Hello.

Thank you for choosing Cigna Rx Medicare (PDP). While all our lives changed over the past year, we want you to know that our commitment to you is stronger than ever.

We look forward to helping you get back to living your best life. A life filled with gratitude, hope and renewal. Whether you feel comfortable seizing every moment as it comes or slowly easing back in, we’re here to help you move forward at the pace that feels right to you.

In the wake of so much change, we want you to feel confident that one thing will always remain the same. At Cigna, we’re here to help you be at your best – for all that life has in store for you in the years ahead.

With gratitude,
Your Cigna team

COVID-19 Resource Center

As Cigna continues to respond to the global spread of COVID-19, your safety and well-being are priorities to us. Visit our COVID-19 Resource Center at Cigna.com/coronavirus for the most up-to-date information on care and coverage.
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Your 2021 Customer Handbook helps you get the most from your Cigna Medicare Part D plan. You’ll find useful information about your Medicare Part D coverage. We encourage you to keep this Handbook in a place where you can easily refer to it to help you:

> Fill prescriptions.
> Use online tools and resources.
> Understand how your plan works.
> Access discounts on health services and so much more.

For detailed information about your Cigna Medicare Part D plan benefits, please refer to your Evidence of Coverage (EOC). To access your EOC, go to myCigna.com or call Customer Service to request a printed copy.

Questions?
Help is just a phone call away. Call Customer Service at 1-800-558-9562 (TTY 711), from October 1–March 31, 8 a.m. – 8 p.m. local time, 7 days a week; from April 1–September 30, Monday–Friday, 8 a.m. – 8 p.m. local time.
Customer service

At Cigna, we’re people helping people. And when you call customer service, you’ll talk to people who go above and beyond to help you get the answers and guidance you need.

Our customer service representatives can answer questions such as:

> How can I save on my prescriptions?
> Is my pharmacy in the network?
> Can I request an exception for my medication?
> Can I get my money back if I paid out of pocket for my prescription?

Call 1-800-558-9562 (TTY 711), from October 1–March 31, 8 a.m. – 8 p.m. local time, 7 days a week; from April 1–September 30, Monday–Friday, 8 a.m. – 8 p.m. local time.

myCigna.com, your personalized online customer portal

Visit myCigna.com to find tools and resources that can help you:

> View your Cigna Medicare Part D benefits.
> Manage your profile and preferences.
> View your Drug List.
> Find a network pharmacy.
> Review claim history and Explanation of Benefits (EOB) details.
> Manage your prescriptions.
> Access your Healthy Rewards discount programs.
> View and print your ID card.

If you need help registering with myCigna.com, please call our help desk at 1-800-853-2713.

Note:

If you have a Cigna Rx Medicare (PDP) plan and are also covered as a dependent for other Cigna coverage, you need to register using the ID found on your Cigna Rx Medicare (PDP) ID card to view your Medicare plan information on myCigna.com. You will need to create a new myCigna user ID and password for your Cigna Rx Medicare (PDP) plan. You will use your existing user ID for your other Cigna coverage and for your prior Cigna pharmacy coverage (if applicable).

Additional online tools and resources

You can also visit us online at CignaMedicare.com/group/PDPresources to find a pharmacy, view plan information and more, with no registration required.

> Find a pharmacy. Find pharmacies near you by searching with your ZIP code.
> Customer forms. Access a range of forms, such as reimbursement claim forms, personal medication lists and more.
**Your Cigna Medicare Part D ID card**

We make it easy to get your prescriptions.

Your Cigna Medicare Part D ID card helps you access your prescription drug benefits. You should show your card when you go to the pharmacy. Your pharmacy will let you know the amount that you owe, beyond what our plan pays. Use the same card from year to year unless you change to a different plan.

Don’t forget to review your prescriptions with your doctor and talk about other medications that may cost less. You’ll find your Drug List on [myCigna.com](http://myCigna.com).
How Medicare Part D works

Whether you’ve had a Medicare Part D plan before or you’re enrolled for the first time, understanding how Medicare Part D coverage works can be complicated. We get that, so we’ve broken it down for you.

Costs and benefits

The amount you pay for a medication depends on:

> What drug tier your medication is grouped under. You will find drug tiers in your plan’s formulary (Drug List). Our plan groups each medication into one of four “tiers.”

