

**SIMPLE.
SECURE.
SAVINGS.**

**Finding what's
important to you**

**Medicare Open Enrollment is October 15 - December 7, 2018
with a plan effective date of January 1, 2019.**

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

Together, all the way.®



BIG NEWS. BIG SAVINGS FOR 2019.

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 now offer three Medicare prescription drug plans. So you can

choose the one that's right for your health needs, your priorities – and your wallet.

Our newest plan, called Secure-Essential, features a **very low premium**, and a **\$0 deductible** for many generic medications. Learn more about all the plans on pages 6 and 7.



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. Please see page 3 for more information.



Save even more with the **Cigna Healthy Rewards**^{®1} discount program. Once you join our plan, you can save on health and wellness programs such as Jenny Craig[®], Pearle Vision[®], Curves[®] and more.



Save up to 33% when you order your prescriptions by mail. Get all the details on page 3.

MEDICARE

We'll make it easy

Simple. Secure. Savings.

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

- › Very low monthly premiums
- › No deductible for many generic medications
- › Copays as low as \$1
- › 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.

Shop. Compare. Choose.

Call us to find out if the medications you take are covered and get an estimate of your out-of-pocket costs.²



Call us today. Call us toll-free to talk with one of our Medicare specialists at **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 April 1–September 30.



Online. Enroll online at **CignaHealthSpring.com**.

