Cigna HealthSpring®

Cigna-HealthSpring Preferred (HMO) offered by Cigna-HealthSpring

ANNUAL NOTICE OF CHANGES FOR 2019

You are currently enrolled as a member of Cigna-HealthSpring Preferred (HMO). Next year, there will be some changes to the plan's costs and benefits. *This booklet tells about the changes.*

- **You have from October 15 until December 7 to make changes to your Medicare coverage for next year.**

What to do now

1. ASK: Which changes apply to you

☐ Check the changes to our benefits and costs to see if they affect you.
- It's important to review your coverage now to make sure it will meet your needs next year.
- Do the changes affect the services you use?
- Look in Sections 1.1 and 1.5 for information about benefit and cost changes for our plan.

☐ Check the changes in the booklet to our prescription drug coverage to see if they affect you.
- Will your drugs be covered?
- Are your drugs in a different tier, with different cost-sharing?
- Do any of your drugs have new restrictions, such as needing approval from us before you fill your prescription?
- Can you keep using the same pharmacies? Are there changes to the cost of using this pharmacy?
- Review the 2019 Drug List and look in Section 1.6 for information about changes to our drug coverage.
- Your drug costs may have risen since last year. Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. To get additional information on drug prices visit https://go.medicare.gov/drugprices. These dashboards highlight which manufacturers have been increasing their prices and also show other year-to-year drug price information. Keep in mind that your plan benefits will determine exactly how much your own drug costs may change.

☐ Check to see if your doctors and other providers will be in our network next year.
- Are your doctors in our network?
- What about the hospitals or other providers you use?
- Look in Section 1.3 for information about our *Provider and Pharmacy Directory.*

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OMB Approval 0938-1051 (Pending OMB Approval)
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☐ Think about your overall health care costs.
- How much will you spend out-of-pocket for the services and prescription drugs you use regularly?
- How much will you spend on your premium and deductibles?
- How do your total plan costs compare to other Medicare coverage options?

☐ Think about whether you are happy with our plan.

2. COMPARE: Learn about other plan choices

☐ Check coverage and costs of plans in your area.
- Use the personalized search feature on the Medicare Plan Finder at https://www.medicare.gov website. Click "Find health & drug plans."
- Review the list in the back of your Medicare & You handbook.
- Look in Section 3.2 to learn more about your choices.

☐ Once you narrow your choice to a preferred plan, confirm your costs and coverage on the plan's website.

3. CHOOSE: Decide whether you want to change your plan
- If you want to **keep** Cigna-HealthSpring Preferred (HMO), you don't need to do anything. You will stay in Cigna-HealthSpring Preferred (HMO).
- To change to a **different plan** that may better meet your needs, you can switch plans between October 15 and December 7.

4. ENROLL: To change plans, join a plan between **October 15 and December 7, 2018**
- If you **don't join another plan by December 7, 2018**, you will stay in Cigna-HealthSpring Preferred (HMO).
- If you **join another plan by December 7, 2018**, your new coverage will start on January 1, 2019.

Additional Resources
- To get information from us in a way that works for you, please call Customer Service (phone numbers are in Section 7.1 of this booklet). We can give you information in Braille, in large print, and other alternate formats if you need it.
- **Coverage under this Plan qualifies as Qualifying Health Coverage (QHC)** and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Cigna-HealthSpring Preferred (HMO)
- Cigna-HealthSpring is contracted with Medicare for PDP plans, HMO and PPO plans in select states, and with select State Medicaid programs. Enrollment in Cigna-HealthSpring depends on contract renewal.
- When this booklet says "we," "us," or "our," it means Cigna-HealthSpring. When it says "plan" or "our plan," it means Cigna-HealthSpring Preferred (HMO).

Summary of Important Costs for 2019

The table below compares the 2018 costs and 2019 costs for Cigna-HealthSpring Preferred (HMO) in several important areas. **Please note this is only a summary of changes. It is important to read the rest of this *Annual Notice of Changes*** and review the enclosed *Evidence of Coverage* to see if other benefit or cost changes affect you.