- **TIER 1: PREFERRED GENERIC**
- **TIER 2: PREFERRED BRAND**
- **TIER 3: NON-PREFERRED GENERIC DRUGS AND BRAND DRUGS**
- **TIER 4: SPECIALTY GENERIC AND BRAND DRUGS**

> Stages of the plan benefit. The chart on the next page highlights the four stages of Medicare Part D coverage.
**How Medicare Part D works (continued)**

**Benefit stages**

The amount you pay for a medication also depends on the benefit stage you have reached. Medicare Part D coverage has four benefit stages. Not all customers will reach every stage. Drug cost limits in each stage may change year to year.

**Drug cost limits for 2021**

<table>
<thead>
<tr>
<th>Stage</th>
<th>Description</th>
<th>What you pay:</th>
<th>When it starts:</th>
<th>When it ends:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Deductible</td>
<td>100% of your prescription costs until you meet your annual deductible (if your plan has one).</td>
<td>January 1.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Initial Coverage Limit</td>
<td>A copay or coinsurance (percentage) for your drugs, after you have met your annual deductible.</td>
<td>After you meet the deductible (if your plan has one).</td>
<td>When your total drug costs reach $4,130.</td>
</tr>
<tr>
<td>3</td>
<td>Coverage Gap (also called “donut hole”)</td>
<td>25% of brand-name drugs/25% of generic drugs (standard gap coverage). Your plan may provide additional coverage beyond Medicare's standard gap coverage.</td>
<td>When your total drug costs reach $6,550.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Catastrophic Coverage</td>
<td>The greater of 5% of covered drug costs, or $3.70 for generic and $9.20 for all other drugs. Your plan may provide additional coverage beyond Medicare's standard coverage.</td>
<td>When your total out-of-pocket costs reach $6,550.</td>
<td>December 31.</td>
</tr>
</tbody>
</table>
USING YOUR PLAN

Getting your prescriptions
You can save money if you use one of the more than 65,000 participating pharmacies in our national pharmacy network. To find out if your pharmacy is in our network, ask your pharmacist, call us or do a simple search on myCigna.com.

Network pharmacies include:
> Regional and national drug stores.
> Local independent stores.
> Mail order pharmacies.

When you go to a network pharmacy and show your Cigna Rx Medicare (PDP) ID card, your claim is automatically submitted to us by the pharmacy. However, if you go to an out-of-network pharmacy and attempt to use your Cigna Rx Medicare (PDP) ID card, the pharmacy may not be able to submit the claim directly to us. If that happens, you will have to pay the full cost of your prescription when you pick it up. When you return home, simply submit your claim to the address listed in the Claims and Reimbursements section of this handbook. You can call Cigna customer service for a prescription claim form or find one on myCigna.com.

If you submit a paper claim asking us to reimburse you for a prescription drug that is not on our Drug List or is subject to coverage requirements or limits, your provider may need to submit documentation supporting your request.

Important: We cannot pay for any prescriptions that are filled by pharmacies outside the United States under your Part D plan, even for a medical emergency.

Prior authorizations
Some medications may need prior authorization.

For certain prescription drugs, Cigna requires prior authorization. You or your prescriber may request a coverage decision or exception for the prescribed medication. Without prior authorization, the drug may not be covered.

For more information, please refer to your Drug List or call our customer service team at 1-800-558-9562 (TTY 711).
October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week.
April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time.
Messaging service used on weekends, after hours and on federal holidays.
Home delivery pharmacy
Save time and money while avoiding trips to the pharmacy.

If you go to the pharmacy every time you need a refill of your medication, it’s important to know about the advantages of home delivery. Home delivery provides the convenience of having your medications delivered to you. So you have one less thing to think about. And with an ample supply of medications on hand, you are less likely to miss a dose. You may also save on your medications when you use a home delivery pharmacy.

You may use any in-network home delivery service to fill prescriptions for all Drug List medications. You are not required to use home delivery services to get an extended supply of any medication that is on your Drug List.

Home delivery offers advantages such as:
- No trips to the pharmacy.
- Free delivery.
- Cost savings.
- Fewer refills.
- The option for automatic refills.
- With the right amount of medications on hand, you’re less likely to miss a dose.

