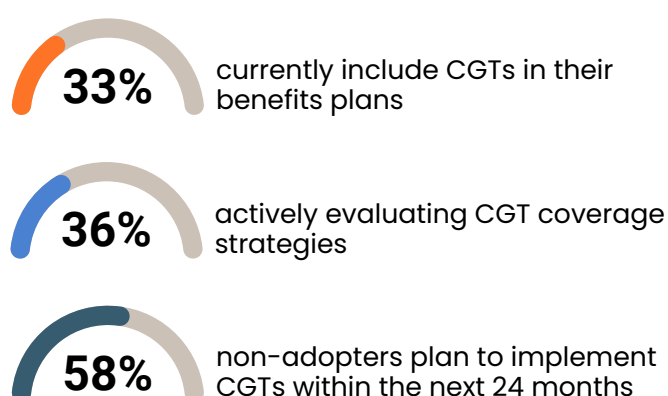
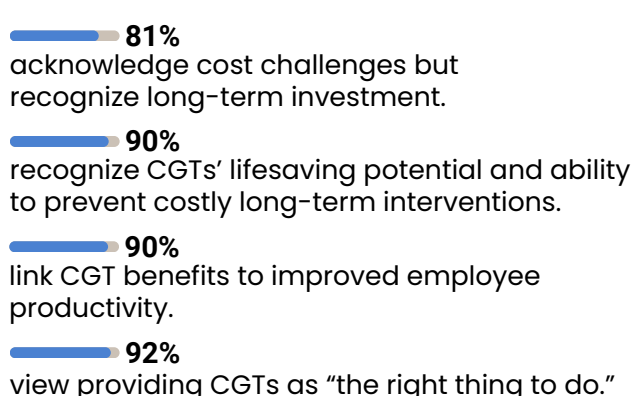


Employer and Consultant Insights on Adopting High-Cost Pharmacy Benefits

Adoption of Cell & Gene Therapy (CGT)



Employer Perspectives of CGT Adoption

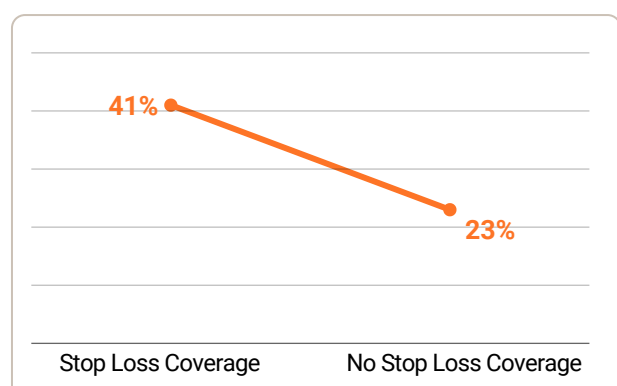


Key Predictors of CGT Adoption

Stop Loss Coverage

SL coverage is the strongest single predictor and show significantly higher adoption rates

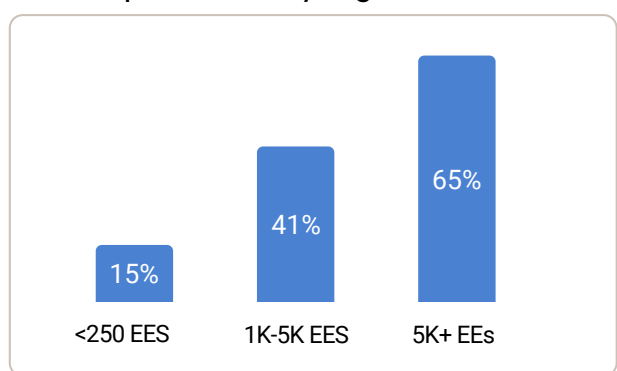
CGT Adoption Rates by Stop Loss Coverage



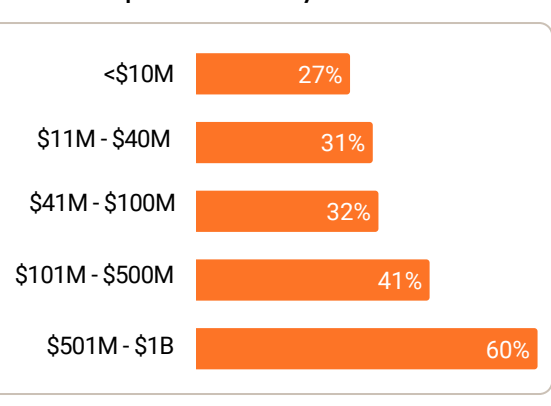
2X Organizations with stop loss coverage are nearly twice as likely to have a CGT program in place

72% Highest Adoption Scenario: Large Organization + High revenue + Stop Loss Coverage

CGT Adoption Rates by Organization Size



CGT Adoption Rates by Revenue Level



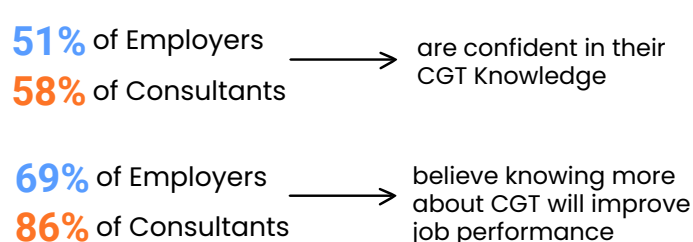
Organizations with High Ethical Scores

- 70% report strong CGT-value alignment
- Higher implementation rates of CGT benefits
- More likely to cite "doing the right thing" as primary motivator

