups to front million-dollar claims or rely on reimbursement.

How are gene therapies selected for inclusion?

- + Embarc does not include every FDA-approved gene therapy. Instead, therapies are selected based on guiding principles, with a focus on treatments that are high cost, efficacious, potentially life-changing and administered as a single dose.
- + The program is designed to expand thoughtfully over time while maintaining affordability and predictability.

When are new therapies added to the program?

- + We are committed to reviewing all gene therapies that receive FDA-approval and aim to add drugs to Embarc biannually – in January and July.
- + Some inclusions may occur off cycle, however, consultants and clients will always receive at least 30 days' notice ahead of changes to the drug list.

What would cause a change in the PMPM fee?

- + Because costs are based on estimated utilization, Embarc has the right to adjust the PMPM fee at any time based on new therapy additions, manufacturer pricing changes and/or shifts in utilization.
- + Consultants and clients will always receive at least 30 days' notice ahead of any pricing changes.

Are clients guaranteed to receive an annual surplus settlement?

- + No – surplus settlements are not guaranteed.
- + This settlement is calculated across our entire book of business by subtracting gene therapy drugs costs from 65% of the PMPM charge. If the difference results in a surplus, we will distribute that surplus to clients on a pro rate basis by March 31st of the following year.
- + Clients cannot apply surplus funds towards future program fees. If program costs exceed fees in a given year, any deficit is recouped from future settlement amounts. There are no chargebacks to clients.

What is the lead time to onboard new clients?

- + Onboarding period: first day of any month
- + Lead time: Minimum of 60-90 days for end-to-end implementation

What are the ongoing client requirements?

- + Clients will need to deliver a member eligibility file monthly via a secure portal. The file must include all active employees and their dependents.
- + Clients should clearly understand these requirements during the onboarding process.

Who can I contact with questions?

- + For additional information, please contact your consultant strategy director or account team, or email ExpressScriptsConsultantInquiries@express-scripts.com