Home delivery with Express Scripts Pharmacy®
To set up an account, please have your Cigna ID card and medication list on hand when you:

Visit myCigna.com or

Call Express Scripts Pharmacy at 1-877-860-0982 (TTY 711), Monday – Friday, 7 a.m. – 11 p.m. Central Time.

Express Scripts Pharmacy is a Cigna company. Other pharmacies are available in our network.
Understanding Part B versus Part D coverage

Your Cigna Medicare Rx (PDP) plan covers many of the medications you need to help you make the most of your health. But how those medications are covered depends on the type of medications you receive and where you receive them. Some medications are covered under Part B medical coverage you may have through a former employer, a stand-alone plan or Medicare. Many medications are covered by Part D prescription drug coverage you have through your Cigna Rx Medicare (PDP) plan.

**PART B PAYS FOR:**
- Doctor visits
- Lab tests
- Certain medications
- Durable medical equipment (DME), such as:
  - Diabetic test strips
  - Inhalers
  - Wheelchairs

**Important**
- Many pharmacies cannot bill a medical plan for medications and medical equipment covered under Part B.
- If you need Part B drugs or medical equipment, ask your pharmacy if they can bill Medicare Part B directly.
- You may also consider using suppliers or service providers who typically bill Medicare Part B directly for items such as:
  - Medical equipment
  - Specialty pharmacy
  - Home infusion
  - Medical specialty service
  - Home health care

**PART D PAYS FOR:**
- Medications you may take regularly to manage conditions such as:
  - Heart disease
  - High cholesterol
  - Asthma
- Medications you may take for a short time, such as antibiotics

**Important**
- Part D may not cover certain medications and medical equipment you can buy in a pharmacy. These may be covered by Part B.
- Coverage for other types of medications depends on how you receive them.

If you need help or are unsure how your drugs will be covered, call customer service at **1-800-558-9562** (TTY 711).
How to find a supplier for your Part B equipment, drugs and supplies

> Go to Medicare.gov/supplierdirectory/search.html.
> Enter your zip code.
> Select up to five category types for the equipment, drug or supply you need.
> View your results or revise your search as needed.
> A list of suppliers will be provided.

For more information about Medicare benefits and services, visit Medicare.gov. Or you can call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048.
Vaccination coverage

Getting the vaccinations recommended by your doctor is an important part of your preventive care. So it’s important to know that your vaccination coverage is separated into two parts.

1. The vaccine – what product you get.
2. The administration – how you get the vaccine.

Your Cigna prescription drug plan (PDP) covers many vaccines administered at your doctor’s office or pharmacy, including:

- Shingles: Shingrix® and Zostavax
- Tetanus
- Diphtheria

The way a vaccine is administered affects how it’s covered and what you pay. Review this chart to learn more about vaccinations covered by your Cigna Rx Medicare (PDP) plan.

<table>
<thead>
<tr>
<th>IF YOU GET THE VACCINE:</th>
<th>AND GET THE SHOT:</th>
<th>YOU WILL PAY:</th>
<th>THEN YOU NEED TO:</th>
</tr>
</thead>
<tbody>
<tr>
<td>At a pharmacy*</td>
<td>At a pharmacy*</td>
<td>Your plan coinsurance or copay at a pharmacy for the vaccine and the charge to get the shot.</td>
<td>No additional action is required.</td>
</tr>
<tr>
<td>At a pharmacy*</td>
<td>From a doctor</td>
<td>Your plan coinsurance or copay at the pharmacy for the vaccine itself, and you will need to pay your doctor for the total charge to give you the shot.</td>
<td>File a claim with Cigna to be reimbursed for the amount your doctor charged for giving you the shot.</td>
</tr>
<tr>
<td>From a doctor</td>
<td>From a doctor</td>
<td>The entire cost of the vaccine and the charge to get the shot.</td>
<td>File a claim with Cigna to be reimbursed for the amount your doctor charged for the vaccine and for giving you the shot.</td>
</tr>
</tbody>
</table>

* If you get the vaccine or have it administered at a pharmacy not in the Cigna Rx Medicare (PDP) network, you will have to pay a higher, out-of-network rate.

