Medicare Open Enrollment is October 15 – December 7, 2017 with a plan effective date of January 1, 2018.

If you are just turning 65, you can enroll in a Medicare Prescription Drug Plan three months before or after your 65th birthday.
EXTRA HELP

As you review this guide, please remember that you may qualify for Extra Help, a federal program to help pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call:

› 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week or, visit www.medicare.gov.

› The Social Security office at 1-800-772-1213 between 7:00 am and 7:00 pm, Monday through Friday (TTY users should call 1-800-325-0778).

› Your State Medicaid office.

Benefit Information – The premiums, copays, coinsurance and deductibles in this guide may not apply if you receive Extra Help. In many cases you will pay less. Please contact the plan for further details.

Added Savings – If you use our preferred network pharmacies you can save even more. Our Secure plan has Tier 1 drugs with copays that are less than the Extra Help copay.
MEDICARE
We’ll make it easy

Finding the right prescription drug plan to meet your unique needs can be confusing. You want to know you’re making the right choice that will provide you with both security and savings.

At Cigna-HealthSpring, we get that. That’s why we offer two Medicare prescription drug plans. So you can choose the one that’s right for your health needs, your priorities – and your wallet.


Whatever matters most to you, we have plan options that can help. Some of our plans include:

› No deductible for added savings
› Low monthly premiums
› Very low copays for generics
› Coverage for most of the commonly used drugs by people in Medicare plans
› Coverage in the Gap for Tier 1 and Tier 2 drugs for added peace of mind.

And no matter which plan you choose, you’ll always have easy access to our team of Medicare Part D experts.

Call us today. Call us toll-free to talk with one of our Medicare specialists 1-855-329-8382 (TTY 711) from 8:00 am–8:00 pm, local time, 7 days a week. Our automated phone system may answer your call during weekends from Feb. 15–Sept. 30.

Online. Visit us online at CignaHealthSpring.com.
Phases of Medicare Part D

Part D: Prescription drug coverage

Medicare Part D is designed to help lower prescription drug costs and can be purchased through private companies like Cigna-HealthSpring. There are three coverage phases and your costs change in each phase.

1. Deductible and Initial Coverage – If a plan has a deductible you must pay those initial costs. Then you will only pay a copay or coinsurance for your drugs until you reach the Initial Coverage limit.

2. Coverage Gap – This is commonly referred to as the “donut hole.” Here you will pay a discounted amount that is 35% for brand and 44% for generic drugs. Once your combined drug costs reach the upper level of the Coverage Gap, you will have Catastrophic Coverage.

3. Catastrophic Coverage – Once you have Catastrophic Coverage you will pay a small amount for medications, typically as low as 5% of the cost of the drug.
COMPARE PLANS AND FIND YOUR RIGHT FIT

For 2018, we offer two prescription drug plans – both are available nationwide. Each plan offers a different level of flexibility and value. Take a look and see which one is right for you.

**SECURE**
This plan offers low premiums and a standard deductible. It is the right fit for someone who receives Extra Help or needs basic protection to reduce the cost of their medications.

**SECURE-EXTRA**
This value plan has no deductible, a robust drug list and a moderate premium. This is a great fit for someone looking for extensive coverage and the added financial security of Coverage in the Gap for Tier 1 and Tier 2 medications.

Each plan is simple to use and designed for savings.

**Are my drugs covered?**
You can search for your specific medications by visiting our formulary page at cigna.com/part-d. Or, of course, you can talk with one of our experts directly and we can make it easy. We will review your medications and the costs you can expect with each plan. Learn more about each plan on pages 6 and 7.

Call us today. Call us toll-free to talk with one of our Medicare specialists 1-855-329-8382 (TTY 711) from 8:00 am–8:00 pm, local time, 7 days a week. Our automated phone system may answer your call during weekends from Feb. 15–Sept. 30.

Online. Visit us online at CignaHealthSpring.com.
## Plans at a Glance

### Deductible

<table>
<thead>
<tr>
<th>Tier</th>
<th>Preferred 30-day Cost-Sharing</th>
<th>Standard 30-day Cost-Sharing</th>
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<tr>
<td>Tier 1</td>
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<td>90-day supply</td>
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### Secure

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<tr>
<td>AR</td>
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<tr>
<td>CA</td>
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### Secure-Extra: No Deductible

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<tr>
<td>OK</td>
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<tr>
<td>OR</td>
<td>$28.70</td>
<td>$49.40</td>
</tr>
<tr>
<td>PA</td>
<td>$37.70</td>
<td>$55.10</td>
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</tbody>
</table>

### State by State Premiums

### Important Information:

**Tier 1 drugs** – Includes medications for blood pressure, heart health, ulcer therapy, diabetes, cholesterol, glaucoma, thyroid, pain/arthritis and more.

