SUMMARY OF BENEFITS

January 1, 2018 – December 31, 2018

Cigna-HealthSpring® Preferred (HMO)
H2108-022

Our service area includes the following counties in Maryland:

Anne Arundel, Baltimore, Baltimore City and Harford

Cigna-HealthSpring Preferred (HMO) H2108-022

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INTRODUCTION TO SUMMARY OF BENEFITS

This Summary of Benefits gives you a summary of what **Cigna-HealthSpring Preferred (HMO)** covers and what you pay. It doesn't list every service that we cover or list every limitation or exclusion. To get a complete list of services we cover, refer to the plan's *Evidence of Coverage* (EOC) online at **www.cignahealthspring.com**, or call us to request a copy.

What's Inside

1. About **Cigna-HealthSpring Preferred (HMO)**
2. Monthly Premium, Deductible, and Limits on How Much You Pay for Covered Services
3. Covered Medical & Hospital Benefits
4. Prescription Drug Benefits

Tips for comparing your Medicare choices

- If you want to compare our plan with other Medicare health plans, ask the other plans for their Summary of Benefits. Or, use the Medicare Plan Finder on **www.medicare.gov**.
- If you want to know more about the coverage and costs of Original Medicare, look in your current **"Medicare & You"** handbook. View it online at **www.medicare.gov** or get a copy by calling **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Cigna-HealthSpring Preferred (HMO) Phone Numbers and Website

- If you are already a customer of this plan, call toll-free **1-800-668-3813 (TTY 711)**. Customer Service is available October 1 – February 14, 8 a.m. – 8 p.m. local time, 7 days a week. From February 15 – September 30, Monday – Friday 8 a.m. – 8 p.m. local time, Saturday 8 a.m. – 6 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
- If you are not a customer of this plan, call toll-free **1-800-313-0973 (TTY 711)**, 7 days a week, 8 a.m. – 8 p.m. to speak with a licensed agent.
- Our website: **www.cignahealthspring.com**

1 ABOUT CIGNA-HEALTHSPRING PREFERRED (HMO)

Who can join?

To join **Cigna-HealthSpring Preferred (HMO)**, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Our service area includes the following counties in Maryland: Anne Arundel, Baltimore, Baltimore City and Harford.

Which doctors, hospitals, and pharmacies can I use?

Cigna-HealthSpring Preferred (HMO) has a network of doctors, hospitals, pharmacies, and other providers. If you use the providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

- You can see our plan's *Provider and Pharmacy Directory* at our website, **www.cignahealthspring.com**.
- Or, call us and we will send you a copy of the *Provider and Pharmacy Directory*.

What do we cover?

Like all Medicare health plans, we cover everything that Original Medicare covers - and *more*.

- **Our customers get *all* of the benefits covered by Original Medicare.**
- **Our customers also get *more than* what is covered by Original Medicare**. Some of the extra benefits are outlined in this Summary of Benefits.

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

- You can see the plan's complete *Drug List* (formulary) which lists the Part D prescription drugs along with any restrictions on our website, **www.cignahealthspring.com**.
- Or, call us and we will send you a copy of the plan's *Drug List* (formulary).

How will I determine my drug costs?

Our plan groups each medication into one of five "tiers." To locate the tier of your prescribed drug, please refer to the *Drug List* (formulary). The amount you pay depends on the tier of the drug you're taking and what stage of coverage you have reached. For information about the drug coverage stages that occur after you meet your deductible, see the prescription drug section within this Summary of Benefits.

2 MONTHLY PREMIUM, DEDUCTIBLE & LIMITS

Benefit	Cigna-HealthSpring Preferred (HMO)
Monthly Premium, Deductible, and Limits	
Monthly premium	**$49** per month. In addition, you must keep paying your Medicare Part B premium.
Medical deductible	**$147** per year for Part B in-network services.
Pharmacy (Part D) deductible	**$280** per year for Part D prescription drugs except for drugs listed on Tier 1 and Tier 2 which are excluded from the deductible.
Is there any limit on how much I will pay for my covered services?	Yes. Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care. Your yearly limit(s) in this plan: **$6,700** for services you receive from in-network providers for Medicare-covered benefits. This limit is the most you pay for copays, coinsurance and other costs for Medicare services for the year. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs. Please note that you will still need to pay your monthly premiums and cost-sharing for your Part D prescription drugs.