Vaccinations against the seasonal flu, hepatitis B virus and pneumonia are covered by your medical insurance, not by your Cigna Rx Medicare (PDP) plan. Vaccinations required for travel to foreign countries are not covered by your Cigna Rx Medicare (PDP) plan.

If you have questions about which vaccinations are right for you, talk with your doctor.
Managing your medications

We’re here to help
Do you ever forget to take your medication? Do you skip doses? Here are some simple solutions.

<table>
<thead>
<tr>
<th>I don’t take my medicine because:</th>
<th>Helpful tips</th>
</tr>
</thead>
<tbody>
<tr>
<td>• I forget.</td>
<td>Take your medicine at the same time(s) each day. Set a reminder alarm on your watch or cell phone. If you need help, ask someone to do it for you. Put a reminder note on the bathroom mirror.</td>
</tr>
<tr>
<td>• I was supposed to take it on an empty stomach, but I ate breakfast.</td>
<td>Call your doctor or pharmacist and ask what you should do. Depending on the medicine, the advice will be to take it anyway or wait until the next dose.</td>
</tr>
</tbody>
</table>
| • I hate the side effects.   
  • It makes me feel worse. | Talk with your doctor. Often, they can recommend ways to lessen side effects or offer you other treatment options that don’t have the same side effects. Medicines can have unpleasant side effects, but skipping doses can make your condition much worse. |
| • I don’t think I need it.   
  • It doesn’t work anyway.   
  • I can get by with less. | Ask your doctor to explain why you need it at the prescribed dose. Just because you can’t feel a difference doesn’t mean the medicine is not working. Skipping doses, over time, can make your symptoms worse or allow new problems to develop. |
| • I can’t remember why I’m taking it. | Ask your doctor or pharmacist what each medicine is for. Ask for an information sheet on each medicine you take, with the most important information circled.                                                          |
| • I can’t keep track of all my pills. | Get a weekly or monthly pill organizer at your pharmacy. Ask your pharmacy technician to fill it for you. Call customer service and ask to be enrolled in Refill Reminders to receive an email or text when your refill is due. |
| • If I skip doses, I can save money. | Ask your doctor if there is a less expensive option.                                                                                                                                                       |

Adapted from: National Institutes of Health Senior Health; Agency for Healthcare Research and Quality.
Managing your medications (continued)

Create your personal medication list
Here’s all you have to do.

> Go to CignaMedicare.com/group/PDPresources to download the form.
> Scroll down to “Additional Tools” in the right-hand column.
> Select “Personal Medication List” to open the form.
> Print the form and fill in your medications on the list.

Then, keep it with you for reference when you go to the pharmacy, visit your doctor or call Cigna customer service.

Example

<table>
<thead>
<tr>
<th>MY MEDICATION LIST</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name:</strong></td>
</tr>
<tr>
<td><strong>Date of birth:</strong></td>
</tr>
<tr>
<td><strong>PCP name:</strong></td>
</tr>
<tr>
<td><strong>PCP phone #:</strong></td>
</tr>
</tbody>
</table>

Instructions:
› Use this blank form to add prescription medications, over-the-counter drugs, herbal products, vitamins, and minerals.
› Cross out medications when you no longer use them. Then write the date and why you stopped using them.
› Ask your doctors, pharmacists, and other healthcare providers to update this list at every visit.
› If you go to the hospital or emergency room, take this list with you. Share this with your family or caregivers too.

**Medications:**

<table>
<thead>
<tr>
<th>Drug name</th>
<th>How I take it</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes:</td>
<td></td>
</tr>
</tbody>
</table>

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Healthy Rewards discount program

Healthy Rewards is a discount program available with your Cigna Medicare Part D plan. You can save on health and wellness products and programs. These discounts are extra savings outside of your standard plan coverage.

To access Healthy Rewards, call 1-800-292-0013 or visit us online at myCigna.com.

> **Hearing aids and exams** – Deeply discounted pricing on hearing aids, plus free batteries for two years and free follow-up care for one year through our partner, Amplifon. More than 2,800 hearing aid models, from leading brands such as Miracle-Ear®, Oticon, Phonak and Starkey®.

> **Nutrition experts** – Registered dietitians can tailor a plan to your specific medical and nutritional needs.