Cost	2018 (this year)	2019 (next year)
Monthly plan premium* *Your premium may be higher or lower than this amount. See Section 1.1 for details.	$0	$0
Maximum out-of-pocket amount This is the most you will pay out-of-pocket for your covered Part A and Part B services. (See Section 1.2 for details.)	$6,700	$6,700
Doctor office visits	Primary care visits: $0 copayment per visit Specialist visits: $40 copayment per visit	Primary care visits: $0 copayment per visit Specialist visits: $40 copayment per visit
Inpatient hospital stays Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day.	Days 1-5: $300 copayment per day Days 6-90: $0 copayment per day	Days 1-5: $300 copayment per day Days 6-90: $0 copayment per day

Cost	2018 (this year)	2019 (next year)
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: $300 for Tier 4 and Tier 5 drugs Copayments or Coinsurance during the Initial Coverage Stage: • Drug Tier 1: *Standard cost-sharing:* $10 copayment *Preferred cost-sharing:* $3 copayment • Drug Tier 2: *Standard cost-sharing:* $20 copayment *Preferred cost-sharing:* $12 copayment • Drug Tier 3: *Standard cost-sharing:* $47 copayment *Preferred cost-sharing:* $42 copayment • Drug Tier 4: *Standard cost-sharing:* 50% coinsurance *Preferred cost-sharing:* 50% coinsurance • Drug Tier 5: *Standard cost-sharing:* 27% coinsurance *Preferred cost-sharing:* 27% coinsurance	Deductible: $150 for Tier 4 and Tier 5 drugs Copayments or Coinsurance during the Initial Coverage Stage: • Drug Tier 1: *Standard cost-sharing:* $10 copayment *Preferred cost-sharing:* $3 copayment • Drug Tier 2: *Standard cost-sharing:* $20 copayment *Preferred cost-sharing:* $12 copayment • Drug Tier 3: *Standard cost-sharing:* $47 copayment *Preferred cost-sharing:* $42 copayment • Drug Tier 4: *Standard cost-sharing:* 50% coinsurance *Preferred cost-sharing:* 50% coinsurance • Drug Tier 5: *Standard cost-sharing:* 30% coinsurance *Preferred cost-sharing:* 30% coinsurance

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SECTION 1 Changes to Benefits and Costs for Next Year

Section 1.1 Changes to the Monthly Premium

Cost	2018 (this year)	2019 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium.)	$0	$0
Optional Supplemental Benefits Monthly Premium	$30.30	Not Covered

- Your monthly plan premium will be *more* if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as "creditable coverage") for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be *less* if you are receiving "Extra Help" with your prescription drug costs.

Section 1.2 Changes to Your Maximum Out-of-Pocket Amount

To protect you, Medicare requires all health plans to limit how much you pay "out-of-pocket" during the year. This limit is called the "maximum out-of-pocket amount." Once you reach this amount, you generally pay nothing for covered Part A and Part B services for the rest of the year.

Cost	2018 (this year)	2019 (next year)
Maximum out-of-pocket amount Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	$6,700	$6,700 Once you have paid $6,700 out-of-pocket for covered Part A and Part B services, you will pay nothing for your covered Part A and Part B services for the rest of the calendar year.

Section 1.3 Changes to the Provider Network

There are changes to our network of providers for next year. An updated *Provider and Pharmacy Directory* is located on our website at www.cignahealthspring.com. You may also call Customer Service for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*. **Please review the 2019 *Provider and Pharmacy Directory* to see if your providers (primary care provider, specialists, hospitals, etc.) are in our network.**

It is important that you know that we may make changes to the hospitals, doctors and specialists (providers) that are part of your plan during the year. There are a number of reasons why your provider might leave your plan, but if your doctor or specialist does leave your plan you have certain rights and protections summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will make a good faith effort to provide you with at least 30 days' notice that your provider is leaving our plan so that you have time to select a new provider.
- We will assist you in selecting a new qualified provider to continue managing your health care needs.
- If you are undergoing medical treatment you have the right to request, and we will work with you to ensure, that the medically necessary treatment you are receiving is not interrupted.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file an appeal of our decision.

- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider and managing your care.

