

State Health Benefit Plan Retirees

CIGNA *helps you*

relax

We have **40 years**
experience helping
millions of retirees
transition to Medicare.



CIGNA

WE MAKE IT EASY.

After 40 years of helping retirees transition to Medicare, we understand what matters most to you.



Our main focus is to help improve the quality of your life.

We are honored to offer Georgia SHBP Retirees Medicare Advantage plans that provide extensive coverage, added benefits, simplicity and low costs.

Each day CIGNA provides benefits that cover millions of people worldwide. Our customer relationships go deeper than coverage and claims. That's because as an expert in health care for seniors, we understand the variety of health concerns many seniors face. And we offer the kind of coverage, resources and caring support retirees need to lead a healthy, productive and joy-filled life in retirement.

A Medicare Advantage Private Fee-for-Service Plan works differently than a Medicare supplement Plan. Your doctor or hospital is not required to agree to accept the Plan's terms and conditions, and thus may choose not to treat you with the exception of emergencies. If your doctor or hospital does not agree to accept our payment terms and conditions, they may choose not to provide health care services to you, except in emergencies. Providers can find the Plan's terms and conditions on our website at www.cignamedicare.com.

CIGNA *helps you* feel good

We have a **90% satisfaction rating*** among SHBP participants just like you.

CIGNA Medicare Advantage Plans Expect more. Get more.

Our plans are called CIGNA Medicare Access Plus Rx® (PFFS) – Standard and Premium plans. You may find that CIGNA Medicare Access plans are similar to other plans you've had in the past, that's why they are the perfect transition into Medicare for so many Americans. We're excited to tell you about the benefits you'll enjoy when you join CIGNA Medicare Access Plus Rx® (PFFS).

The Standard Plan has lower monthly premiums but higher copays when you visit the doctor or hospital. This plan may be right for someone who doesn't expect to have frequent visits for medical care.

The Premium Plan has higher monthly premiums but lower copays when you visit the doctor or hospital. This plan may be right for someone who predicts more frequent visits for medical care, exams and tests.

Either way these Medicare Advantage plans offer medical and pharmacy coverage together in one plan with one ID card to help make obtaining health care a lot simpler. And with CIGNA Medicare Access Plus Rx® (PFFS) you get extras like free wellness programs and discounts to keep you healthy and save you money.

PLAN HIGHLIGHTS

- The freedom to choose any medical provider that agrees to work with Medicare and with CIGNA.
- No networks. No referrals needed.
- No deductibles, low copays and predictable costs.
- Nationwide coverage and worldwide emergency coverage.
- Unlimited inpatient hospitalization and home health care visits.
- Annual preventive screenings and routine physical.
- If your out-of-pocket costs for covered medical expenses reach \$500 or \$1,000 (depending on the plan) during the year, the plan will pay 100% of covered expenses for the remainder of the year.
- Routine eye exams, glasses, contact lenses and frames.
- Routine hearing exams and hearing aids.
- No deductible for prescriptions and no coverage gap or "doughnut hole" which you'll find with most Medicare Advantage Prescription Drug plans.
- CIGNA provides one of the broadest prescriptive drug lists in the market place. (94% of the top 100 branded medications for seniors are included.)
- **Plus extras that prove CIGNA Medicare Access Plus Rx® (PFFS) is Medicare - and much more.**

*CIGNA 2009 Annual Member Satisfaction Survey

State Health Benefit Plan (SHBP)

CIGNA Medicare Access Plus Rx[®] (PFFS)

Standard & Premium

PLAN COMPARISON

Georgia Department of Community Health State Health Benefit Plan

| CIGNA Medicare Access Plus Rx [®] (PFFS) | Standard | Premium |
|--|--|--|
| Out-of-Pocket Max | \$1000 | \$500 |
| Hospital Inpatient Copay | \$190 for days 1-4 per admit unlimited days | \$100 for days 1-3 per admit unlimited days |
| Primary Care Physician Copay | \$20 | \$10 |
| Specialist Copay | \$25 | \$20 |
| Annual Physical Exam Copay | \$20 | \$20 |
| Skilled Nursing Facility Copay | \$50 for days 11-100 100 day limit/CY | \$25 for days 11-30 100 day limit/CY |
| Emergency Room Copay | \$50 | \$50 |
| Outpatient Rehab Copay | \$25 | \$10 |
| Hospital Outpatient Copay | \$95 | \$50 |
| Durable Medical Equipment Medical Supplies | 10% | 10% |
| Routine Eye Exam Copay | \$25 | \$20 |
| Vision Hardware Benefit | \$125/2 years | \$125/2 years |
| Hearing Exams Copay (including Hearing Aid fitting) | \$25 | \$20 |
| Hearing Aids Benefit | \$1,000/4 years | \$1,000/4 years |
| *Pharmacy Copay | \$10/25/50 depending on drug type/tier. Call us to find out in what tier your drug falls. Mail order: 3 month (90-day) for price of 2 months | |

The information in this brochure is provided as a guide only. Make sure to read all your enrollment information thoroughly as plan details may vary. If you need more assistance, call CIGNA.