3 COVERED MEDICAL & HOSPITAL BENEFITS

Benefit	What you pay	What you should know
Covered Medical and Hospital Benefits **Note: Services with a [1] may require prior authorization.** **Services with a [2] may require a referral from your doctor.**		
Inpatient Hospital Coverage[1,2]		
Our plan covers 90 days for an inpatient hospital stay. Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If your hospital stay is longer than 90 days, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days.	**$279** copay per day for days 1 through 6 **$0** copay per day for days 7 through 90	If readmitted within 72 hours for the same diagnosis the benefit will continue from original admission. You may not owe any additional copayments.
Outpatient Surgery[1]		
Ambulatory Surgical Center (ASC)	**$0** copay for surgical procedures (i.e. polyp removal) during a colorectal screening **$195** copay for all other ASC services	
Outpatient Services & Observation	**$0** copay for surgical procedures (i.e. polyp removal) during a colorectal screening **$400** copay for all other Outpatient Services including observation and outpatient surgical services not provided in an ASC	
Doctors' Visits[2]		
Primary Care Physician (PCP)	**$0** copay	
Specialists	**$45** copay	

Benefit	What you pay	What you should know
Preventive Care		
Our plan covers many Medicare-covered preventive services, including: • Abdominal aortic aneurysm screening • Alcohol misuse counseling • Bone mass measurement • Breast cancer screening (mammogram) • Cardiovascular disease (behavioral therapy) • Cardiovascular screenings • Cervical and vaginal cancer screening • Colorectal cancer screening (Colonoscopy, Fecal occult blood test, Flexible sigmoidoscopy) • Depression screening • Diabetes screenings • HIV screening • Lung Cancer screening with low dose computed tomography (LDCT) • Medical nutrition therapy services • Obesity screening and counseling • Prostate cancer screenings (PSA) • Sexually transmitted infections screening and counseling • Smoking and tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) • Vaccines, including Flu shots, Hepatitis B shots, and Pneumococcal shots • "Welcome to Medicare" preventive visit (one-time) • Yearly "Wellness" visit	**$0** copay	Any additional preventive services approved by Medicare during the contract year will be covered. Please see your *Evidence of Coverage* (EOC) for frequency of covered services.

Benefit	What you pay	What you should know
Emergency Care		
Emergency care services	**$80** copay	If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.
Worldwide emergency/urgent coverage/emergency transportation	**$80** copay	**$50,000** (U.S. currency) combined limit per year for emergency and urgent care services provided outside the U.S. and its territories.
Urgently Needed Services		
Urgent care services	**$55** copay	If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for urgent care.
Diagnostic Services, Labs & Imaging[1] *(Costs for these services may vary based on place of service)*		
Diagnostic procedures and tests	**$0** copay for EKG and diagnostic colorectal screenings **$400** copay for all other diagnostic procedures and tests	
Lab services	**$0** copay	
Therapeutic radiological services	**20%** of the cost	
X-ray services	**20%** of the cost	
Diagnostic radiological services (such as MRIs, CT scans)	**$0** copay for mammography **20%** of the cost for all other diagnostic and nuclear medical radiological services	