Section 1.4 Changes to the Pharmacy Network

Amounts you pay for your prescription drugs may depend on which pharmacy you use. Medicare drug plans have a network of pharmacies. In most cases, your prescriptions are covered *only* if they are filled at one of our network pharmacies. Our network includes pharmacies with preferred cost-sharing, which may offer you lower cost-sharing than the standard cost-sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated *Provider and Pharmacy Directory* is located on our website at www.cignahealthspring.com. You may also call Customer Service for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*. **Please review the 2019 *Provider and Pharmacy Directory* to see which pharmacies are in our network.**

Section 1.5 Changes to Benefits and Costs for Medical Services

We are changing our coverage for certain medical services next year. The information below describes these changes. For details about the coverage and costs for these services, see Chapter 4, *Medical Benefits Chart (what is covered and what you pay)*, in your *2019 Evidence of Coverage*.

Cost	2018 (this year)	2019 (next year)
Cardiac rehabilitation services	You pay a copayment of: $30 for each Medicare-covered cardiac rehabilitative therapy visit. $30 for each Medicare-covered intensive cardiac rehabilitative therapy visit.	You pay a copayment of: $10 for each Medicare-covered cardiac rehabilitative therapy visit. $10 for each Medicare-covered intensive cardiac rehabilitative therapy visit.

Cost	2018 (this year)	2019 (next year)
Dental services	You pay a copayment of $40 for Medicare-covered dental services. You pay a copayment of $0 for the following preventive dental services: – one exam every six months – one bitewing X-ray every calendar year – one full mouth or panoramic X-ray every 36 months – one cleaning every six months Comprehensive dental services not covered.	You pay a copayment of $40 for Medicare-covered dental services. You pay a copayment of $0 for the following preventive dental services: – one exam every six months – one bitewing X-ray every calendar year – one full mouth or panoramic X-ray every 36 months – one cleaning every six months You pay a copayment of $0 for the following comprehensive dental services: – Restorative services – Periodontics – Extractions – Prosthodontics – Oral Surgery 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. The plan has a max coverage amount of $500 per year for comprehensive dental services. Members are responsible for all cost above the max coverage amount. Unused amounts do not carry forward to future benefit years.
Emergency care	You pay a copayment of $80 for Medicare-covered emergency room visits, worldwide emergency room visits and worldwide emergency transportation.	You pay a copayment of $90 for Medicare-covered emergency room visits, worldwide emergency room visits and worldwide emergency transportation.
Outpatient mental health care	You pay a copayment of: $40 for Medicare-covered individual or group therapy visit. $40 for Medicare-covered individual or group therapy visit with a psychiatrist. Medicare-covered Telehealth-Behavioral health visits not offered.	You pay a copayment of: $30 for Medicare-covered individual or group therapy visit. $30 for Medicare-covered individual or group therapy visit with a psychiatrist. You pay a copayment of $30 for each Medicare-covered Telehealth-Behavioral health visit.
Outpatient rehabilitation services	You pay a copayment of: $40 for Medicare-covered Occupational Therapy visits. $40 for Medicare-covered Physical Therapy and/or Speech and Language Pathology visits.	You pay a copayment of: $30 for Medicare-covered Occupational Therapy visits. $30 for Medicare-covered Physical Therapy and/or Speech and Language Pathology visits.

