

YOUR PHARMACY BENEFITS



Get the most from your plan's coverage.

Your Cigna pharmacy benefits provide you with access to many programs and services that can help you manage your health and prescription medication needs.

- › **One ID card for both your pharmacy and medical needs.** Be sure to replace your ID card with your new Cigna ID card as soon as your plan begins.
- › Live, personalized customer support 24/7.
- › Easy access to medications.
- › One customer-focused team – medical, behavioral and pharmacy – working together to keep you healthy.
- › One-on-one guidance to help you choose – and use – your health care benefits wisely.

Use the **myCigna® App¹** or **myCigna.com^{®2}** for 24/7 access to your plan's coverage info.



- › Order, manage, track and pay for your home delivery prescription orders.³
- › See which medications your plan covers.
- › Use the Price a Medication tool to find out how much your medication costs and view lower-cost alternatives (if available).⁴
- › Find an in-network pharmacy.
- › Ask a pharmacist a question.
- › See your pharmacy claims and coverage details.

Your prescription drug list.



The Cigna Prescription Drug List is a list of generic and brand-name prescription medications your plan covers. All medications on the drug list are approved by the U.S. Food and Drug Administration (FDA). Covered medications are divided into tiers, or coverage/cost levels. Typically, the higher the tier, the higher the cost of the medication. Log in to the **myCigna® App** or **myCigna.com**, or check your plan materials, to learn more about the medications your plan covers.

Some medications on your drug list have extra requirements before your plan will cover them.⁵

- › **Prior Authorization**
Certain medications need approval from Cigna before your plan will cover them.
- › **Quantity Limits**
For some medications, your plan only covers up to a certain amount over a certain length of time. For example, 30 mg a day for 30 days.
- › **Step Therapy**
Certain high-cost medications are part of the Step Therapy program. Your plan doesn't cover Step Therapy medications until you try one or more generic and/or preferred-brand alternative first (unless you receive approval from Cigna).

Go generic and save.



When it comes to prescription medications, you and your doctor usually have a choice between a brand-name medication and its generic equivalent. **Generics have the same strength and active ingredients and work in the same way as the brand-name medication – but cost up to 85% less.⁶** Talk to your doctor to see if a generic is right for you.

Make life easier. Fill your medication in a 90-day supply.



Your plan includes a program called Cigna 90 NowSM, which makes it easier for you to fill maintenance medications. These are the medications you take on a regular basis to treat an ongoing health condition.



Offered by Cigna Health and Life Insurance Company or its affiliates.

Here's how it works.

- **Fill a 90-day supply**⁷ and fill less often.
- **Choose your pharmacy** – fill a 90-day supply at select in-network retail pharmacies or through Express Scripts® Pharmacy.³
- **Make life easier** by making fewer trips to the pharmacy for refills.
- **Help stay healthy** – with a 90-day supply on hand, you're less likely to miss a dose.⁸

To learn more about Cigna 90 Now, go to **Cigna.com/Rx90network**.

Your plan's pharmacy network.



There are thousands of retail pharmacies in your plan's network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop. And some stores are open 24 hours. If you prefer the convenience of having your medication shipped to your door, you can use Express Scripts® Pharmacy.³

- All retail pharmacies in your plan's network can fill 30-day prescriptions, and select pharmacies can fill 90-day prescriptions.
- Log in to the **myCigna App** or **myCigna.com**, or go to **Cigna.com/Rx90network**, to find an in-network retail pharmacy near you.

Use home delivery for the medication you take on a regular basis.³



Express Scripts® Pharmacy helps make it easy to get your medication.

- **Easily order, manage, track and pay for your medications** on your phone or online.
- Standard shipping at **no extra cost**.⁹
- Fill up to a **90-day supply** at one time.
- **Helpful pharmacists** available 24/7.
- **Automatic refills** or refill reminders so you don't miss a dose.
- **Flexible payment options** if you need help paying for your medications.

To learn more, go to **Cigna.com/homedelivery**.

Accredo can help you manage a complex medical condition.



If you're using a specialty medication, Accredo®, a Cigna specialty pharmacy, can help.³ Accredo can provide you with the personalized care and support you need to manage your therapy – at no extra cost.

- **Personalized care services** including counseling and training on how to administer your medication.
- **24/7 access to specialty-trained pharmacists and nurses** experienced in complex conditions that require specialty medications.
- **Fast shipping at no extra cost**, even for medications that need special handling.¹⁰
- **Refill certain prescriptions by text**.¹¹
- **Manage your medications online** and track your orders.¹²
- Help with third-party **copay assistance** and other options if you need help paying for your medication.

To learn more, go to **Cigna.com/specialty**.

Our pharmacists can help you stay on track with your medications.



Taking your medication regularly is important to your overall health. As part of your Cigna plan, you have access to licensed, specially trained pharmacists from Express Scripts. They can help you keep up with your medication routine, even if you don't use our home delivery pharmacy.

