



NEWPORT-MESA UNIFIED SCHOOL DISTRICT

BELIEVE IN YOURSELF. WE DO.

For Medicare Eligible Retirees over 65

Below please find details and frequently asked questions regarding the Cigna Medicare Expand – Open Access Plus plan available to Newport Mesa Unified School District retirees over 65.

- **Pre-Enrollment Information Line.** If you have questions regarding the Cigna plan available to you, you can call our Pre-Enrollment Information Line at **800.244.6224**. Talk to an enrollment specialist who can answer all your questions.
 - **Get information** on the specific plan
 - **Find doctors** and other health care professionals in your network
 - **Compare** Cigna products and resources

- **Find a doctor.** Want to know which doctors are in your plan’s network? Visit **Cigna.com**, or call **800.244.6224**, and use the plan name to search for in-network doctors:
 - Select “Find a Doctor:
 - Select “If Your Insurance Plan is Offered Through Work or School”
 - Enter your location, select your plan and input what you’re looking for (such as your doctor’s name, a keyword or facility)
 - As a retiree, you’ll be eligible for the Cigna Medicare Expand – Open Access Plus group health plan that coordinates with Medicare and is insured by Cigna. This plan also gives you access to care through the national Cigna Open Access Plus network of health care professionals and facilities. Be sure to choose the following selection when searching for an In-Network doctor:
 - Open Access Plus, OA plus, Choice Fund OA Plus

- **Cigna Home Delivery Pharmacy.** Use QuickSwitch® to change your mail-order medications to Cigna Home Delivery Pharmacy. Please refer to your NMUSD enrollment package for more information on how to switch over your current mail order prescription to Cigna mail order.

Open Enrollment Period 2015

This year, NMUSD's open enrollment period for retirees will be August 1st –August 31st. To help you prepare, we encourage you to call the Cigna pre-enrollment line at 800.244.6224 or attend our open enrollment meetings, which will be on Aug 11 and 12th at Estancia High School, Commons Area, 2323 Placentia Ave., Costa Mesa, CA 92626.

Important Change to Health Benefits

Benefits

Beginning October 1, 2015, NMUSD will offer health insurance options through Cigna in place of prior coverage through Anthem Blue Cross. As part of this move, NMUSD has elected to eliminate the 3 tier POS plan and will instead offer the following plans to retirees:

2 SCAN Plans (remaining the same)
Cigna Medicare Expand – Open Access Plus
Kaiser Senior Advantage

This document touches on key FAQ's regarding the Cigna plan. Be sure to consult other plan materials regarding your SCAN and Kaiser options.

Q & A

Q. When will this change go into effect?

A. The change from Anthem Blue Cross to Cigna will be effective beginning October 1, 2015. To sign up for the Cigna health plan, **you must** indicate that you wish to move your coverage to a Cigna plan during the Open Enrollment period, which ends on August 31, 2015-

Q. I have an Anthem Blue Cross plan now. Is there anything I should do now to prepare?

A. Yes. You should follow the steps below to verify that your physician is in the Cigna network. Other ways to prepare include reviewing the frequently asked questions in this document, reviewing the information provided in your enrollment packages from NMUSD, and participating in our open enrollment meetings August 11th and 12th. You can also visit www.cigna.com/nmusd after 8/1/2015, or call 800.244.6224, to get helpful information and tips preparing for transition. We anticipate that you will be able to get the majority of your questions answered and rest assured of a smooth transition of your coverage if you follow the steps that are outlined.

Q. How do I find out if my doctor is contracted in the Cigna network?

A. It's easy to find out if your physician is contracted in the Cigna network. Below are the steps that you should take:

- Go to www.Cigna.com, or call **800.244.6224**
- Select "Find a Doctor"
- Select "If Your Insurance Plan is Offered Through Work or School"
- As a retiree, you'll be eligible for the Cigna Medicare Expand – Open Access Plus which includes access to the national Cigna Open Access Plus network. Be sure to enter your location and choose the following plan selection when searching for a doctor:
 - Open Access Plus, OA plus, Choice Fund OA Plus

Q. I am currently enrolled in the Anthem Blue Cross POS plan and plan on enrolling in Cigna's OAP plan. Will my deductible with my Anthem plan carry over to the Cigna OAP plan?