Cost	2018 (this year)	2019 (next year)
Outpatient substance abuse services	You pay a copayment of $40 for Medicare-covered individual or group substance abuse outpatient treatment visits.	You pay a copayment of $30 for Medicare-covered individual or group substance abuse outpatient treatment visits.
Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers	You pay a copayment of $0 or $300 for each Medicare-covered outpatient hospital facility visit. $0 for any surgical procedures (i.e., polyp removal) during a colorectal screening. $300 for all other Outpatient Services including observation and outpatient surgical services not provided in an Ambulatory Surgical Center. You pay a copayment of $0 or $240 for each Medicare-covered ambulatory surgical center visit. $0 for any surgical procedures (i.e., polyp removal) during a colorectal screening. $240 for all other Ambulatory Surgical Center (ASC) services.	You pay a copayment of $0 to $300 for each Medicare-covered outpatient hospital facility visit. $0 for any surgical procedures (i.e., polyp removal) during a colorectal screening. $200 for observation. $300 for all other Outpatient Services and outpatient surgical services not provided in an Ambulatory Surgical Center. You pay a copayment of $0 or $215 for each Medicare-covered ambulatory surgical center visit. $0 for any surgical procedures (i.e., polyp removal) during a colorectal screening. $215 for all other Ambulatory Surgical Center (ASC) services.
Partial hospitalization services	You pay a copayment of $40 for Medicare-covered partial hospitalization program services.	You pay a copayment of $55 for Medicare-covered partial hospitalization program services.
Post-hospital meals	Not offered.	You pay a copayment of $0 for the post-hospital meal benefit.
Pulmonary rehabilitation services	You pay a copayment of $30 for each Medicare-covered pulmonary rehabilitative therapy visit.	You pay a copayment of $10 for each Medicare-covered pulmonary rehabilitative therapy visit.
Skilled nursing facility (SNF) care	You pay a copayment of: – Days 1-20: $0 per day – Days 21-100: $167 per day For each Medicare-covered SNF stay.	You pay a copayment of: – Days 1-20: $0 per day – Days 21-100: $172 per day For each Medicare-covered SNF stay.
Supervised exercise therapy (SET)	Not covered.	**Referral from your Primary Care Physician (PCP) is required.** You pay a copayment of $10 for each Medicare-covered supervised exercise therapy visit.
Urgently needed services	You pay a copayment of $40 for Medicare-covered urgently needed services. You pay a copayment of $80 for worldwide emergency/urgent care and worldwide emergency transportation.	You pay a copayment of $30 for Medicare-covered urgently needed services. You pay a copayment of $90 for worldwide emergency/urgent care and worldwide emergency transportation.

Cost	2018 (this year)	2019 (next year)
Optional Supplemental Dental Package #1	Optional Supplemental Benefits are available for an additional premium (see Section 1.1). You pay a copayment of: $10-$195 for Restorative services $10-$55 for Periodontics $35-$75 for Extractions $25-$195 for Prosthodontics and Oral Surgery 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. The plan has a max coverage amount of $1,000 per year for comprehensive dental services. Unused amounts do not carry forward to future benefit years.	Optional Supplemental Dental Package is not offered. However, this plan does have comprehensive dental services in the base plan benefit. Please see the "Dental Services" benefit listing above.

Section 1.6 Changes to Part D Prescription Drug Coverage

Changes to Our Drug List

Our list of covered drugs is called a Formulary or "Drug List." A copy of our Drug List is in this envelope. The Drug List we included in this envelope includes many – but not all – of the drugs that we will cover next year. If you don't see your drug on this list, it might still be covered. **You can get the *complete* Drug List** by calling Customer Service (see the back cover) or visiting our website (www.cignahealthspring.com).

We made changes to our Drug List, including changes to the drugs we cover and changes to the restrictions that apply to our coverage for certain drugs. **Review the Drug List to make sure your drugs will be covered next year and to see if there will be any restrictions.**

If you are affected by a change in drug coverage, you can:

- **Work with your doctor (or other prescriber) and ask the plan to make an exception** to cover the drug. **We encourage current members** to ask for an exception before next year.
  - To learn what you must do to ask for an exception, see Chapter 9 of your *Evidence of Coverage* (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) or call Customer Service.
- **Work with your doctor (or other prescriber) to find a different drug** that we cover. You can call Customer Service to ask for a list of covered drugs that treat the same medical condition.

In some situations, we are required to cover a temporary supply of a non-formulary drug in the first 90 days of the plan year or the first 90 days of membership to avoid a gap in therapy. For 2019, members in long term care (LTC) facilities will now receive a temporary supply that is the same amount of temporary days supply provided in all other cases: 31 days of medication rather than the amount provided in 2018 (98 days of medication). (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 5, Section 5.2 of the *Evidence of Coverage*.) During the time when you are getting a temporary supply of a drug, you should talk with your doctor to decide what to do when your temporary supply runs out. You can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug.

If you have received a formulary exception to a medication this year the formulary exception request is approved through the date indicated in the approval letter. A new formulary exception request is only needed if the date indicated on the letter has passed.

Most of the changes in the Drug List are new for the beginning of each year. However, during the year, we might make other changes that are allowed by Medicare rules.