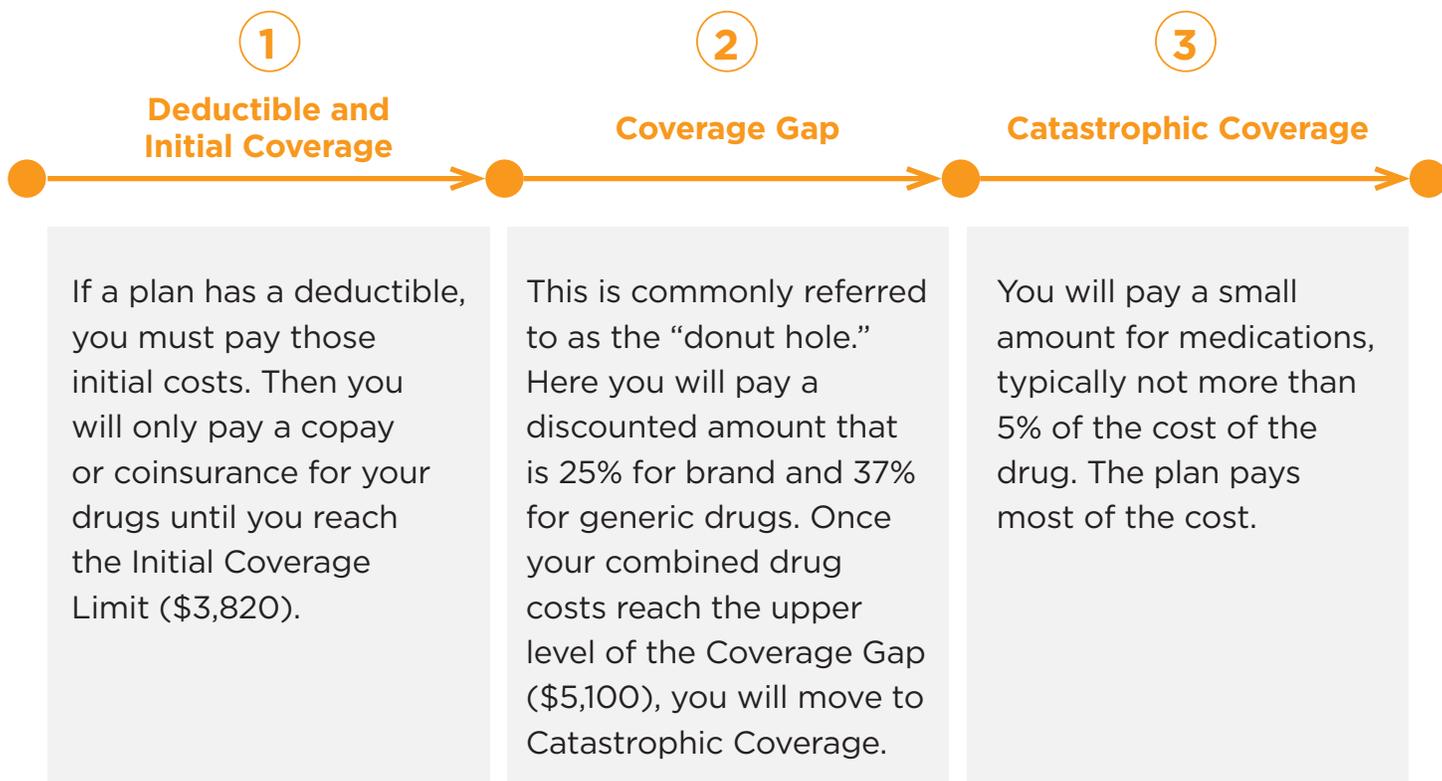
HOW IT WORKS

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 such as Cigna-HealthSpring. There are three coverage phases and your costs could change in each phase.

Drug cost limits for 2019



MORE WAYS TO SAVE

Enjoy the convenience of mail order and save on copays.

Instead of running around town, let your prescriptions come to you – and you could save! Order by mail. You'll have the peace of mind of knowing you won't run out.

Best of all, mail order can offer significant savings. With the CignaHealthSpring Rx Secure-Essential plan, you can get a

90-day supply by mail for the price of two copays instead of three – that's a **33% savings**. The Secure-Extra plan provides a 90-day supply for only two and a half copays. See the chart on pages 6 and 7 to compare plan features.

Find out if you qualify for Extra Help.

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 a preferred network pharmacy, our Secure plan has Tier 1 and Tier 2 drugs with copays that are less than the Extra Help copay.

COMPARE PLANS AND FIND YOUR RIGHT FIT

With more than 86 million customers worldwide, Cigna has always been dedicated to providing quality and value. For 2019, we offer three prescription drug plans - all are available nationwide. Each plan offers a different level of flexibility and savings. Take a look and see which one is right for you.

SECURE

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

SECURE-ESSENTIAL

This plan is the right fit for someone needing modest coverage and great value, and is looking for savings on generic drugs. This plan has very low premiums, attractive copays and **no deductible for many generics.**

SECURE-EXTRA

This plan is the right fit for someone needing a very high level of cost protection. This plan has a robust drug list, Gap Coverage for Tier 1 and Tier 2 drugs, and a low deductible that applies only for Tier 4 and 5 drugs.

Each plan is **simple** to use and designed for savings.

Are my medications covered?

You can search for your specific medications by visiting our Drug List (formulary) page at **CignaHealthSpring.com**. 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 page 4.

ENROLLING IS EASY

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. Call, click or enroll by mail. It's your choice.



Call us today. Call us toll-free to talk with one of our Medicare specialists at **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 April 1–September 30.



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



Online. Enroll online at **CignaHealthSpring.com**.

PLANS AT A GLANCE

| | | SECURE | |
|--|---|---------------------------------|--------------------------------|
| ⇒ | DEDUCTIBLE | \$415 | |
| 30-DAY SUPPLY RETAIL PHARMACY | | Preferred Cost-sharing** | Standard Cost-sharing** |
| ⇒ | Tier 1 | \$1 | \$6 |
| | Tier 2 | \$3 | \$7-\$8 |
| | Tier 3 | \$30 | \$30-\$36 |
| | Tier 4 | 33%-42% | 33%-50% |
| | Tier 5 (30-day) | 25% | 25% |
| | Tier 6* | N/A | N/A |
| 90-DAY SUPPLY | | | |
| ⇒ | 90-day retail and standard mail order | 3X copay | 3X copay |
| | 90-day preferred mail order | 3X copay | |
| | Preferred mail order copay savings | | |
| ⇒ | COVERAGE GAP | Standard Coverage | |
| <small>* Tier 6 medications are select insulin and insulin delivery products. ** Ranges are state variations.</small> | | | |

Important information

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

Standard Coverage Gap - Once your total yearly drug costs reach \$3,820, you will pay 25% of brand-name drugs and 37% of generic drug costs (does not apply if you receive Extra Help).