A. Yes. Under the three tier Anthem POS plan, those services that you received under your PPO tiers of coverage will automatically roll over to the Cigna plan. Your deductible carry over will be reflected *after* your plan's effective date due to lag time in doctor and facility claims adjudication.

Q. Can NMUSD help me choose a new plan or physician?

A. No. Unfortunately, NMUSD is prevented from selecting medical coverage, health plans or physicians for its employees. The goal is to provide you with quality choices and flexibility in plans so that you can select the most appropriate coverage for you and your family members.

For assistance from Cigna, call the Cigna pre-enrollment line to learn more about the features and advantages of Cigna health plans offered through NMUSD at **800.244.6224**. You will be speaking with a knowledgeable enrollment specialist to obtain information on specific plans, get help finding participating doctors and other health care professionals, and obtain a comparison of all Cigna products and resources available to you through NMUSD.

Q. I am currently on a treatment plan with my physician. What are my options for care?

A. Inform your physician your insurance coverage will be changing effective October 1, 2015 and discuss options. If your physician participates in the Cigna plan, then your care will be continued seamlessly. If your physician is now out-of-network and was in-network with Anthem Blue Cross, you may qualify for coverage through the Cigna "*Transition of Care*" program, if you have an acute condition, serious chronic condition, pregnancy, terminal illness, care of a newborn child, or authorized surgery. Please reference the Transition of Care form which can be found on the Cigna.com portal.

- www.cigna.com, or call 800.244.6224
- Go to the search bar at the top of the page and search "Transition of Care"
- Click on "Health Insurance and Medical Forms for Customers"
- Click on "Medical Forms"
- Click on "Transition of Care/Continuity of Care"

Q. Is there anything I should do after enrolling in this Cigna medical plan?

A. You will receive a Cigna ID card. You should present this card along with your Medicare card when you receive care. Expenses covered by your Cigna medical plan must be submitted to Medicare before being considered for payment. Once Medicare has paid your claim, they will forward it to Cigna for additional benefits as your secondary payer.

Q. Do I need to be enrolled in Medicare Part A and Part B?

A. Yes, with your Cigna medical plan it is important for you to enroll and maintain your Part A and Part B Medicare coverage.

Q. Will I need to submit claims to Cigna?

A. Whether your doctor accepts assignment of Medicare benefits or does not accept assignment, he or she is required to submit claims directly to Medicare. Once Medicare has made payment, they will send the claim to Cigna. This is called "Medicare Crossover." Cigna will consider your Medicare deductible and coinsurance according to your Cigna health insurance plan benefits. Refer to the Summary of Benefits for the details of your plan.

Q. Can I be billed by my doctor?

A. Most doctors and other health care professionals choose to accept the Medicare-approved amount as payment in full and can only bill you for any deductible and coinsurance amounts left after Medicare has made their payment. By agreeing to accept the Medicare approved amount as payment in full, your doctor has chosen to accept Medicare’s assignment of benefits. Some doctors do not agree to take the Medicare-approved amount as payment in full which means they do not accept assignment of benefits from Medicare. If you choose to see a doctor that does not accept assignment from Medicare, your doctor is allowed to bill for excess charges. Excess charges are limited to 15% above the Medicare approved amount. Your Cigna plan will pay the balance due after Medicare has paid in most instances.

If you choose to see a doctor that has opted out of the Medicare program, this means that he cannot bill Medicare. Cigna will pay as Primary. Keep in mind that your benefits will still be based on whether the doctor is contracted with Cigna (In Network) or not contracted with Cigna (Out of Network). You can be billed for the amounts not paid by your Cigna plan such as deductibles, coinsurance or copayments.

Q. How can I confirm if the medication I’m currently taking is on the Cigna formulary (drug list)?

A. You can access the Cigna drug list by visiting Cigna.com:

- Go to www.cigna.com, or call 800.244.6224
- Scroll down to the **bottom** of the page on the left side under “I Want to...”
- Click on “View Drug Lists”
- You can search for a particular drug or select “See a list of all drugs”. You will see a list of drugs, you can locate your drug and dose and determine which tier (generic, preferred or non-preferred) your drug is available under.

Q. I am on maintenance medications. Will my prescriptions transfer?

A. Customers receiving maintenance medications via home delivery will not have their prescriptions automatically transfer to Cigna. We highly recommend taking action now to ensure that you do not experience any issues obtaining your current medication. We suggest that you fill a prescription of your maintenance medications prior to the plan change on October 1st, 2015 to ensure you have adequate supply for the first few days following transition.