Starting in 2019, we may immediately remove a brand name drug on our Drug List if, at the same time, we replace it with a new generic drug on the same or lower cost sharing tier and with the same or fewer restrictions. Also, when adding the new generic drug, we may decide to keep the brand name drug on our Drug List, but immediately move it to a different cost-sharing tier or add new restrictions. This means if you are taking the brand name drug that is being replaced by the new generic (or the tier or restriction on the brand name drug changes), you will no longer always get notice of the change 60 days before we make it or get a 60-day refill of your brand name drug at a network pharmacy. If you are taking the brand name drug, you will still get information on the specific change we made, but it may arrive after the change is made.

Also, starting in 2019, before we make other changes during the year to our Drug List that require us to provide you with advance notice if you are taking a drug, we will provide you with notice 30, rather than 60, days before we make the change. Or we will give you a 30-day, rather than a 60-day, refill of your brand name drug at a network pharmacy.

When we make these changes to the Drug List during the year, you can still work with your doctor (or other prescriber) and ask us to make an exception to cover the drug. We will also continue to update our online Drug List as scheduled and provide other required information to reflect drug changes. (To learn more about the changes we may make to the Drug List, see Chapter 5, Section 6 of the *Evidence of Coverage*.)

Changes to Prescription Drug Costs

Note: If you are in a program that helps pay for your drugs ("Extra Help"), **the information about costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called the "Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs" (also called the "Low Income Subsidy Rider" or the "LIS Rider"), which tells you about your drug costs. If you receive "Extra Help" and didn't receive this insert with this packet, please call Customer Service and ask for the "LIS Rider." Phone numbers for Customer Service are in Section 7.1 of this booklet.

There are four "drug payment stages." How much you pay for a Part D drug depends on which drug payment stage you are in. (You can look in Chapter 6, Section 2 of your *Evidence of Coverage* for more information about the stages.)

The information below shows the changes for next year to the first two stages — the Yearly Deductible Stage and the Initial Coverage Stage. (Most members do not reach the other two stages — the Coverage Gap Stage or the Catastrophic Coverage Stage. To get information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in the enclosed *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2018 (this year)	2019 (next year)
Stage 1: Yearly Deductible Stage During this stage, **you pay the full cost** of your Tier 4 (Non-Preferred) and Tier 5 (Specialty) drugs until you have reached the yearly deductible.	The deductible is $300. During this stage, you pay Stage 2: Initial Coverage Stage (see table below) cost-sharing for drugs on Tier 1 (Preferred Generic), Tier 2 (Generic), and Tier 3 (Preferred Brand) and the full cost of drugs on Tier 4 (Non-Preferred) and Tier 5 (Specialty Tier) until you have reached the yearly deductible.	The deductible is $150. During this stage, you pay Stage 2: Initial Coverage Stage (see table below) cost-sharing for drugs on Tier 1 (Preferred Generic), Tier 2 (Generic) and Tier 3 (Preferred Brand) and the full cost of drugs on Tier 4 (Non-Preferred) and Tier 5 (Specialty Tier) until you have reached the yearly deductible.

Changes to Your Cost-sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 6, Section 1.2, *Types of out-of-pocket costs you may pay for covered drugs* in your *Evidence of Coverage*.