Catastrophic Coverage - After out-of-pocket costs for your Part D drugs reach \$5,100, you will pay the greater of 5% of covered drug costs or \$3.40 for generic (or brands treated as generic) and \$8.50 for all other drugs.

| | | SECURE-ESSENTIAL | SECURE-EXTRA |
|--|--|---|--|
| | | \$0 for drugs on Tier 1, 2 \$415 for drugs on Tier 3, 4, 5 | \$0 for drugs on Tier 1, 2, 3, 6 \$100 for drugs on Tier 4, 5 |
| | | Preferred Cost-sharing** | Standard Cost-sharing** |
| | | \$1 | \$6 |
| | | \$3 | \$8-\$20 |
| | | 20% | 20% |
| | | 47%-50% | 50% |
| | | 25% | 25% |
| | | N/A | N/A |
| | | | |
| | | 3X copay | 3X copay |
| | | 2X copay | 2.5X copay |
| | | 33% | 17% |
| | | Standard Coverage | Standard Coverage plus coverage for Tier 1 and Tier 2 drugs |
| <small>** Ranges are state variations.</small> | | | |

2019 State-by-state premiums³

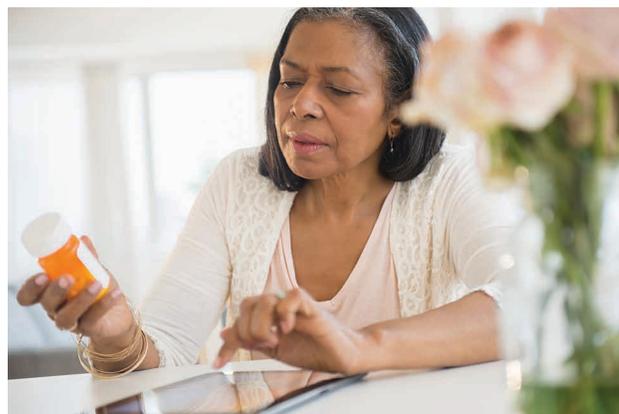
| SECURE | | | SECURE- ESSENTIAL | SECURE- EXTRA | SECURE | | | SECURE- ESSENTIAL | SECURE- EXTRA |
|--------|-----------------|-----------------|----------------------|------------------|-----------------|-----------------|-----------------|----------------------|------------------|
| STATE | Monthly premium | Monthly premium | Monthly premium | STATE | Monthly premium | Monthly premium | Monthly premium | STATE | Monthly premium |
| AK | \$30.70 | \$21.90 | \$59.40 | MT | \$58.50 | \$21.90 | \$54.40 | | |
| AL | \$53.50 | \$21.90 | \$57.90 | NC | \$55.70 | \$21.90 | \$55.70 | | |
| AR | \$42.80 | \$21.80 | \$55.90 | ND | \$58.50 | \$21.90 | \$54.40 | | |
| AZ | \$29.90 | \$21.90 | \$57.70 | NE | \$58.50 | \$21.90 | \$54.40 | | |
| CA | \$83.40 | \$21.90 | \$70.60 | NH | \$30.60 | \$21.90 | \$57.80 | | |
| CO | \$30.90 | \$21.80 | \$62.00 | NJ | \$71.20 | \$21.80 | \$57.60 | | |
| CT | \$54.70 | \$21.80 | \$52.40 | NM | \$22.90 | \$21.90 | \$49.40 | | |
| DC | \$28.70 | \$21.80 | \$49.40 | NV | \$51.00 | \$21.90 | \$54.60 | | |
| DE | \$28.70 | \$21.80 | \$49.40 | NY | \$36.30 | \$21.90 | \$59.40 | | |
| FL | \$72.60 | \$21.90 | \$61.70 | OH | \$31.30 | \$21.90 | \$53.40 | | |
| GA | \$63.10 | \$21.80 | \$59.40 | OK | \$28.60 | \$22.00 | \$56.80 | | |
| HI | \$43.10 | \$21.90 | \$61.40 | OR | \$27.80 | \$21.80 | \$49.40 | | |
| IA | \$58.50 | \$21.90 | \$54.40 | PA | \$34.40 | \$21.90 | \$55.40 | | |
| ID | \$38.40 | \$21.90 | \$52.40 | RI | \$54.70 | \$21.80 | \$52.40 | | |
| IL | \$25.50 | \$21.90 | \$57.90 | SC | \$51.30 | \$21.80 | \$54.40 | | |
| IN | \$29.90 | \$21.90 | \$60.10 | SD | \$58.50 | \$21.90 | \$54.40 | | |
| KS | \$52.30 | \$21.80 | \$52.20 | TN | \$53.50 | \$21.90 | \$57.90 | | |
| KY | \$29.90 | \$21.90 | \$60.10 | TX | \$22.70 | \$21.80 | \$57.50 | | |
| LA | \$29.70 | \$21.90 | \$59.40 | UT | \$38.40 | \$21.90 | \$52.40 | | |
| MA | \$54.70 | \$21.80 | \$52.40 | VA | \$53.60 | \$21.90 | \$60.40 | | |
| MD | \$28.70 | \$21.80 | \$49.40 | VT | \$54.70 | \$21.80 | \$52.40 | | |
| ME | \$30.60 | \$21.90 | \$57.80 | WA | \$27.80 | \$21.80 | \$49.40 | | |
| MI | \$32.20 | \$21.80 | \$49.50 | WI | \$38.20 | \$21.90 | \$59.40 | | |
| MN | \$58.50 | \$21.90 | \$54.40 | WV | \$34.40 | \$21.90 | \$55.40 | | |
| MO | \$61.80 | \$21.90 | \$54.50 | WY | \$58.50 | \$21.90 | \$54.40 | | |
| MS | \$39.60 | \$21.90 | \$51.90 | | | | | | |