Benefit	What you pay	What you should know
Hearing Services		
Hearing exams (Medicare-covered)	**$0** copay in a Primary Care Physician office **$20** copay in a Specialist office	
Routine hearing exams (one every year)	**$0** copay	
Hearing aid evaluation/fitting (one every three years)	**$0** copay	Hearing aid evaluations are part of the routine hearing exam once every three years. Multiple fittings are allowed if necessary to ensure hearing aids are accurately fitted.
Hearing aids (one every three years)	**$0** copay up to plan coverage maximum	The plan has a maximum coverage amount for hearing aids of **$700** per ear per device every three years.
Dental Services[1]		
Dental Services (Medicare-covered)	**$45** copay	Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)
Preventive dental services: • Oral exam (one every six months) • Cleanings (one every six months) • Bitewing X-ray (one every year) • Full mouth & panoramic X-ray (one every 36 months)	**$0** copay	Frequency limits vary depending on the type of covered service.
Comprehensive dental services: • Restorative services • Periodontics • Extractions • Prosthodontics/Oral Surgery	**$0** copay up to a maximum coverage amount of **$1,000** per year	Unused amounts of the annual allowance do not carry forward to future benefit years. There are limitations on the number of covered services within a service category. Frequency limits and cost-sharing vary depending on the type of covered service.

Benefit	What you pay	What you should know
Vision Services[1]		
Eye exams (Medicare-covered)	**$0** copay glaucoma screening and diabetic retinal exams **$45** copay for all other Medicare-covered vision services	
Routine eye exam (one every year)	**$0** copay	
Eyewear (Medicare-covered)	**$0** copay	
Routine eyewear • Eyeglasses–lenses and frames (one every year) • Eyeglass lenses (one every year) • Eyeglass frames (one every year) • Contact lenses • Upgrades	**$0** copay up to plan maximum coverage amount of **$150** every year	The plan specified allowance may be applied to one set of the customer's choice of eyewear, to include the eyeglass frame/lenses/lens options combination or contact lenses (to include related professional fees) in lieu of eyeglasses.
Mental Health Services[1]		
Inpatient: Our plan covers 90 days for an inpatient psychiatric hospital stay. Our plan also covers 60 lifetime reserve days. The plan covers 190 days in a lifetime for inpatient mental health care in a psychiatric hospital.	**$324** copay per day for days 1 through 5 **$0** copay per day for days 6 through 90	
Outpatient: Individual or group therapy visit	**$40** copay	
Skilled Nursing Facility *(SNF)*[1]		
Our plan covers up to 100 days in the SNF.	**$0** copay per day for days 1 through 20 **$167** copay per day for days 21 through 100	

Benefit	What you pay	What you should know
Rehabilitation Services[1,2]		
Cardiac (heart) rehab services	**$0** copay	
Pulmonary rehab services	**$0** copay	
Occupational therapy services	**$40** copay	You will have one copayment when multiple therapies (such as PT, OT, ST) are provided on the same date and at the same place of service.
Physical therapy and speech and language therapy services	**$40** copay	
Ambulance[1]		
Ground service (one-way trip)	**$195** copay	
Air service (one-way trip)	**20%** of the cost	
Transportation		
	Not covered	
Prescription Drugs[1]		
Medicare Part B Drugs	For Part B drugs such as chemotherapy drugs: **20%** of the cost	This plan has Part D prescription drug coverage. See Section 4.
Foot Care *(Podiatry Services)*[2]		
Medicare-covered podiatry services	**$40** copay	
Medical Equipment & Supplies[1]		
Durable Medical Equipment (wheelchairs, oxygen, etc.)	**20%** of the cost	
Prosthetic Devices (braces, artificial limbs, etc.) and related medical supplies	**20%** of the cost	
Diabetes Supplies & Services	**$0** copay for Diabetes self-management training **20%** of the cost for Therapeutic shoes or inserts **0% or 20%** of the cost, depending on the supply for Diabetes monitoring supplies	Preferred brands diabetic test strips and monitors covered at **$0** cost-share. Non- preferred brands not covered. **20%** of the cost applies to other monitoring supplies (e.g. Lancets). You are eligible for one glucose monitor every two years and 200 glucose test strips per 30-day period.

