

Evernorth Embarc Benefit ProtectionSM

A new pathway for affordable access to expensive cures

Is your plan ready for a million-dollar claim?

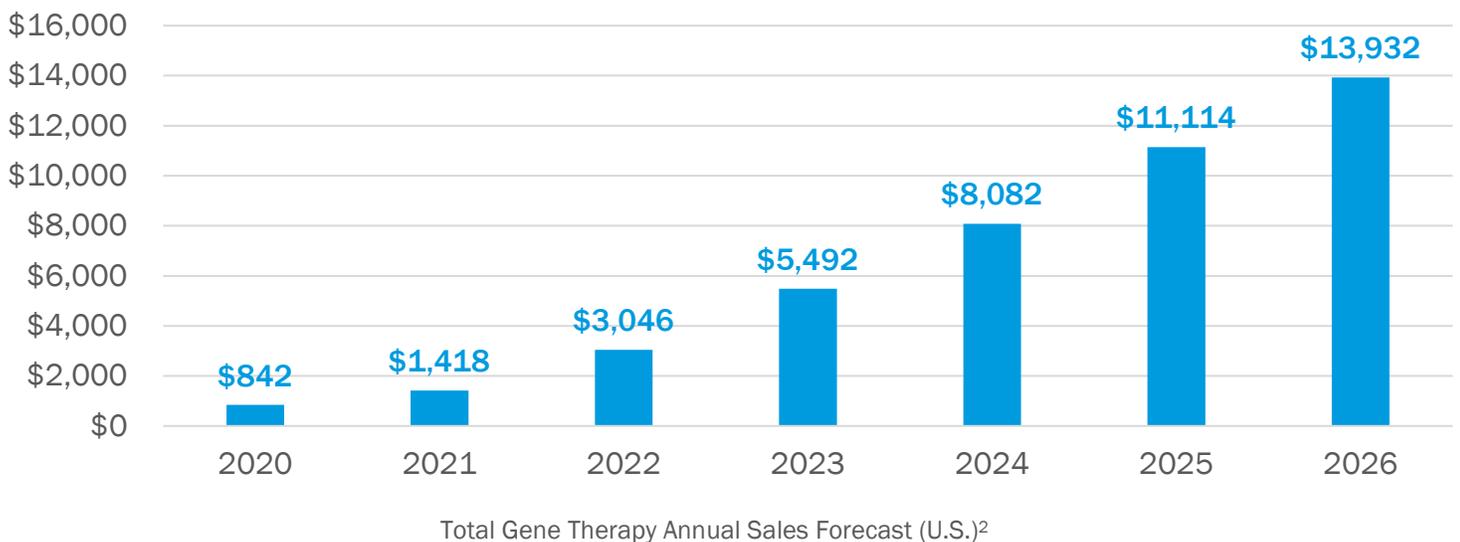
Life-changing and potentially curative gene therapy medicines, which are used to treat patients with a genetic disease, offer great promise for patients and their families. However, the high prices of these medicines – millions of dollars in some cases – threaten the ability to access them for the patients who may benefit.



BY 2025,
the FDA anticipates approving between 50-100 gene and cell therapies¹



More gene therapies and eligible patients increase likelihood of a 'lightning strike'



By 2026, the annual sales forecast is expected to reach more than **\$13 billion in the U.S.**²

1. FDA.gov Jan. 15, 2019 News Release
2. EvaluatePharma

Our unique opportunity to shield payers and patients



Making medicine simple, affordable, and predictable

Embarc Benefit Protection* brings together the health services, medical benefit management and specialty pharmacy expertise of Express Scripts, eviCore, Accredo and CuraScript SD, and addresses a critical need facing the entire health care system, which is to ensure access for those who need it.

Together, we can:

- **Build a solution** for high-cost therapies, while providing access
- Create **financial predictability** for your plan with an initial price of \$0.99 per member per month
- Leverage specialized pharmacy **dispensing and distribution**
- Connect members with best-in-class providers
- **Support members** on their journey



The value of Embarc Benefit Protection

With an initial price of \$0.99 per member, per month, below is an example client scenario that shows the difference between the financial commitments with Embarc Benefit Protection, compared to the potential cost if Embarc Benefit Protection isn't in place.

A client credit may be available based on overall program claims paid vs. anticipated utilization.

	Zolgensma [®]	Luxturna [®]
	With Embarc Benefit Protection 5,000 members x \$0.99 = \$59,400 (annually)	
	Zolgensma	Luxturna
	Without Embarc Benefit Protection	
One Claim	\$2,100,000	\$850,000
Two Claims	\$4,200,000	\$1,700,000
Three Claims	\$6,300,000	\$2,550,000



Patients will have **no out-of-pocket payments** related to the cost of the medicine, and will receive **personalized and expert care** to assist them through their journey.**

Contact your account representative to bring these therapies to those who need them.

Evernorth: Health services built on the recognition that health makes progress possible. We deliver flexible and focused solutions for every business, for every person, for all.

* Initially intended to cover Luxturna[®] and Zolgensma[®]; future programs will vary; subject to regulatory approval.
** If a member is enrolled in a "high deductible health plan" and has not met their deductible for that plan year, there may be out of pocket costs associated.
Availability of programs and services may vary by location and is subject to change.