See next page for important disclosures.

What does real customer service feel like? Call a CIGNA Medicare Advantage Specialist to find out.

1-800-942-6724

Hours: 8 a.m. to 8 p.m., 7 days a week

(TTY users call 1-800-576-1314)

www.cigna.com/shbp



- * Additional Drugs beyond Medicare Part D drug coverage (do not count towards Part D Out-of-Pocket Costs):
 - Levitra 2.5, 5, 10, 20 mg Tablet B 2 Limit 12 tablets per 31 days
 - Cialis 5, 10, 20 mg Tablet B 3 Limit 12 tablets per 31 days
 - Viagra 25, 50, 100 mg Tablet B 3 Limit 12 tablets per 31 days
 - Restoril 7.5 mg Capsule B 2
 - Estazolam 1, 2 mg Tablet G 1
 - Temazepam 15, 30 mg Capsule G 1
 - Triazolam 0.125, 0.25 mg Tablet G 1
 - Phenobarbital 20mg/5mL Elixir G 1
 - Phenobarbital 15, 16.2, 30, 32.4, 60, 64.8, 97.2, 100 mg Tablet G 1
 - Clonazepam 0.5, 1, 2 mg Tablet G 1
 - Clonazepam 0.125, 0.25, 0.5, 1, 2, mg Orally Disintegrating Tablet G1

Joyce sees her doctor a few times a year, so...

she's chosen the Standard Plan. **The low monthly premium and slightly higher copays work for her.** Joyce also takes advantage of wellness products and services such as dental products, laser vision care and health club memberships.



John has diabetes, so...

like other people with chronic conditions, he has to be careful about which plan he chooses.

For John, slightly higher monthly premiums with lower copays was a good choice.

By paying a little more each month, he saves a lot each year. John also likes that all plan participants get complete, no gap pharmacy coverage. That means there's no 'doughnut hole' like in most Medicare Advantage Prescription Drug plans.



Experience the extras!

CIGNA Medicare Plus Rx® (PFFS)

Discounts on products and programs

The Healthy Rewards® program offers discounts on health and wellness products and services. No referrals, no claim forms. Access Healthy Rewards through myCIGNA.com, your secure website.

- **Fitness Club Discounts at Bally and Gold's Gym**
- **Online coupons for over-the-counter essentials**
- **Chiropractic/Acupuncture/ Massage Therapy savings up to 25%**

Additional programs and discounts:

- Weight and nutrition
- Laser vision care
- Smoking cessation
- Natural supplements
- Dental care products

Online resources to help you make the most of your plan

www.cignamedicare.com is your online resource for forms, answers to commonly asked questions, contact information and more. **myCIGNA.com** is your personalized member website, where you can:

- View your claims and medical history.
- Check Healthwise®, our online medical encyclopedia.
- Take a health assessment. Review the results with your doctor.
- Get answers from WebMD® on health topics, medical tests and medications.

CIGNA 24-Hour Health Information Line

You have a registered nurse available for all of your health questions or concerns, day or night, whether you are at home or away. You can also listen to recorded information on a wide variety of topics, including home safety tips, to help you manage your care.

National Council on Aging

CIGNA has teamed up with the National Council on Aging to provide you quick access to Benefits CheckUp®. This program contains more than 1,500 federal, state, and local agencies that can help you save on meals, utility bills, legal and tax assistance, and so much more.

Once you are enrolled, access your personal account through www.cignamedicare.com.

Prescription drugs delivered to your door

CIGNA Home Delivery Pharmacy is designed especially for individuals who take prescription medication on an ongoing basis. CIGNA sends up to a 90-day supply of your medication directly to your home and in most cases you can save 17% since there is a reduced copay.

The products and services for Healthy Rewards are neither covered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the CIGNA Medicare Rx grievance process. Some Healthy Rewards are not available in all states.

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“With our other plan, things were always so complicated. We chose CIGNA...now things are so much easier”

Irwin, 80 and Gladys, 78 | Milledgeville, Georgia

For Irwin, a retired rehabilitation counselor at Georgia's Central State Hospital, and Gladys, the key to feeling younger is staying active. Whether they're traveling the state in their camper, kayaking on Lake Sinclair, square dancing or bowling with friends, Irwin and Gladys always find time to have fun and stay busy. Because they're so busy, they don't want to waste time dealing with confusing Medicare plans.

“With our other plan, things were always so complicated. We wasted so

much time trying to figure out which doctors we could go to and how much money we actually owed. We chose CIGNA because we wanted something that gave us good coverage and was easy to understand. Now, things are so much easier. All of our doctors accept CIGNA, all of our prescriptions are covered, and our doctors even file the claims for us – all we have to do is pay our co-pay. We love that there are no hassles with payments, so we always know where we are financially.”



“We wanted something that gave us good coverage and was easy to understand.”



