

Exclusions and Limitations

Every WGA Cancer Guardian member is allowed various WGA provided services. What services are allowed and how frequent these services are delivered depends on whether the program participant has a history of cancer before the date that the participant became a member of the WGA Cancer Guardian program. History of cancer includes both remote past history of cancer or ongoing active cancer. WGA Cancer Guardian services are limited if the member has a past history of cancer as follows:

If the program participant has a history of cancer that occurred before the date that the participant became a WGA Cancer Guardian member, then the scope of services provided upon future cancer diagnosis depend on the clinical status of the past cancer at the time that the participant became a member of the WGA Cancer Guardian program as follows:

- A. If the participant with a history of cancer had no evidence of cancer and met the below definition of "Cancer in Complete Remission" on the date that the participant became a WGA Cancer Guardian member, the participant has access to all WGA Cancer Guardian product features and Cancer Support Services as listed in the program description.
- B. If the participant with a history of cancer did not meet the below definition of "Cancer in Complete Remission" on the date that the participant became a WGA Cancer Guardian member, the participant only has access to limited WGA Cancer Guardian product features and post diagnosis services will be based on the fee schedule below. Limited Cancer Guardian Services include Cancer Support Specialist, Cancer Information Line, Hereditary Risk Screening Test and Medical Records Platform

Post Diagnosis Fee Based Service Rates

1. Cancer DNA Testing - \$5,000 per test
2. Expert Pathology Review - \$1,100 per review
 - a. Pricing may vary for complex cases
3. On-Site Nurse Advocate- \$350 per hour
4. Financial Navigation - \$350
5. Clinical Trial Explorer - \$2,000
 - a. If Member has prior cancer profiling- \$1,500

A cancer is considered a "Cancer in Complete Remission" if all the following criteria are met:

- The member must be deemed cancer-free and in complete remission by their treating physician;
- There must be no signs or symptoms of cancer;
- There must be no imaging or lab test results that show that cancer is still present in the body; and
- The member must not be receiving any form of active hormone cancer therapy and no such cancer therapy is planned.

Note: Treatment with hormonal therapy to prevent cancer recurrence is acceptable and not considered active cancer

WGA does not provide payment for the actual medical costs associated with the treatment plan that participants or their dependents may undergo.

Cancer DNA tests and/or Hereditary Cancer Risk Screening tests will not be ordered without a physician sign off on test requisition form(s). The physician ordering the testing can either be the member's own treating doctor or a third-party certified physician organized for the member through WGA's Cancer Guardian Support Services.

Privacy and Confidentiality:

For additional information on the Cancer Guardian / Wamberg Genomic Advisors privacy policy, please visit: www.cancerguardian.com/privacy-policy.

Program Legal Disclosure:

Wamberg Genomic Advisors is not an insurance company and Cancer Guardian Comprehensive Cancer Support Service is not an insurance policy. The Service does not provide payment or reimbursement of payment for treatment costs of any kind nor will it provide compensation for any financial losses suffered by members. Its sole obligation is to provide the services described in this document.