

EVERNORTH FOR CONSULTANTS. ELEVATING EVERY CLIENT CONVERSATION.



Embarc Benefit Protection[®]

Consultant FAQs



This document is designed to help you confidently position Embarc Benefit Protection[®] with clients. Use these responses to address common questions, guide strategic discussions and demonstrate how to manage the growing financial risk of gene therapies.

Product overview

Embarc Benefit Protection® is designed to help you address one of the fastest-growing risks in employer-sponsored health care: the high and unpredictable cost of gene therapies. It enables you to guide clients toward a solution that delivers predictable financial protection while ensuring members have access to life-changing treatments.

At Evernorth® Health Services, we understand the increasing pressure gene therapies place on both plan sponsors and the members they serve. Embarc Benefit Protection was developed to help consultants bring forward a proactive strategy—one that balances cost control, access to care and long-term plan sustainability.

Enhancements that support your client strategy

Embarc Benefit Protection is designed to evolve with the gene therapy landscape—giving you new ways to help clients manage risk and improve access to care:



Broadened access and program portability

Clients can implement and retain Embarc independent of their medical carrier—supporting greater flexibility in plan design and long-term strategy



Expanded financial protection

Coverage now includes both gene therapy costs and associated care, giving clients a more comprehensive and predictable cost structure



End-to-end case management

Dedicated clinical support helps guide members through the gene therapy journey, improving outcomes and experience

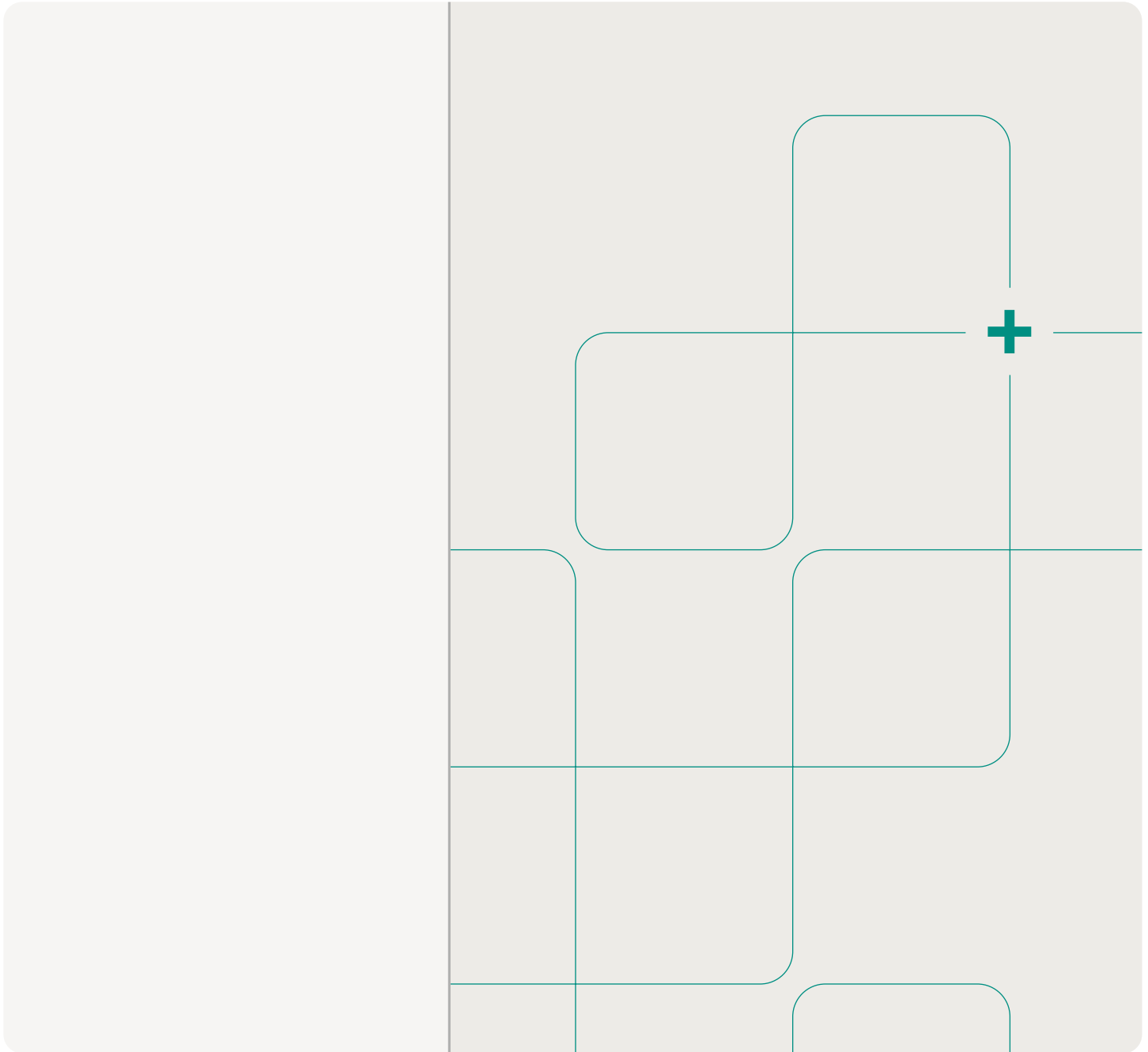


Utilization management

Ensures appropriate use and cost control while maintaining a seamless member experience

Key consultant talking points

- + Gene therapies can cost **\$900K to \$4M+** per treatment, creating significant financial volatility
- + Embarc removes this risk from employer plans through a **predictable PMPM model**
- + Covers **both drug costs and related medical expenses**, not just the therapy itself
- + Provides **first-dollar protection**, eliminating the need for reimbursement
- + Works alongside stop-loss to strengthen overall risk management strategy
- + **Portable and carrier-agnostic**, giving clients long-term flexibility



Consultant takeaway

Embarc Benefit Protection enables you to move from a reactive approach to high-cost claims toward a proactive, strategic solution—helping clients manage emerging gene therapy risk while improving access to care and financial predictability.

For more information, visit the [**Consultant Hub**](#)

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