Benefit	What you pay	What you should know
Fitness & Wellness Programs		
Fitness Program	**$0** copay	Basic gym membership at a participating fitness location including fitness classes. Provides home fitness kits as an alternative program option in lieu of facility membership.
24-hour Nurse Line		
	$0 copay	Registered nurses provide telephonic access for customers who request health and medical information and guidance.
Chiropractic Care[2]		
Chiropractic services (Medicare-covered)	**$15** copay	
Home Health Care[1]		
	$0 copay	
Hospice		
Hospice care must be provided by a Medicare-certified hospice program.	**$0** copay	Our plan covers hospice consultation services (one-time only) before you select hospice. Hospice is covered outside of our plan. Hospice care must be provided by a Medicare-certified hospice program. You may have to pay part of the cost for drugs and respite care. Please contact the plan for more details.
Outpatient Substance Abuse[1]		
Individual or group therapy visit	**$40** copay	

Benefit	What you pay	What you should know
Over-the-Counter (OTC) Items		
	$10 each quarter to use for over-the-counter medicines and health related items that do not require a prescription.	Some OTC items require a doctor's recommendation for a specific, diagnosable condition. Please visit our website to see our list of over-the-counter items. OTC items may be purchased only for the Customer. Customers are required to contact our OTC benefit vendor to access this benefit. Limit one order per Customer per month. Customers are eligible to use the full quarterly allowance anytime throughout the quarter. Unused balances can roll forward each quarter, but must be used by December 31st. Balance does not carry year to year.

4 PRESCRIPTION DRUG BENEFITS

Benefit	Cigna-HealthSpring Preferred (HMO)
Prescription Drug Benefits	
Medicare Part D Drugs **Initial Coverage** (after you pay your deductible, if applicable)	The following chart shows the cost-sharing amounts for covered drugs under this plan. After you pay your yearly Part D deductible, you pay the following until your total yearly drug costs reach **$3,750**. Total yearly drug costs are the total drug costs paid by both you and our plan.

Tier	Preferred Retail Cost-Sharing 30 / 60 / 90 Days	Standard Retail Cost-Sharing 30 / 60 / 90 Days	Standard Mail Order Cost-Sharing 30 / 60 / 90 Days
Tier 1: Preferred Generic Drugs	**$4 / $8 / $8**	**$9 / $18 / $18**	**$9 / $18 / $18**
Tier 2: Generic Drugs	**$15 / $30 / $30**	**$20 / $40 / $40**	**$20 / $40 / $40**
Tier 3: Preferred Brand Drugs	**$42 / $84 / $126**	**$47 / $94 / $141**	**$47 / $94 / $141**
Tier 4: Non-Preferred Drugs	**$90 / $180 / $270**	**$95 / $190 / $285**	**$95 / $190 / $285**
Tier 5: Specialty Tier	**27%** for 30 day supply only	**27%** for 30 day supply only	**27%** for 30 day supply only

You may get your drugs at preferred or standard network retail pharmacies, or standard network mail order pharmacies. Your prescription drug copay will typically be less at a preferred network pharmacy because it has a preferred agreement with your plan.

You can get your prescription from an out-of-network pharmacy, but may pay more than you would pay at an in-network pharmacy. If you reside in a long-term care facility, you would pay the standard retail cost-sharing at an in-network pharmacy.

Your costs may be different if you qualify for Extra Help. Your copay or coinsurance is based on the drug tier for your medication, which you can find in the plan formulary (drug list) on our website www.cignahealthspring.com. Or, call us and we will send you a copy of the formulary.

Benefit	Cigna-HealthSpring Preferred (HMO)
Prescription Drug Benefits	
Coverage Gap	Most Medicare drug plans have a coverage gap (also called the "donut hole"). This means that there is a temporary change in what you will pay for your drugs. The coverage gap begins after your total yearly drug cost (including what our plan has paid and what you have paid) reaches **$3,750**. Not everyone will enter the coverage gap. After you enter the coverage gap, you pay **35%** of the plan's cost for covered brand name drugs and **44%** of the plan's cost for covered generic drugs until your costs total **$5,000**, which is the end of the coverage gap.
Catastrophic Coverage	After your yearly out-of-pocket drug costs (including drugs purchased through your retail pharmacy and through mail order) have reached **$5,000**, the plan will pay most of the cost for your drugs. Your share of the cost of covered drugs will be the greater of: • **5%** of the cost of the drug or • **$3.35** copay for generic drugs (including brand drugs treated as generic) and **$8.35** copay for all other drugs.

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