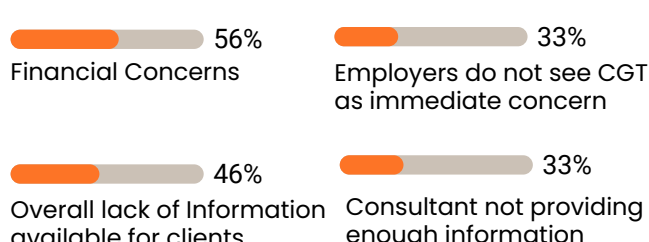
High Employee Input Organizations

- 82% show stronger adoption rates
- More emphasis on long-term employee wellbeing
- Greater willingness to accept initial costs

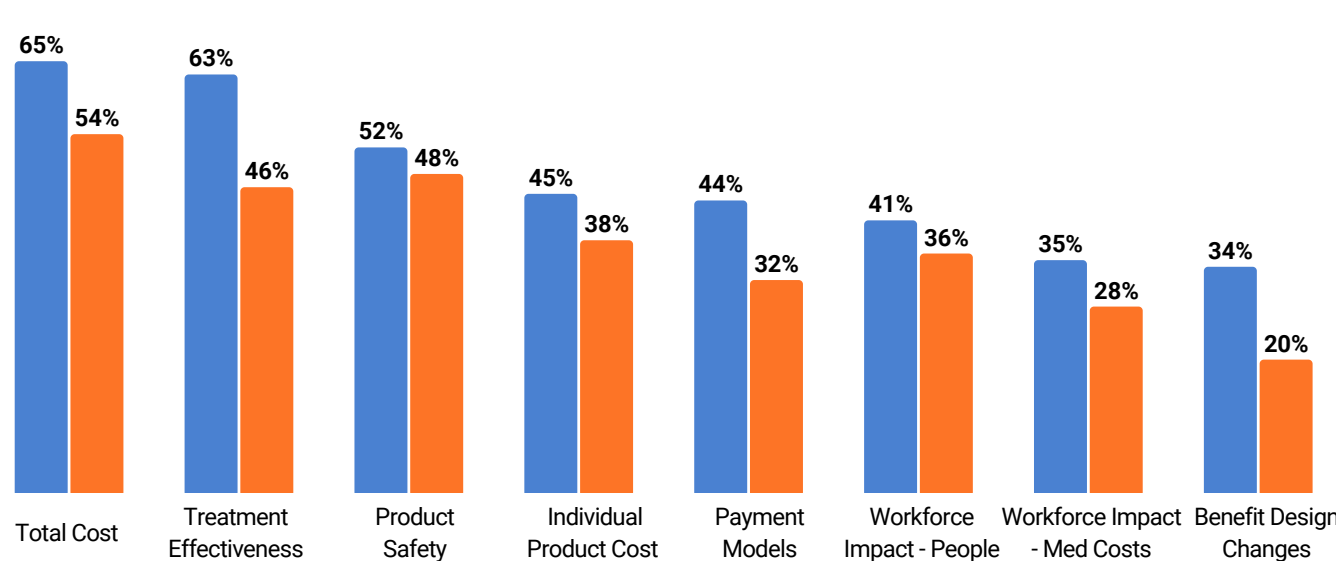
CGT Knowledge Gaps



Barriers to CGT Adoption

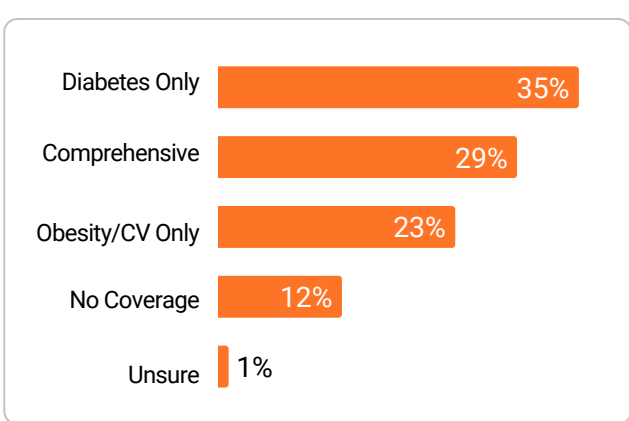


Knowledge Needed

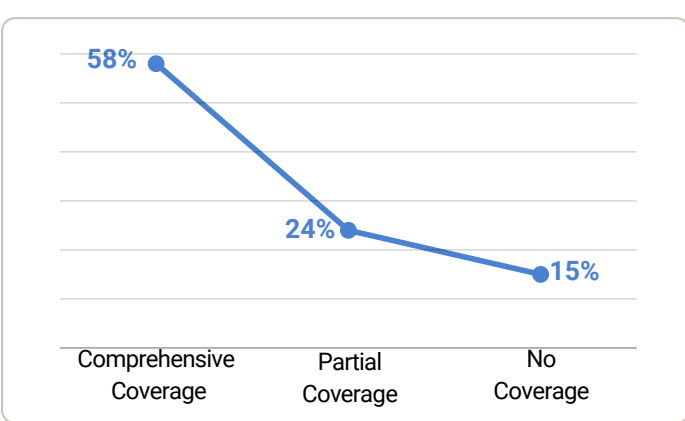


GLP-1 & CGT Correlation

GLP-1 Coverage



CGT Adoption Rates by GLP-1 Coverage



Positive GLP-1 Outcomes



4X Organizations with full GLP-1 coverage are 4 times more likely to adopt CGTs

Recommendations

Education & Awareness

Close knowledge gaps by offering training and awareness campaigns for both benefit decision-makers and consultants.

Leverage Existing Experience

Use lessons learned from integrating GLP-1 receptor agonists to support CGT adoption strategies.

Financing Models

Explore value-based agreements and tiered benefit models, particularly for smaller organizations, to reduce the financial impact of high-cost therapies.

Cultural Alignment

Promote a culture that values patient-centered care and employee health to foster support for innovative healthcare solutions