These members were paid for their time and photo

“They (the previous HMO) were completely uncooperative...since switching to CIGNA, we’ve had no problems receiving care.”

Jacquelin, 71 | Buford, Georgia

For years, John, a retired superintendent of the Georgia Retardation Center, and his wife Jacquelin had problems with their HMO. After John was refused surgery because the hospital did not accept their plan, Jacquelin knew it was time to make a change.

“They (the previous HMO) were completely uncooperative and unhelpful. I spent hours and hours trying to get authorizations and approvals for his surgery – it was a nightmare. Since switching to CIGNA, we’ve had no problems receiving care. We don’t have to worry about getting

prior authorization or referrals anymore. All of our doctors accept CIGNA, and all of our medications are covered.”

“Since John’s retirement, we’ve started traveling quite a bit. Because we often travel abroad, we really wanted something that would give us worldwide emergency coverage. It’s comforting to know that wherever our travels may take us, we’re covered with CIGNA.”

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This member was paid for her time

“Because we’re away from home so often, we wanted a plan that would give us great national coverage. Choosing CIGNA was a no-brainer.”

Lillian, 70 | Marietta, Georgia

Lillian, a retired custodian at a Cobb County Middle School, has spent little time at home since retiring in 2003 – and she couldn’t be happier. For the past few years, Lillian has accompanied her husband, a truck driver, on his trips throughout the United States. Because Lillian and her husband are away from home so often, they wanted a plan that provided great nationwide coverage.

“I get to see parts of the country that I normally would never get to see, and I get to spend more time with my husband,” Lillian says. “With all the travelling we’ve been doing over the past few years, choosing CIGNA was a no-brainer.”

With CIGNA’s Medicare Access plan, you’re covered anywhere in the United States. Even if a hospital, doctor or health care provider does not agree to CIGNA’s Medicare Access terms and conditions of payment, they will provide you with emergency care and send the bill

directly to CIGNA. And with a national network of more than 57,000 retail chain and independent pharmacies, refilling prescriptions is easy.

“All of our doctors accept CIGNA, and CIGNA has covered all of our medications,” Lillian says. “We can always find a pharmacy that accepts the plan, so we never have to worry.”

For Lillian, that’s the most important thing.

“I’ve spent my whole life worrying about one thing or another,” Lillian says. “It’s nice to be able to relax and have fun with my husband. I know CIGNA’s got me covered.”

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“Because we don’t have to worry about filing claims or getting referrals, we have more time to spend with each other and **more time to do the things we love.**”

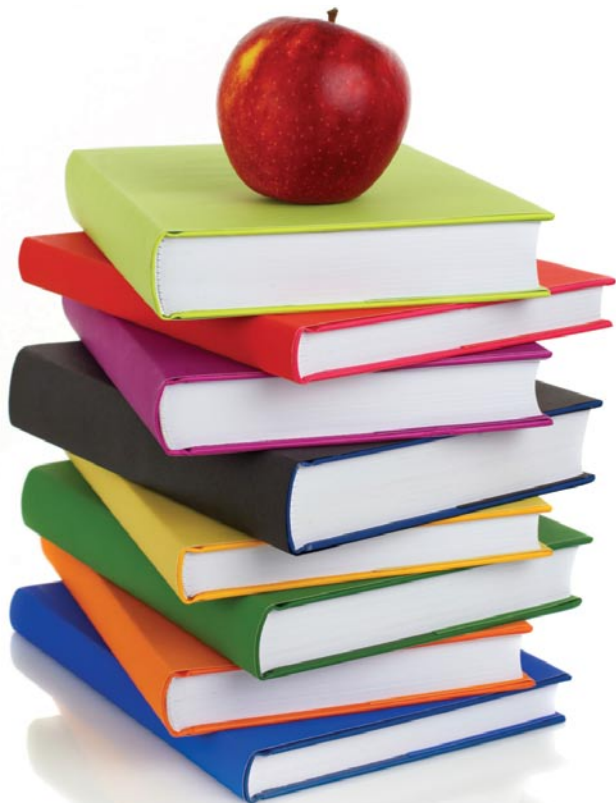
Richard, 74, and Shirley, 75 | Marietta, Georgia

Shirley and Richard may be retired, but they’re not planning on slowing down anytime soon. Shirley, a retired high school math teacher, continues to tutor about three or four students a day. Richard, a retired insurance agent, is a head elder in their church, sings in the church choir and makes sure he plays the piano every day for his own enjoyment.

“Because we’re so busy, we really wanted coverage that was simple. With CIGNA, it is. We don’t have to worry about referrals, prior

authorizations or going to an in-network doctor. We don’t even have to worry about filing claims – the doctors do it for you. It’s one less thing for us to worry about.”

“Since switching to CIGNA, it’s been smooth sailing. We’ve been lucky with our health, but just knowing the whole process would be easy if something were to happen is such a relief. Because we don’t have to worry about filing claims or getting referrals, we have more time to spend with one another and more time to do the things we love.”



“Since switching to CIGNA, it’s been smooth sailing.”



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