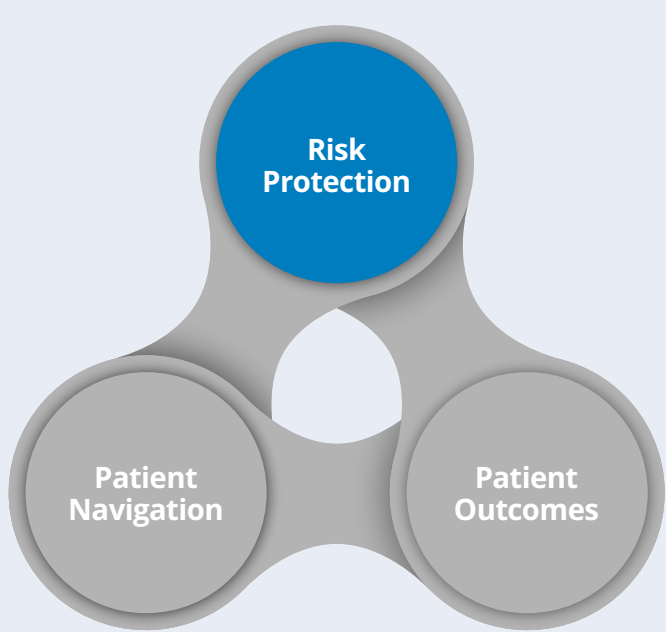
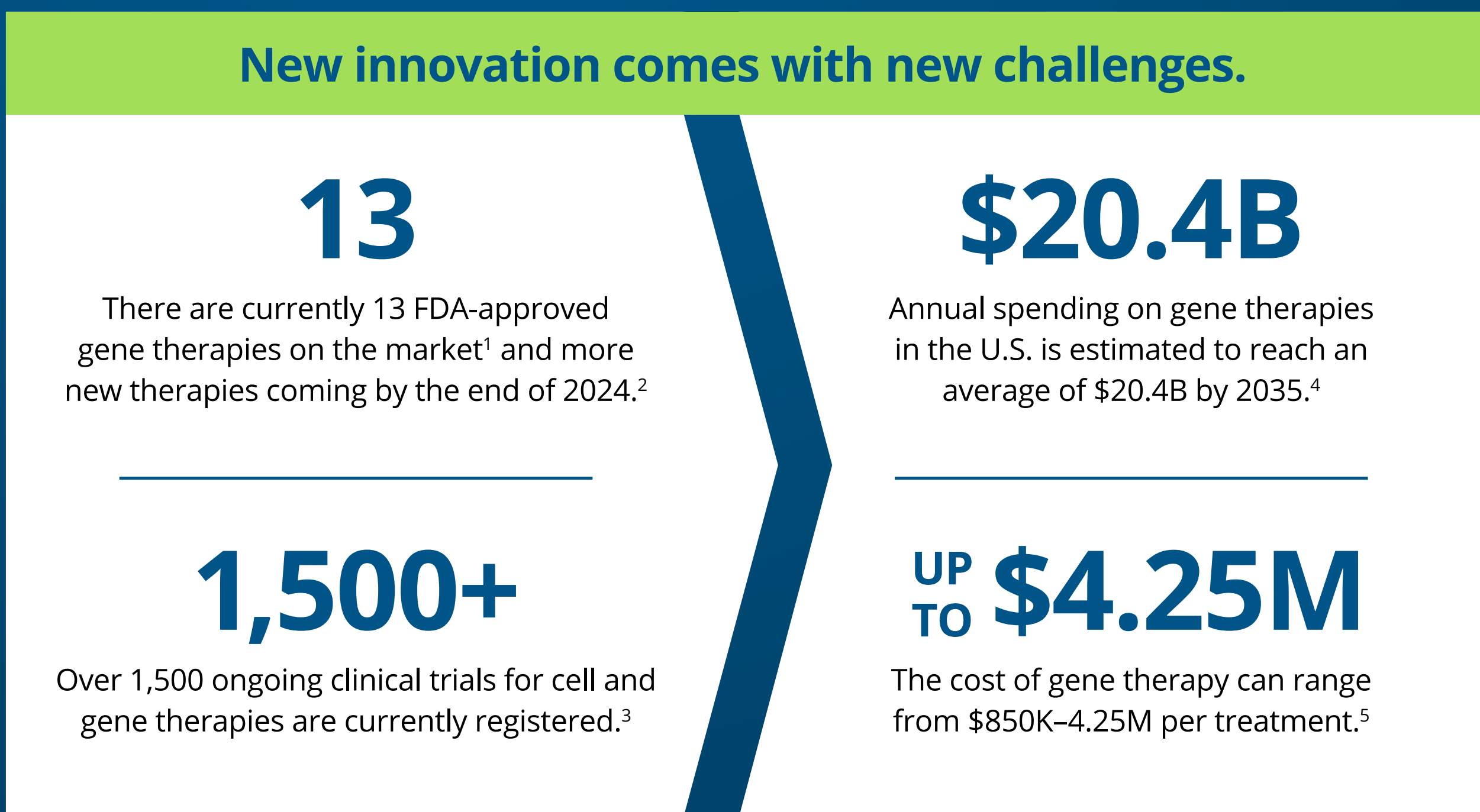


It can feel intimidating to **understand** complex treatments **and plan for** rare conditions related to **gene therapy**, all while trying to balance cost and care **holistically**.



