

# Individual & Family Plans

Cigna Health and Life Insurance Company

Cigna HealthCare of Arizona, Inc.

Cigna HealthCare of Texas, Inc.

## FOUR- & FIVE-TIER PLANS



### Frequently asked questions

#### What is a tier?

Medications on the drug list are divided into categories or tiers. Your copayment or coinsurance is determined by the tier in which your medication is located.

#### What is a 4-tier plan?

##### 4-Tier Plan:

Medications are divided into four tiers (categories):

- › **Tier 1: Generic Medications.** Generic medications have the same quality, strength, purity and stability as their brand name counterparts. On a four-tier plan, generic medications are available at the lowest cost sharing to you.
- › **Tier 2: Preferred Brand Medications.** This tier typically includes preferred brand medications and some high cost generic medications. On a four-tier plan, these medications will usually cost you more than a Tier 1 generic, but less than a Tier 3 medication.
- › **Tier 3: Non-Preferred Brand Medications.** This tier typically includes non-preferred brand medications and high cost generic medications. Non-preferred brand medications generally have generic alternatives and/or one or more preferred brand option within the same drug class. On a 4-Tier plan, these medications will usually cost you more than those in tiers 1 and 2.
- › **Tier 4: Specialty Medications.** This tier includes a mix of high cost generic and brand name Specialty medications. “Specialty Medications” are medications that are used to treat an underlying disease which is considered to be rare and chronic and includes, but is not limited to, multiple sclerosis, hepatitis C or rheumatoid arthritis. Specialty medications may include high cost medications as well as medications that may require special handling and close supervision when being administered.

Cigna only offers 4-tier plans in California.

Together, all the way.®



## What is a 5-tier plan?

### 5-Tier Plan:

Medications are divided into five tiers (categories):

- › **Tier 1: Preferred Generic Medications.** Preferred generic medications have the same quality, strength, purity and stability as their brand name counterparts. Preferred generic medications are available at the lowest cost sharing to you.
- › **Tier 2: Non-Preferred Generic Medications.** This tier typically includes non-preferred generic medications and some low cost brand medications. Non-preferred generic medications have the same quality, strength, purity and stability as their brand name counterparts. These medications are available at a higher cost to you than Tier 1 preferred generic medications.
- › **Tier 3: Preferred Brand Medications.** This tier typically includes preferred brand medications and some high cost generic medications. On a five-tier plan, these medications will usually cost you more than a preferred generic, but less than a Tier 4 medication.
- › **Tier 4: Non-Preferred Brand Medications.** This tier includes a mix of non-preferred brands and high cost generic medications. These medications are available at a higher cost to you than Tier 3 medications.
- › **Tier 5: Specialty Medications.** This tier includes a mix of high cost generic and brand name Specialty medications. “Specialty Medications” are medications that are used to treat an underlying disease which is considered to be rare and chronic and includes, but is not limited to, multiple sclerosis, hepatitis C or rheumatoid arthritis. Specialty medications may include high cost medications as well as medications that may require special handling and close supervision when being administered.

Cigna offers 5-tier plans in the following states: Arizona, Connecticut, Colorado, Florida, Georgia, Maryland, Missouri, North Carolina, South Carolina, Tennessee and Texas.