Stage	2018 (this year)	2019 (next year)
Stage 2: Initial Coverage Stage Once you pay the yearly deductible, you move to the Initial Coverage Stage. During this stage, the plan pays its share of the cost of your drugs and **you pay your share of the cost.** The costs in this row are for a one-month (30-day) supply when you fill your prescription at a network pharmacy. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your *Evidence of Coverage*. **We changed the tier for some of the drugs on our Drug List. To see if your drugs will be in a different tier, look them up on the Drug List.**	Your cost for a one-month supply at a network pharmacy: **Tier 1 (Preferred Generic Drugs):** *Standard cost-sharing:* You pay $10 per prescription. *Preferred cost-sharing:* You pay $3 per prescription. **Tier 2 (Generic Drugs):** *Standard cost-sharing:* You pay $20 per prescription. *Preferred cost-sharing:* You pay $12 per prescription. **Tier 3 (Preferred Brand Drugs):** *Standard cost-sharing:* You pay $47 per prescription. *Preferred cost-sharing:* You pay $42 per prescription. **Tier 4 (Non-Preferred Drugs):** *Standard cost-sharing:* You pay 50% of the total cost. *Preferred cost-sharing:* You pay 50% of the total cost. **Tier 5 (Specialty Drugs):** *Standard cost-sharing:* You pay 27% of the total cost. *Preferred cost-sharing:* You pay 27% of the total cost. ——— Once your total drug costs have reached $3,750, you will move to the next stage (the Coverage Gap Stage).	Your cost for a one-month supply at a network pharmacy: **Tier 1 (Preferred Generic Drugs):** *Standard cost-sharing:* You pay $10 per prescription. *Preferred cost-sharing:* You pay $3 per prescription. **Tier 2 (Generic Drugs):** *Standard cost-sharing:* You pay $20 per prescription. *Preferred cost-sharing:* You pay $12 per prescription. **Tier 3 (Preferred Brand Drugs):** *Standard cost-sharing:* You pay $47 per prescription. *Preferred cost-sharing:* You pay $42 per prescription. **Tier 4 (Non-Preferred Drugs):** *Standard cost-sharing:* You pay 50% of the total cost. *Preferred cost-sharing:* You pay 50% of the total cost. **Tier 5 (Specialty Drugs):** *Standard cost-sharing:* You pay 30% of the total cost. *Preferred cost-sharing:* You pay 30% of the total cost. ——— Once your total drug costs have reached $3,820, you will move to the next stage (the Coverage Gap Stage).

Changes to the Coverage Gap and Catastrophic Coverage Stages

The other two drug coverage stages — the Coverage Gap Stage and the Catastrophic Coverage Stage — are for people with high drug costs. **Most members do not reach the Coverage Gap Stage or the Catastrophic Coverage Stage.** For information about your costs in these stages, look at Chapter 6, Sections 6 and 7, in your *Evidence of Coverage*.

SECTION 2 Administrative Changes

Please see the table below for other important changes to your plan.

Process	2018 (this year)	2019 (next year)
Preferred Mail-Order Prescription Service	The plan did not include a Preferred mail-order prescription service.	Preferred mail-order prescription service will be available in this plan.

Process	2018 (this year)	2019 (next year)
Customer Service Hours	Customer Service is available **October 1 – February 14,** 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From **February 15 – September 30,** Monday – Friday 8:00 a.m. – 8:00 p.m. local time; **Saturday 8:00 a.m. – 6:00 p.m.** local time. Messaging service used weekends, after hours, and on federal holidays.	Customer Service is available **October 1 – March 31,** 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From **April 1 – September 30,** Monday – Friday 8:00 a.m. – 8:00 p.m. local time; **Saturday 8:00 a.m. – 5:00 p.m.** local time. Messaging service used weekends, after hours, and on federal holidays.
Mailing Address Change: Customer Service	Cigna-HealthSpring Attn: Member Services P.O. Box 2888 Houston, TX 77252	Cigna-HealthSpring Attn: Member Services 2800 North Loop West Houston, TX 77092
Mailing Address Change: Payment Requests for Part C (Medical Services)	Cigna-HealthSpring Attn: Medical Claims P.O. Box 981706 El Paso, TX 79998	Cigna-HealthSpring Attn: Direct Member Reimbursement, Medical Claims P.O. Box 20002 Nashville, TN 37202
Mailing Address Change: Payment Requests for Part D (Prescription Drugs)	Cigna-HealthSpring Attn: DMR P.O. Box 20002 Nashville, TN 37202	Cigna-HealthSpring Attn: Direct Member Reimbursement, Pharmacy P.O. Box 20002 Nashville, TN 37202
Opioid Medication Safety Changes	Safety requirements were in place based on 2018 Medicare guidelines.	New Medicare safety requirements will be in place for medications classified as opioids. These changes have been made for the health and well-being of our customers. If you are taking opioids in 2019, please visit www.cignahealthspring.com/opioids for more information about how these Medicare changes will improve customer safety.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 If you want to stay in Cigna-HealthSpring Preferred (HMO)

To stay in our plan you don't need to do anything. If you do not sign up for a different plan or change to Original Medicare by December 7, you will automatically stay enrolled as a member of our plan for 2019.

