

Understanding Genetic Testing for Hereditary Cancer

Delivered via our Traversa™
Genomic Platform

sema4

What is hereditary cancer?

Most cancers develop by chance in an individual and are not due to an inherited cause. However, about 5% to 10% of cancers are thought to be caused by inherited genetic changes (called pathogenic or likely pathogenic variants).¹ These variants can be passed down in families.

Genetic testing can help you learn more about your risk of developing hereditary cancers. Knowing your risks can help you and your doctor establish a personalized medical management plan. For some individuals, this might include increased cancer screening or interventions that can lower the risk of developing cancers.

I have cancer (or had cancer before). Should I still be tested?

You can still benefit from hereditary cancer genetic testing even if you have cancer or were treated for cancer before. Genetic testing can help identify underlying hereditary causes and inform on specific cancer treatments.

Getting tested may help you and your doctor:

-  Take steps to detect cancer early/lower the risk of developing certain cancers
-  Determine the best treatment approach if cancer occurs
-  Identify if there is an inherited risk to develop cancer in a family so that relatives can make an informed decision about genetic testing

Finding an underlying hereditary cause for your cancer can also provide important information for your family members and guide management for future cancer risk.

Can taking this test make it more difficult for me to get health insurance or a job?

There are some federal and state laws that address genetic discrimination. The US Genetic Information Nondiscrimination Act (GINA) may prohibit discrimination by employers and health insurances. This law, however, does not protect people in the military nor possible discrimination by other types of insurance such as life, disability or long-term care. Please go to <http://ginahelp.org/> to learn more.

What about data privacy?

At Sema4, we take privacy very seriously. Your data is encrypted, protected and under your control. We put the necessary safeguards in place to ensure you are in control of deciding what information you want to learn and what information you want to share. Please see our privacy statement at <https://sema4.com/privacy-policy/> for more info.

Does my doctor need to order the test?

Yes to undergo hereditary cancer genetic testing, you will need a healthcare provider to order the test.

Getting tested

How does hereditary cancer genetic testing work?

-  Before testing, your doctor may ask you some questions about your personal medical history and your family history of cancer. This information will help your doctor determine whether genetic testing is right for you and which type of test may be best. Your doctor may also recommend that you speak with a genetic counselor to learn more about genetic testing and what to expect
-  If you and your doctor decide genetic testing is right for you, your doctor will collect a sample from you (usually blood or saliva) to send to Sema4. If your doctor would like you to receive genetic counseling before testing, you will receive a call or email to schedule an appointment
-  When the results are ready, your doctor or genetic counselor will contact you to explain the results and answer any questions you may have

Do I need genetic counseling?

Genetic counseling is an important part of the hereditary cancer testing process. In fact, some insurance companies require genetic counseling prior to testing. Genetic counselors can help you understand complex genetic information and make informed decisions about your healthcare.

Once your results are available, a genetic counselor can help you understand what your results mean and how they may impact your healthcare and your family's.

Does Sema4 offer genetic counseling?

At Sema4, we believe that genetic counseling plays an important role in providing support and education throughout the testing process. Therefore, we offer tele-genetic counseling through qualified professional genetic counselors. These counseling sessions include three generation family pedigree, discussion of results, implications for patient and family, and recommendations for specialist referrals as needed.

How long will it take to get my results?

For most hereditary cancer tests, results are ready in about two to three weeks. It may take more or less time depending on the type of test that is ordered and if genetic counseling is involved.

What are the possible test results?

Interpreting genetic test results can be complicated. Therefore, we recommend that you discuss your results with your doctor and/or a genetic counselor. You may also want to discuss your results with family members, as your results could impact them as well. In general, the types of results include:

- + **Positive** This means that testing identified a genetic change that is associated with an increased risk to develop cancer

- **Negative** This means that no known genetic changes that are associated with an increased risk to develop cancer were identified

- ~ **Inconclusive** This means that testing identified a genetic change, however, there is not enough information currently available to determine if this mutation is associated with an increased risk of cancer

How much should I expect to pay for hereditary cancer testing?

Most health insurance providers cover Sema4 testing. However, the cost depends on which test is selected and your specific insurance coverage. Regardless of your financial situation, our billing specialists can help provide a payment option that works for you and your family.

When your doctor orders a test, the billing team at Sema4 will immediately contact your insurance company to:

- ✓ Verify eligibility
- ✓ Obtain authorization for testing
- ✓ Determine your potential out-of-pocket expenses

If your out-of-pocket cost for testing will be greater than \$99, a Sema4 billing specialist will contact you to discuss your options.

After testing, Sema4 will submit a claim to your insurance. Your insurance will process that claim and determine the allowed amount on the basis of the contract that Sema4 has in place with your insurance company. Based on the allowed amount and your specific plan benefits, your insurance will determine the amount you are responsible for paying.

You may be eligible for financial assistance or flat-rate pricing if insurance coverage is denied.



I have a health savings account (HSA) through my insurance plan. Can I use my HSA for this test?

The purpose of an HSA is to cover the cost of your deductible, coinsurance, and copay. Sema4 cannot refund any payments made by your insurance company from your HSA.

How do I pay my bill?

When you receive your invoice from Sema4, you can visit <https://sema4pay.ilabbill.com> or by calling the Sema4 billing office.

Does Sema4 offer payment plans?

Yes, if you would like to set up a payment plan please call the Sema4 billing office.

What is an EOB and what amount will it include?

EOB stands for explanation of benefits. It describes how your insurance plan pays for your test and if there is any additional cost that you are responsible for paying. An EOB is not a bill. You will usually receive an EOB before you receive a bill. If you have any questions about your EOB, please call the Sema4 billing office.

What is a deductible?

A deductible is the amount of money that you must pay for healthcare services before your insurance company will begin to pay for services. The amount of the deductible is based on the type of health insurance plan you selected when you enrolled.

What is coinsurance?

Coinsurance is the percentage of covered healthcare costs that you pay for after you have paid your deductible. The amount of coinsurance you are required to pay depends on which insurance plan you have.

Questions about billing?

For any questions about billing or insurance coverage, please call the Sema4 billing office. Our billing specialists are here to help.

📞 800-298-6470

✉ billing@sema4.com



Support throughout your journey

At Sema4, we believe that knowledge is power. We are here to help you understand what your genetic information means for you and for your family members.



To learn more about our oncology solutions and services, please visit sema4.com/hc-patient or call 833-486-6260