

Cancer Guardian

Frequently Asked Questions

When can I enroll?

Unless you are a new hire, Leidos employees may only enroll during the annual enrollment period. If you are a new hire, you may enroll within 31 days of your date of hire.

How does WGA/Cancer Guardian handle privacy and security?

WGA/Cancer Guardian takes data and information privacy very seriously and meets or exceeds all required regulations, including HIPAA and SOC 2. No identifiable, Protected Health Information (PHI) of members is provided to employers without the expressed consent of the member.

In the USA, the Genetic Information Nondiscrimination Act of 2008 (GINA) and the Health Insurance Portability and Accountability Act of 1996 (HIPAA) are federal regulations that safeguard genetic results and prevent discrimination using genetic information for health insurance and employment status.

Are your lab partners regulated?

WGA/Cancer Guardian's laboratory test partners are strictly regulated by the Centers for Medicare and Medicaid Services (CMS) and/or the Food and Drug Administration (FDA).

Regulation under CMS and FDA requires test laboratories to be routinely inspected, including confirmation of the analytical validity of testing performed. All laboratory testing offered through WGA/Cancer Guardian requires physician approval as part of the process.

Why should I keep my Cancer Guardian program if I do not have a hereditary risk?

According to the American Cancer Society, 1 in 2 males and 1 in 3 females will develop cancer during their lifetime. Everyone has a risk of cancer and only 5-15% of cancers are due to hereditary mutations. Between 70%-80% of cancers occur as a result of lifestyle risk factors such as obesity, poor diet, lack of exercise, smoking, alcohol consumption and sun exposure.

Therefore, even if you do not possess an elevated hereditary genetic risk, you are still at a significant cancer risk during your lifetime. The hereditary testing is one small feature of the entire Cancer Guardian program.

What is the difference between Cancer Guardian and medical insurance?

Cancer Guardian is a comprehensive cancer support program consisting of various services, many of which do not require a cancer diagnosis for the member to utilize. Cancer Guardian benefits do not vary with the type or severity of the diagnosis for those members who are diagnosed with cancer. All benefits are available to all diagnosed members as needed and deemed necessary by the member and their physician. Cancer Guardian does not pay either

the member or the members' medical providers for any services. Additionally, Cancer Guardian does not provide a diagnosis or treatment.

How does testing provided by Cancer Guardian differ from Direct-to-Consumer (DTC) Genetic Testing?

The primary difference between DTC tests and the tests offered by Cancer Guardian is the level of accuracy and clinical utility (usefulness). DTC tests can be ordered online with no physician involvement or oversight, whereas Cancer Guardian's tests are all overseen by an experienced physician and supported by board certified genetic counselors. The testing offered and the data generated through the Cancer Guardian program is of clinical grade.

Will my Cancer Guardian rates ever change?

Your Cancer Guardian rates are Issue Age, meaning the rate will always be based on the age-banded pricing applied to your age, on your Cancer Guardian effective date. Cancer Guardian does reserve the right to adjust pricing once the rate-guarantee contained within the group's master contract expires. Contact your HR representative for information on the master contract.

Can I enroll in Cancer Guardian if I previously had cancer?

Yes. If you previously had cancer but are now in complete remission and want to enroll, you may do so without any limitations to the program services.

When do we consider an individual to be in "Complete Remission?"

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
- The member must not be receiving any form of active cancer therapy and no such cancer therapy is planned. (Note that treatment with hormonal therapy to prevent cancer recurrence is acceptable and not considered active cancer therapy under this definition).

Can I enroll in Cancer Guardian if I currently have cancer?

If you or your eligible dependents are dealing with an active cancer diagnosis prior to the program effective date and still being treated for cancer, you may still enroll in Cancer Guardian, but you would have limited Cancer Guardian services covered through your monthly program charges.

Limited Cancer Guardian Services include: Cancer Support Specialist, Cancer Information Line, Hereditary Risk Screening Test, and Medical Records Platform.

The post-diagnosis-based services will be made available at the fee-based pricing listed below if you enroll with an active cancer diagnosis:

- Advanced DNA Testing of the cancer - \$5,000 per test
- Expert Pathology Review - \$1,100 per review (Pricing may vary for complex cases)
- On-Site Nurse Navigator - \$350 per hour
- Clinical Trial Explorer - \$1,500 (Advanced DNA Testing of the cancer must be completed prior to accessing the Clinical Trial Explorer)
- Financial Navigation Program - \$350

Once in complete remission, the member would have full access to all program services for any future diagnosis.

What is the process for the Family Follow-Up Testing Program if a risk is found?

The family follow-up testing program is offered to first degree blood relatives of members who have a positive result on their hereditary genetic test. This lab testing is free and must be ordered by a physician. The associated costs of medical services for relatives to acquire the test are not covered by Cancer Guardian.

Can I take my program with me?

Yes, Cancer Guardian is portable. You and your dependents are eligible for portability to continue your program on an individual basis if the group contract terminates, or you are no longer eligible for benefits and payroll deductions, subject to monthly program payments due directly to WGA. You must submit a portability form and the first monthly program charge to WGA within 60 days after the program has been terminated. Your rates will remain the same if you port your program.

Can my child keep Cancer Guardian once they reach age 26?

Yes, they can keep Cancer Guardian by completing a continuation form.