Section 3.2 If you want to change plans

We hope to keep you as a member next year but if you want to change for 2019 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare health plan,
- — *OR* — You can change to Original Medicare. If you change to Original Medicare, you will need to decide whether to join a Medicare drug plan.

To learn more about Original Medicare and the different types of Medicare plans, read *Medicare & You 2019*, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

You can also find information about plans in your area by using the Medicare Plan Finder on the Medicare website. Go to https://www.medicare.gov and click "Find health & drug plans." **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Cigna-HealthSpring offers other Medicare health plans and Medicare prescription drug plans. These other plans may differ in coverage, monthly premiums, and cost-sharing amounts.

Step 2: Change your coverage

- To change **to a different Medicare health plan**, enroll in the new plan. You will automatically be disenrolled from our plan.
- To **change to Original Medicare with a prescription drug plan**, enroll in the new drug plan. You will automatically be disenrolled from our plan.
- To **change to Original Medicare without a prescription drug plan**, you must either:
  - Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are in Section 7.1 of this booklet).
  - — *OR* — Contact **Medicare**, at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.

SECTION 4 Deadline for Changing Plans

If you want to change to a different plan or to Original Medicare for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2019.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. For example, people with Medicaid, those who get "Extra Help" paying for their drugs, those who have or are leaving employer coverage, and those who move out of the service area may be allowed to make a change at other times of the year. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

Note: If you're in a drug management program, you may not be able to change plans.

If you enrolled in a Medicare Advantage plan for January 1, 2019, and don't like your plan choice, you can switch to another Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without Medicare prescription drug coverage) between January 1 and March 31, 2019. For more information, see Chapter 10, Section 2.2 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Tennessee, the SHIP is called Tennessee State Health Insurance Assistance Program (SHIP).

Tennessee State Health Insurance Assistance Program (SHIP) is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give **free** local health insurance counseling to people with Medicare. Tennessee State Health Insurance Assistance Program (SHIP) counselors can help you with your Medicare questions or problems. They can help you understand your Medicare plan choices and answer questions about switching plans. You can call Tennessee State Health Insurance Assistance Program (SHIP) at 1-877-801-0044.

SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **"Extra Help" from Medicare.** People with limited incomes may qualify for "Extra Help" to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs including monthly prescription drug premiums, annual deductibles, and coinsurance. Additionally, those who qualify will not have a coverage gap or late enrollment penalty. Many people are eligible and don't even know it. To see if you qualify, call:
  - 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
  - The Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778 (applications); or
  - Your State Medicaid Office (applications).

- **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. Medicare Part D prescription drugs that are also covered by ADAP qualify for prescription cost-sharing assistance through the Tennessee HIV Drug Assistance Program (HDAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Tennessee HIV Drug Assistance Program (HDAP) at 1-615-532-2392.

SECTION 7 Questions?

Section 7.1 Getting Help from Cigna-HealthSpring Preferred (HMO)

Questions? We're here to help. Please call Customer Service at 1-800-668-3813 (TTY only, call 711). We are available for phone calls October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time, Saturday 8:00 a.m. – 5:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays. Calls to these numbers are free.

Read your 2019 *Evidence of Coverage* (it has details about next year's benefits and costs)

This *Annual Notice of Changes* gives you a summary of changes in your benefits and costs for 2019. For details, look in the 2019 *Evidence of Coverage* for Cigna-HealthSpring Preferred (HMO). The *Evidence of Coverage* is the legal, detailed description of your plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. A copy of the *Evidence of Coverage* is included in this envelope.

Visit our Website

You can also visit our website at www.cignahealthspring.com. As a reminder, our website has the most up-to-date information about our provider network (*Provider and Pharmacy Directory*) and our list of covered drugs (Formulary/Drug List).

Section 7.2 Getting Help from Medicare

To get information directly from Medicare:

Call 1-800-MEDICARE (1-800-633-4227)

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

Visit the Medicare Website

You can visit the Medicare website (https://www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare health plans. You can find information about plans available in your area by using the Medicare Plan Finder on the Medicare website. (To view the information about plans, go to https://www.medicare.gov and click on "Find health & drug plans.")

Read *Medicare & You 2019*

You can read the *Medicare & You 2019* Handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. If you don't have a copy of this booklet, you can get it at the Medicare website (https://www.medicare.gov) or 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.

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