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 more than 32,000 retail pharmacies in the preferred network, finding one is easy. Here are just some of our preferred network pharmacies.



- | | |
|-------------------------------|-------------------------------------|
| Acme Pharmacy | King Soopers |
| Albertsons | Kroger |
| Baylor Scott & White Pharmacy | Lewis Family Drug |
| Benzer Pharmacy | Marcs |
| Big Y Pharmacy | Mariano's Pharmacy |
| BI-LO Pharmacy | Medical Center Pharmacy |
| Bi-Mart Pharmacy | Medicap Pharmacy |
| Brookshire Brothers | Oscos Drug |
| Brookshire's Food & Pharmacy | Pick N Save Pharmacy |
| Cigna Medical Group (AZ) | Price Chopper |
| City Market | QFC |
| Dillon Pharmacy | Raley's |
| Discount Drug Mart | Ralphs Pharmacy |
| Duane Reade | Randalls Pharmacy |
| Family Fare Supermarkets | Safeway |
| Food Lion | Savon Pharmacy |
| Fred Meyer | Schnucks |
| Fred's Pharmacy | Smith's |
| Fry's Food Stores | Super Pharmacy |
| Giant Eagle | The Medicine Shoppe |
| Hannaford | The Pharmacy at Livingwell-Gallatin |
| Harps Pharmacy | Tom Thumb |
| Harris Teeter | United Pharmacy |
| Harveys Supermarket | Vons |
| H-E-B Pharmacy | Walgreens |
| Hometown Pharmacy | Walmart Pharmacy |
| Hy-Vee | Wegmans |
| Ingles Markets | Weis Markets |
| | Winn-Dixie Pharmacy |

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

EPIC Pharmacy Network
Health Mart Atlas/
prior Access Health
Cardinal/LeaderNet

Mail order - Please see page 3 to learn about the convenience and savings of ordering your prescriptions by mail.

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

Looking for other Medicare products?

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**, from 8:00 am–7:00 pm (CST), Monday–Friday. TTY users should call 711.

Part D additional information

Employer and union coverage: If you or your spouse has, or is able to get, employer group coverage, talk with your employer before deciding to enroll in this plan.

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.



1. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your Cigna-HealthSpring plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. Healthy Rewards programs are separate from your medical coverage. A discount program is **NOT** insurance, and customers must pay the entire discounted charge.
2. This information is not a complete description of benefits. Call 1-800-222-6700 (TTY 711) for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums 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.

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All pictures are used for illustrative purposes only.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-222-6700 (TTY 711). **ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-222-6700 (TTY 711). **注意：**如果您使用繁體/中文，您可以免費獲得語言援助服務。請致電 1-800-222-6700 (TTY 711). Cigna-HealthSpring Rx complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Cigna-HealthSpring Rx cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. Cigna-HealthSpring Rx (PDP) is a Medicare Prescription Drug Plan (PDP) with a Medicare contract. Enrollment in Cigna-HealthSpring depends on contract renewal.