**Standard Coverage Gap** – Once your total yearly drug costs reach $3,750 you will pay 35% of brand-name drugs and 44% of generic drug costs (does not apply if you are receiving Extra Help).

**Catastrophic Coverage** – After out-of-pocket costs for your Part D drugs reach $5,000 you will pay the greater of 5% of covered drug costs or $3.35 for generic (or brands treated as generic) and $8.35 for all other drugs.

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Call us to find out if the medications you take are covered and get an estimate of what your out-of-pocket costs will be for the year.3

1. Ranges are state variations.
2. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/co-insurance may change on January 1 of each year. The formulary and/or pharmacy network may change at any time. You will receive notice when necessary.
3. You must continue to pay your Medicare Part B premium.
PHARMACY SAVINGS
Shop pharmacies in our preferred network

We want you to pay the lowest price possible for your medications. When you choose to get your medications at one of these retail pharmacies, you’ll typically pay a lower amount.

And with over 32,000 retail pharmacies in the preferred network, finding one is easy. Below is a partial list of names.

- Acme Savon
- Albertsons
- Aurora Pharmacy
- Bartell Drugs
- Big Y Pharmacy
- BI-LO Pharmacy
- Brookshire Brothers
- Brookshire’s Food & Pharmacy
- Carrs-Safeway
- Cigna Medical Group (AZ)
- City Market
- Discount Drug Mart
- Duane Reade
- Family Fare Supermarkets
- Food Lion
- Fred Meyer
- Fred’s Pharmacy
- Fruth Pharmacy
- Fry’s Food Stores
- Giant Eagle
- Hannaford
- Harris Teeter
- H-E-B Pharmacy
- Hy-Vee
- Ingles Markets
- Jewel-Osco
- King Soopers
- Kmart Pharmacy
- Kroger
- Mariano’s Pharmacy
- Medicap Pharmacy
- Medicine Shoppe
- Meijer
- Pavilions
- Price Chopper
- QFC
- Raley’s
- Safeway
- Schnucks
- ShopRite Pharmacy
- Smith’s
- Super 1 Pharmacies
- The Pharmacy at Livingwell–Gallatin
- Tom Thumb
- United Supermarkets
- Vons
- Walgreens
- Walmart Pharmacy
- Wegmans
- Weis Markets
- Winn-Dixie Pharmacy

And we have many **local independent pharmacies** as well. Inquire at your local pharmacy to see if they are affiliated with one of these organizations.

**Mail order** – We also have the convenience of mail order for your medications.

For more information about these pharmacies and others available through our plans, visit our Part D page at [cigna.com/part-d](http://cigna.com/part-d).

Other pharmacies are available in our pharmacy network. If you use the preferred network pharmacies listed above you will receive the preferred cost-shares. The pharmacy network may change at any time. You will receive notice when necessary.
ENROLLING IS EASY

Whether you are interested in signing up for a plan yourself, or you have been entrusted as a caregiver for a loved one, we make enrolling a breeze. Call, click or enroll by mail. It’s your choice.

You are making an important decision.

So take your time. Ask questions. Don’t be shy. We want you to be happy with your choice. After all, what’s more important than your health?

Call us today. Call us toll-free to talk with one of our Medicare specialists 1-855-329-8382 (TTY 711) from 8:00 am–8:00 pm, local time, 7 days a week. Our automated phone system may answer your call during weekends from Feb. 15–Sept. 30.

Online. Visit us online at CignaHealthSpring.com.

Mail. Complete the enclosed enrollment form and mail it back to us at the address listed on the form.
ADDITIONAL INFORMATION

**Employer and union coverage:** If you or your spouse has, or is able to get, employer group coverage, you should talk with your employer to find out how your benefits will be affected if you join Cigna-HealthSpring Rx. Get this information before you decide to enroll in this plan.

**Star ratings:** Cigna-HealthSpring Rx plan performance star ratings are included as a separate flyer. Plan performance star ratings are based on five stars. Plan performance star ratings are assessed each year and may change from one year to the next.

**Network pharmacies and preferred cost-share pharmacies:**
Cigna-HealthSpring Rx has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. Cigna-HealthSpring Rx has designated certain pharmacies with preferred cost-shares. You will typically receive extra savings on the copays or cost-shares when you use these pharmacies.

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**Online.** Visit us online at CignaHealthSpring.com.
LOOKING FOR OTHER MEDICARE PRODUCTS? Cigna can help.

If you’re interested in learning more about other Medicare options, a Cigna Advisor can help. Call us toll-free today at 1-877-295-7725, 8:00 am–7:00 pm (CST), Monday–Friday. TTY users should call 711.