> **Fitness clubs** – Choose from 15,000 fitness centers nationwide for $29.99/month (plus a $29.99 enrollment fee and applicable taxes). The program offers:
  - A free guest pass to try out a fitness center before enrolling (where available).
  - The option to switch fitness centers at any time.
  - Discounts on wearable devices and smart scales.

> **Virtual fitness** – Take advantage of more than 1,700 on-demand videos and audio-based classes, including total body workouts, barre, kickboxing, strength training and Pilates. First 30 days are free, with a 25% discount off the monthly membership.

> **Meals** – Enjoy free shipping on refrigerated meals sent to your home or the home of a loved one.

> **Vision exams and eyewear** – Discounts for routine vision services, including exam and eyeglasses, through the Vision Network Savings Program. Over 25,000 locations nationwide, including these national retail opticians: Pearle Vision®, Target™, Visionworks® and JCPenney®.

> **Alternative medicine and therapy** – Save up to 25% off services, including chiropractic care, acupuncture, massage therapy, routine foot care and more.

> **Yoga and wellness products** – Enjoy a 40% discount on a special yoga kit, or save up to 25% on additional yoga items.
WHAT TO EXPECT
Important materials you’ll receive from Cigna.

Evidence of Coverage (EOC)
Your EOC outlines the rules and policies for your Cigna Medicare Part D plan. Your EOC Snapshot provides specific benefit details for your plan.
You can view your EOC and EOC Snapshot online at myCigna.com.
If you have any questions about your plan’s coverage, please call customer service at 1-800-558-9562 (TTY 711).

Annual Notice of Changes (ANOC)
As a continuing customer, you’ll receive an ANOC in the fall each year by mail. This ANOC lets you know about any additions or changes to your plan for the upcoming benefit year.

Explanation of Benefits (EOB)
To help you keep track of your health costs, we send you an EOB for every month you receive prescription drug services. Cigna is required to send you EOBs to summarize your benefit costs so you know what costs to expect.
A prescription drug EOB is a notification that will show how your plan paid your prescription bills during a given month. This monthly statement will show the billed charges, how much the plan paid and the amount that you paid. You will only receive a prescription drug EOB if you used your Cigna Medicare Part D plan’s prescription drug benefit recently.
You can review your prescription drug claims and EOBs online at myCigna.com.
For questions about your EOB, call Cigna Customer Service. Please have a copy of your EOB in front of you when you call. This will help us answer your questions.
CLAIMS AND REIMBURSEMENTS

You can request reimbursement for the cost of your allowance benefits or if you believe you’ve paid more than your share for covered drugs.

To submit a claim for reimbursement, follow these steps.*

**Part D (Prescription drugs)**

1. Complete the Prescription Drug Reimbursement Claim Form located online at CignaMedicare.com/group/PDPresources. Submit a separate form for each request.

2. Attach bill(s) and documentation of any payment(s) you have made.

3. Make sure to make a copy of any bills and/or receipts for your records.

4. Mail your claim or reimbursement request to us at:

   Cigna  
   Attn: Direct Member Reimbursement, Pharmacy  
   PO Box 20002  
   Nashville, TN 37202

*Notes:

- If you are submitting a claim request for someone other than yourself, include the required Appointment of Representation (AOR), Power of Attorney or Executor of Estate form. The AOR form can be found at https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf.

- Claims that have missing information may be denied.

- You must submit your claim to us within three years of the date you received the service, item or drug.

- Remember to send detailed receipts or an invoice printout. Cash register receipts alone are not acceptable.

If you have questions about any bills you’ve received, claims or reimbursement requests, call Customer Service at **1-800-558-9562 (TTY 711)**. For more information about submitting a claim or reimbursement request, refer to your Evidence of Coverage.
1. Based on internal analysis of Cigna nationwide Medicare pharmacy network, July 2020.

Some Healthy Rewards programs are not available in all states. If your Cigna plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. A discount program is NOT insurance, and you must pay the entire discounted charge.

Express Scripts Pharmacy is a trademark of Express Scripts Strategic Development, Inc. Other pharmacies are available in our network.

This information is not a complete description of benefits. Call 1-800-558-9562 (TTY 711) for more information. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

Other pharmacies are available in our network.

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