Here's how they can help. They can:

- Offer tips to help you **remember to take your medication**.
- Provide options to **make getting refills easier**.
- Suggest ways you can **save money** on your medication.
- Explain **how your medication works**.
- Teach you ways you can **work through side effects**.

Pay less for the medications that help keep you healthy.



Cigna's Patient Assurance ProgramSM helps lower your out-of-pocket costs for certain medications, making it easier to stay on track. **You don't have to sign up, and there's no cost to participate** – it's part of your Cigna pharmacy benefit. Just fill a prescription for an eligible medication¹³ and pay no more out-of-pocket than \$25 for a 30-day supply or \$75 for a 90-day supply.



Call us 24/7

- › **Express Scripts® Pharmacy** – 800.835.3784
- › **Accredo** – 877.826.7657, Monday–Friday, 7:00 am–10:00 pm, and Saturday, 7:00 am–4:00 pm CT
- › **Talk with a pharmacist** – the number on your Cigna ID card, 24/7
- › **Customer service** – the number on your Cigna ID card, 24/7

Frequently asked questions

Understanding your plan's pharmacy coverage can be confusing. Here are answers to some commonly asked questions.

Q Why do you make changes to the drug list?

A Cigna regularly reviews and updates the prescription drug list. We make changes for many reasons – like when new medications become available or are no longer available or when medication prices change. We try to give you many options to choose from to treat your health condition. When we make a change that affects the coverage of a medication you're taking, we let you know before it starts so you have time to talk with your doctor.

Q Why doesn't my plan cover certain medications?

A To help lower your overall health care costs, your plan doesn't cover certain high-cost brand medications because they have lower-cost covered alternatives that are used to treat the same condition. Meaning, the alternative works the same as or similar to the non-covered medication. If you're taking a medication that your plan doesn't cover and your doctor feels an alternative isn't right for you, he or she can ask Cigna to consider approving coverage of your medication.

Your plan may also exclude certain medications or products from coverage. This is known as a "plan (or benefit) exclusion." For example, your plan excludes medications that aren't approved by the U.S. Food and Drug Administration (FDA).

Q Why do certain medications need approval before my plan will cover them?

A The review process helps to make sure you're receiving coverage for the right medication, at the right cost, in the right amount and for the right situation.

Q How do I know if I'm taking a medication that needs approval?

A Log in to the **myCigna App** or **myCigna.com**, or check your plan materials, to learn more about how your plan covers your medications. If your medication has (PA) or (ST) next to it, your medication needs approval before your plan will cover it. If it has (QL) next to it, you may need approval depending on the amount you're filling. If it has (AGE) next to it, you may need approval depending on the covered age range for the medication.

Q How do I get approval for my medication?

A Ask your doctor's office to contact Cigna so we can start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at **Cignaforhcp.com**.

Cigna will review information your doctor provides to make sure your medication meets coverage guidelines. We'll send you and your doctor a letter with next steps. It can take between 1–5 days to hear from us. You can always check with your doctor's office to find out if a decision's been made. **If you don't get approval and continue to fill your medication, you'll pay its full cost out-of-pocket directly to the pharmacy.** Also, the cost can't be applied to your annual deductible or out-of-pocket maximum.

Frequently asked questions *(continued)*

Q What happens if I try to fill a prescription that needs approval but I don't get approval ahead of time?

A When your pharmacist tries to fill your prescription, he or she will see that the medication needs prior approval. Because you didn't get approval ahead of time, your plan coverage won't apply. Meaning, your plan won't cover the cost of your medication. You should ask your doctor to contact Cigna to start the coverage review process. Or you can choose to pay its full cost out-of-pocket directly to the pharmacy (the cost can't be applied to your annual deductible or out-of-pocket maximum).

Q What happens if I try to fill a prescription that has a quantity limit?

A Your pharmacist will only fill the amount your plan covers. If you want to fill more than what's allowed, your doctor's office will need to contact Cigna to request approval for coverage.

Q How can I find out how much I'll pay for a specific medication?

A Prescription prices can vary by pharmacy. Before you fill your prescription, compare your costs online. Log in to the **myCigna App** or **myCigna.com** and use the Price a Medication tool to see how much your medication may cost you at the different pharmacies in your plan's network. You can also see if there are lower-cost alternatives available.⁴

Q How can I save money on my prescription medications?

A You may be able to save money by switching to a medication that's on a lower tier (for example, a generic or preferred brand) or by filling a 90-day supply, if your plan allows. You should talk with your doctor to find out if one of these options may work for you.

Q Do generics work the same as brand-name medications?

A Yes. A generic medication works in the same way and provides the same clinical benefit as its brand-name version.⁶ Generic and brand-name medications have the same active ingredients, strength, dosage form, effectiveness, quality and safety.

Q What are the differences between generic and brand-name medications?