Risk Protection

Risk protection helps you put stop loss policies in place that limit claims liability and overall financial risks that come with these costly treatments. To do this, we offer what you want most: options.

Just the right coverage

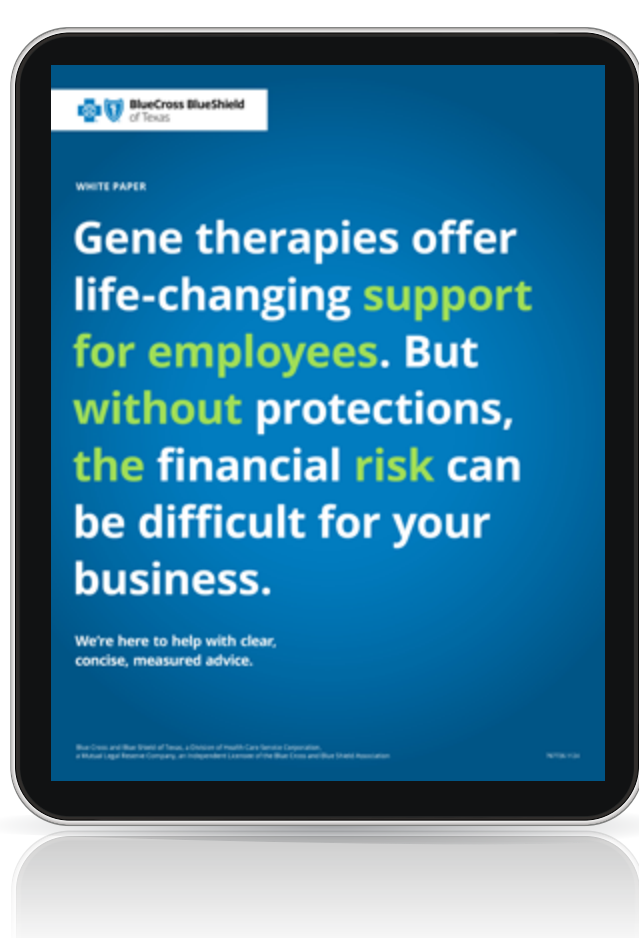
BCS Stop Loss GT covers just the gene therapy cost. You can rest assured your finances are protected.

Full-picture protection

Comprehensive Stop Loss covers any claim covered and paid under the medical plan. Beginning January 1, 2025, we'll also include a new feature promising no new laser or rate adjustments at renewal on select gene therapies — all as part of the policy. No buy-up required.

BCS Financial Corporation is a separate company offering Gene Therapy Stop Loss Coverage to BCBSTX employer groups. BCS Financial Corporation administers and has sole financial responsibility for the Gene Therapy Stop Loss Coverage product.

Transformative solutions require innovative **care**. But prohibitive pricing **is** a real barrier. It's often hard to see how to bring a healthy future **within reach**.



We're here to help with clear, concise, measured advice.

Gene therapies are changing the health care landscape at a rapid pace. They offer hope for people with rare, hard-to-treat conditions today, and will be applicable to more common conditions as time goes on. Support your workforce and organization with the right strategies. Reach out to your representative or [read our latest white paper](#) to learn more about innovative gene therapy protections, designed to cut through the confusion and offer you flexibility and peace of mind.

1 U.S. Food & Drug Administration, "Approved Cellular and Gene Therapy Products," August 2, 2024.
2 Prime Therapeutics, Quarterly Drug Pipeline, July 25, 2024.
3 Oxford Global Resources, "Cell and Gene Therapies Are Hot: See What's Steaming in the Pipeline," Jan. 20, 2024.
4 Chi Heem Wong, et al., "The Estimated Annual Financial Impact of Gene Therapy in the United States," Gene Therapy, 30, 761–763, 2023.
5 Fierce Pharma, "Orchard sets new gene therapy price tag at \$4.25M — the steepest of any drug," <https://www.fiercepharma.com/pharma/lillys-immunology-unit-scores-another-fda-nod-eczema-treatment-ebglyss>