

Embarc Benefit Protection[®]

Ensuring access to breakthrough gene therapy drugs while protecting plans and members from high costs



Embarc Benefit Protection is a comprehensive program that offers members with genetic conditions simple, affordable, and predictable access to life-changing and potentially curative treatments.

Currently, Embarc Benefit Protection offers benefits such as:

Protection for plans from the price shock of expensive therapies

No-out-pocket costs for members and plans¹

One low per member per month (PMPM) fee that will not increase when there is a claim

Surplus payout eligibility at the end of the year

As the market for gene therapies has evolved, we have continued to innovate and find new ways to effectively meet plan and member needs. Effective **January 1, 2026**, Embarc Benefit Protection will include these exciting enhancements for the fee of \$1.75 per member per month (PMPM)².



Broadened access and program portability

that enable plans to join and continue using Embarc Benefit Protection independent of their medical carrier



Expanded protection

that combines the cost of the gene therapy with other ancillary fees related to the member's care and gene therapy journey



Utilization management

ensures a managed cost of care, while providing a seamless member experience



End-to-end case management

that supports members throughout their gene therapy journey

1. Members with an HSA must have met the applicable minimum deductible required for a high-deductible health plan

2. Plans accessing Embarc through Cigna Healthcare will not be affected by the enhancements effective 1/1/26