A The medications may look different. For example, generics may have a different shape, size or color than the brand-name medication. They may also have a

different flavor, contain different preservatives, come in different packaging and/or with different labeling, and may expire at different times. Generics may look different than the brand name, but they're just as safe and effective. **Generics typically cost much less than brand-name medications – in some cases, up to 85% less.**⁶ Just because generics cost less than brands doesn't mean they're lower-quality medications.

Q My pharmacy isn't in my plan's network. Can I continue to fill my prescriptions there?

A To receive in-network coverage under your plan, you'll need to switch to a pharmacy in your plan's network. If your plan offers out-of-network coverage, you'll pay out-of-network costs to fill a prescription there.

Q Should I consider filling a 90-day supply?

A If you're taking a medication on a regular basis to treat an ongoing health condition like diabetes, high blood pressure, high cholesterol or asthma, a 90-day supply can help make life easier. You'll make fewer trips to the pharmacy for refills. And you're more likely to stay healthy because with a 90-day supply on hand, you're less likely to miss a dose.⁸

Q Can I fill a 90-day prescription at any retail pharmacy in my plan's network?

A No – you can only fill 90-day prescriptions at select pharmacies in your plan's network. Log in to the **myCigna App** or **myCigna.com**, or go to **Cigna.com/Rx90network**, to find an in-network pharmacy that's approved to fill 90-day prescriptions.

Q Do I need my doctor's approval to switch to a 90-day prescription?

A Yes – you'll need to get a new prescription from your doctor's office for a 90-day supply.

Q Will I save money if I fill my medication in a 90-day supply?

A It depends on your plan and the medication you're taking. Log in to the **myCigna App** or **myCigna.com** and use the Price a Medication tool to see how much a 90-day supply will cost you.⁴

Q Can I fill my prescriptions by mail?

A Yes – as long as your plan offers home delivery.³

Frequently asked questions *(continued)*

Q How do I switch to home delivery?

A Here are three easy ways to get started.

1. **Log in to the myCigna App or myCigna.com.** Click on the Prescriptions tab and select My Medications from the drop-down menu. Then simply click the button next to your medication name to move your prescription(s) electronically. Or,
2. **Call your doctor's office.** Ask them to send a 90-day prescription (with refills) electronically to Express Scripts® Home Delivery. Or,
3. **Call Express Scripts® Pharmacy at 800.835.3784.** They'll contact your doctor's office to help transfer your prescription. Have your Cigna ID card, doctor's contact information and medication name(s) ready when you call.

Q Is there an extra cost to use home delivery?

A No – it's part of your plan's pharmacy benefits.³ And there's also no extra cost for standard delivery.⁹

Q Can Express Scripts® Pharmacy ship my maintenance medications overnight?

A Yes. There's an extra cost to overnight or rush delivery of your order, but standard shipping is always free. Also, your order won't be processed any faster. Overnight service only gets your order delivered to you faster.

Q How can I place an order for specialty medications?

A Here are two easy ways to place an order.

1. **Call Accredo at 877.826.7657.** Representatives are available Monday–Friday, 7:00 am–10:00 pm, and Saturday, 7:00 am–4:00 pm CT. They'll take care of everything for you. Just be sure to call about two weeks before your next refill so Accredo has time to get a new prescription from your doctor's office.
2. **Ask your doctor's office.** Ask them to send your prescription electronically to Accredo.

If you already have a prescription at Accredo, you can refill it online. Simply log in to the **myCigna App** or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the drop-down menu. Then click the button next to your medication name. We'll automatically connect you to your Accredo online account.



1. App/online store terms and mobile phone carrier/data charges apply.

2. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

3. Not all plans offer home delivery and Accredo as covered pharmacy options. Please log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.

4. Prices shown on myCigna are not guaranteed, and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

5. These coverage requirements may not apply to your specific plan. That's because some plans don't have prior authorization, quantity limits, Step Therapy, and/or age requirements. Log in to the myCigna App or website, or check your plan materials, to find out if your plan includes these specific coverage requirements.

6. U.S. Food and Drug Administration (FDA). (n.d.) "Generic Drugs: Questions and Answers." <https://www.fda.gov/drugs/questions-answers/generic-drugs-questions-answers>.

7. Certain medications may only be packaged in less than a 90-day supply. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription.

8. Internal Cigna analysis performed January 2019, utilizing 2018 Cigna national book of business average medication adherence (customer adherent > 80% proportion days covered), 90-day supply vs. those who received a 30-day supply taking antidiabetics, blood pressure medications, and statins.

9. Standard shipping costs are included as part of your prescription plan.

10. As allowable by law. For medications administered by a health care provider, Accredo will ship the medication directly to your doctor's office.

11. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for Accredo's texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.

12. You'll see your first order in the myCigna App or website once Accredo ships it.

13. Not all medications are covered under this program. Subject to applicable law, Cigna reserves the right to make changes to our drug list or this program at any time. Log in to the myCigna App or website to see which medications are eligible.

Health benefit plans vary, but, in general, to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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