Q. I am currently taking a medication that is listed as “non-preferred brand name” under the Cigna “standard drug list.” It also shows a PA and ST next to the medication. What does that mean?

A. PA means “Prior Authorization” and ST means “Step Therapy.” Prescription medication costs can vary greatly and Cigna has created programs to help save you money and stay healthy. The Cigna Prior Authorization program is much like the current prior authorization process under Anthem. Doctors in the Cigna Network work directly with Cigna to get approval for any medications that require prior authorization. If your doctor is not in the Cigna network, you will be responsible for getting prior authorization for your medication. Consult with your doctor about the upcoming change in carriers to ensure that any required prior authorizations are being put in place with Cigna. Prior Authorization may be required for different reasons. To learn the requirements needed for coverage of a specific medication, feel free to give Cigna a call.

Step Therapy is a program in which certain medications for specific medical conditions need approval before they’re covered. In Step Therapy, you and your doctor follow a series of steps when choosing your medication. Step Therapy encourages you to try the most cost effective and appropriate medication available to treat your condition. When you fill a prescription for a Step Therapy medication,

Cigna will send you and your doctor a letter explaining what steps you need to take before you refill your medication. This may include trying a generic or lower cost alternative, or asking Cigna for authorization for coverage of your medication. At any time, if your doctor feels a different medication isn't right for you due to medical reasons, he/she can request authorization for continued coverage of a Step Therapy medication. You can find Step Therapy medications on the Cigna "standard drug list". Once you are registered on mycigna.com, you can view the drug list by clicking on the "view prescription drug list" link in the Pharmacy section. If "ST" is listed next to your medication name, then it is part of the Step Therapy program.

Q. I am currently taking a prescription that I refill at my local retail pharmacy under Express Scripts program (ESI) with Anthem. What can I do to ensure there is no gap in my prescription coverage?

A. Inform your doctor that your coverage has changed to Cigna. We recommend that you get a refill prior to October 1st. Confirm that your prescription is covered by reviewing the Cigna drug list. As of October 1st all covered prescription drugs will be filled through Cigna. Call 800.244.6224 for additional information.

Q. I am currently taking a maintenance medication delivered to my home via Express Scripts (ESI) with Anthem. How do I set up home delivery with Cigna?

A. As a Cigna customer, you'll have access to Cigna Home Delivery Pharmacy, designed especially for individuals who take prescription medications on a regular basis, such as those used for diabetes, asthma, heart conditions, high blood pressure and more.

- After the initial effective date of your Cigna plan, you can call Cigna Home Delivery Pharmacy at 800.285.4812
- Be ready to provide
 - Your name and Cigna ID number
 - Prescription medication names and dosage
 - Doctor's information (including name and phone number)
 - Payment information (American Express, Discover, MasterCard or VISA)

Cigna Home Delivery Pharmacy will request a prescription from your doctor. Once it is received they will fill your medication and mail it to your home. Cigna will call or email you when it's time to refill your prescriptions. You can speak to a pharmacist 24/7 by calling 800.285.4812. Additional information regarding Cigna Home Delivery Pharmacy can be found in NMUSD enrollment package.

Q. Does the change affect our dental coverage?

A. No. Dental coverage is continuing with Cigna DHMO and DPPO.

Q. I am currently in a domestic partnership. Will coverage for my partner carry over?

A. You can cover your domestic partner by choosing a Cigna plan and enrolling them through your open enrollment selection process.

Q. Will the costs of my monthly premiums change?

A. NMUSD will provide all plan cost information to all employees and retirees during open enrollment.

Q. I am retired and moving out of state. What happens to my benefits?

A. The Cigna Medicare Expand plan includes access to the national Open Access Plus network, so you will have access to all doctors in the Cigna Network regardless of the state to which you move. You can search for contracted health care professionals or facilities in your new location by calling **800.244.6224**, or going to www.Cigna.com:

- Select “Find a Doctor”
- Select “If Your Insurance Plan is Offered Through Work or School”
- Be sure to enter your location and choose the following plan selection when searching for a doctor:
 - Open Access Plus, OA plus, Choice Fund OA Plus

All group health insurance policies contain exclusions and limitations. For costs and complete details of coverage, see your enrollment materials or plan documents.

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