

Embarc Benefit ProtectionSM

Embarc Benefit ProtectionSM is a new solution that combines the expertise of Cigna, Express Scripts, eviCore, Accredo and CuraScript SD to improve care, access and affordability for potentially life-changing cures. Through this solution, consumers will have no out of pocket payment related to the cost of the medication, and the organizations that provide health coverage will be protected from the price shock of these high-priced medicines.

Below are additional details to help you further understand the roles of each of the companies involved.

Express Scripts is a pharmacy benefit manager that works on behalf of payers, including employers, health plans and labor unions, to make prescription medications safer and more affordable for more than 100 million Americans. Express Scripts Pharmacy also dispenses millions of prescriptions each year directly to people's homes.

eviCore is a specialty medical benefits management company that provides utilization management services for health plans. eviCore's evidence-based healthcare solutions support managing service quality, cost and competence to ensure patients receive appropriate care for necessary services and achieve better health outcomes.

Accredo is a specialty pharmacy that serves people living with rare, complex, or chronic health conditions – such as multiple sclerosis, hemophilia and cancer – which require the use of expensive medications that often have special handling and administration needs.

CuraScript SD provides comprehensive, industry-leading specialty pharmacy distribution services tailored to the needs of hospitals, physician practices, surgery centers, pharmacies and other clinical settings.

Express Scripts, eviCore, Accredo and CuraScript SD are Cigna companies. Cigna Corporation is a global health service company dedicated to improving the health, well-being and peace of mind of those we serve. Cigna delivers choice, predictability, affordability and access to quality care through integrated capabilities and connected, personalized solutions that advance whole person health.

How Embarc Benefit Protection will Work

At the center of Embarc Benefit Protection is eviCore, which will contract with employers, insurers, HMOs and health plans to be their exclusive, in-network provider for the gene therapy drugs that are part of Embarc Benefit Protection. Beginning in 2020, our intention is to include the first two gene therapy drugs in the Embarc Benefit Protection solution: Luxturna™ (voretigene neparvovec-rzyl), the first FDA-approved prescription gene therapy for patients with inherited retinal disease, and Zolgensma® (onasemnogene abeparvovec-xioi), a gene therapy for children younger than 2 years old with spinal muscular atrophy*.

eviCore will arrange for the provision of the drugs to patients through a carefully selected network of specialty pharmacies and sites of care that have contracted with eviCore and through CuraScript SD. The eviCore specialty pharmacy network will feature Accredo.

In return for arranging for the provision of the drugs, organizations participating in the program will pay a predictable, fixed per member per month amount to eviCore.

eviCore will contract with payers to make this solution available to as many people as possible, thereby promoting access to these life-altering, but high-cost gene therapy drugs. In addition, eviCore will contract with Cigna Health and Life Insurance Company (an insurance company subsidiary of Cigna) to arrange for the provision of the drugs to individuals covered by benefit plans that Cigna Health and Life Insurance Company insures or administers.

Practically speaking, the process for procuring a medication that is part of Embarc Benefit Protection will look like this:

- Group Health Plans implement Embarc Benefit Protection and pay a low, per member per month (PMPM) charge to eviCore.
- When a patient in a plan that has implemented the solution needs one of the therapies included in Embarc Benefit Protection, their physician will submit a prior authorization request for approval.
- Once approved, eviCore will then pay the dispensing pharmacy/site of care for the drug.
- The patient then receives the therapy, and will have no out-of-pocket costs associated with the cost of the drug. Plans also will not incur any additional costs for the drug itself.

Embarc Benefit Protection may vary in one or more states due to regulatory requirements.

**Note: With respect to Zolgensma, the solution applies only to children born after the group health plan implements Embarc Benefit Protection. Children born before the implementation date will still have coverage under their plan with no cost sharing; however, their health plan will be reimbursing the negotiated fee-for-service amount charged by the specialty pharmacy or facility in the eviCore network.*