

CIGNA Medicare Rx® (PDP)

Medicare Part D Prescription Drug Plans

CIGNA Medicare Rx® (PDP)



<Date>

<First Name> <Last Name>

<Address 1>

<Address 2>

<City> <State> <Zip-xxxx>

<Member # - if member # is SSN, only use last 4 digits>

<RxID>

<RxGroup>

<RxBin>

<RxPCN>

Dear <Name of Member>:

Thank you for enrolling in <CIGNA Medicare Rx (PDP)>. <CIGNA Medicare Rx (PDP)> is a Prescription Drug Plan that is approved by Medicare. Your enrollment will be effective on <effective date>.

How will this coverage work?

As of <effective date>, you should begin using <CIGNA Medicare Rx (PDP)> network pharmacies to fill your prescriptions. If you use an out-of-network pharmacy and there is not an emergency, <CIGNA Medicare Rx (PDP)> may not pay for your prescriptions. This letter is proof of your <CIGNA Medicare Rx (PDP)> coverage. You should show this letter at the pharmacy until you get your Member ID card from us.

How much is my premium?

Medicare must approve all enrollments and calculate your premium amount. When Medicare approves your enrollment into <CIGNA Medicare Rx (PDP)>, we will send you a letter to confirm your enrollment in <CIGNA Medicare Rx (PDP)>. You will get a separate letter from <CIGNA Medicare Rx (PDP)> once Medicare calculates your premium. You should not wait to get these confirmation letters before you begin using <CIGNA Medicare Rx (PDP)> network pharmacies on <effective date>. If Medicare rejects your enrollment, <CIGNA Medicare Rx (PDP)> will bill you for any prescriptions you received through us.

Will <CIGNA Medicare Rx (PDP)> bill me directly for my premiums or will my premiums be deducted from my Social Security check?

If you chose to have your <CIGNA Medicare Rx (PDP)> premium withheld from your Social Security benefit check, remember that your check will reflect this deduction. If you didn't choose this option, we will bill you for your monthly premiums. Generally you must stay with the premium payment option you choose for the rest of the year. Members who fail to pay the monthly premium may be disenrolled from <CIGNA Medicare Rx (PDP)>

What is extra help?

People with limited incomes may qualify for extra help to pay for their prescription drug costs. If you qualify, Medicare could pay for 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance. Additionally, those who qualify won't have a coverage gap or a late enrollment penalty. Many people qualify for these savings and don't even know it. For more information about this extra help, contact your local Social Security office, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. You can also apply for extra help online at www.socialsecurity.gov/prescriptionhelp.

What if I have other health coverage?

If you have other health coverage, such as from an employer or union, joining <CIGNA Medicare Rx (PDP)> may change how your current coverage works. Read the communications your other health coverage sends you. If you have questions, visit their website, or contact the office listed in their communications. If there is no information on whom to contact, your benefits administrator or the office that answers questions about your coverage can help. If you have other prescription drug coverage, such as through an employer plan, you shouldn't cancel your other coverage yet. Keep your other coverage until you receive the confirmation letter from us.

What if I have Medigap (Medicare Supplemental Insurance) coverage?

If you have a Medigap (Medicare Supplement Insurance) policy that includes prescription drug coverage, you must contact your Medigap Issuer to let them know that you have joined a Medicare prescription drug plan. Your Medigap Issuer will remove the prescription drug coverage portion of your policy and adjust your premium. Call your Medigap Issuer for details.

When can I make changes to my Medicare prescription drug coverage?

Medicare limits when you can make changes to your coverage. **From November 15 through December 31 each year**, you can enroll in a new Medicare Prescription Drug Plan or Medicare Health Plan for the following year. You may not enroll in a new plan during other times of the year unless you meet certain special exceptions, such as if you move out of the <CIGNA Medicare Rx (PDP)> service area, or you qualify for extra help with your prescription drug costs. **From November 15 through December 31 each year**, you can enroll in a new Medicare Prescription Drug Plan or Medicare Health Plan for the following year.

If you qualify for extra help with your prescription drug costs you may enroll in, or disenroll from, a plan at any time. If you lose this extra help during the year, your opportunity to make a change continues for two months after you are notified that you no longer qualify for extra help.

If you have questions about how or when to disenroll from <CIGNA Medicare Rx (PDP)>, please call our customer service department.

Where can I fill my prescriptions?

Please remember that you should use <CIGNA Medicare Rx (PDP)> network pharmacies to fill your prescriptions beginning on <effective date>. If you use an out-of-network pharmacy, except in an emergency, <CIGNA Medicare Rx (PDP)> may not pay for your prescriptions. You can find network pharmacies in your area by looking in your pharmacy directory or by calling customer service at the number below.

What if I have more questions?

If you have any questions, please contact customer service at <1-800-222-6700>, <8:00 am – 8:00 pm local time>, <7 days a week>. TTY users should call <1-800-322-1451>.

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