

Your pharmacy benefits.

Get the most from your plan's coverage.

Your Cigna HealthcareSM pharmacy benefits provide you with access to many programs and services that can help you manage your health and prescription medication needs

Manage your plan on myCigna 24/7

As soon as your plan starts, download the **myCigna® App**¹ and/or create an account on **myCigna.com**[®].

- Access your Cigna Healthcare ID card online – be sure to use your new ID card as soon as your plan year starts
- See which medications your plan covers
- Use the Price a Medication tool to find out how much your medication costs and view lower-cost alternatives (if available)²
- Find an in-network pharmacy
- Order, manage, track and pay for your home delivery prescription orders³
- Ask a pharmacist a question
- See your pharmacy claims and coverage details

Your prescription drug list

The Cigna Healthcare Prescription Drug List is a list of generic and brand-name prescription medications your plan covers. All medications on the drug list are approved by the U.S. Food and Drug Administration (FDA). Covered medications are divided into tiers, or cost-share levels. Typically, the higher the tier, the higher the cost of the medication. Log in to the **myCigna App** or **myCigna.com**, or check your plan materials, to learn more about the medications your plan covers.

Certain medications on your drug list may need approval from Cigna Healthcare before they can be covered⁴

- **Prior Authorization**
Your doctor's office has to send Cigna Healthcare information to review to make sure your medication meets coverage requirements

- **Quantity Limits**

For some medications, your plan only covers up to a certain amount over a certain length of time – for example, 30 mg a day for 30 days

- **Step Therapy**

Your plan will only cover certain high-cost medications if you've already tried one or more lower-cost medications (typically generics and/or preferred-brands) that can be used to treat the same condition⁵

- **Age Requirement**

Certain medications will only be covered if you're within a specific age range

Go generic and save

When it comes to prescription medications, you and your doctor usually have a choice between a brand-name medication and its generic version. **Generics work in the same way and provide the same clinical benefit as their brand-name versions.** They have the same active ingredients, strength, dosage, effectiveness, quality and safety – and they typically cost 85% less.⁶

Make fills easier with a 90-day supply

Your plan includes a pharmacy network called Cigna 90 NowSM, which makes it easier for you to fill the medication you take on a regular basis to treat an ongoing health condition.

- **Make fewer trips** to the pharmacy for refills – fill four times a year instead of every month
- **Choose your pharmacy** – use select in-network retail pharmacies or home delivery with Express Scripts[®] Pharmacy



- **Stay on track with your medication routine to stay healthy** – with a 90-day (or 3-month) supply⁷ on hand, you're less likely to miss a dose⁸

Your pharmacy network

There are thousands of retail pharmacies in your plan's network. They include local independent pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop. You also have the option to fill 90-day prescriptions through home delivery with Express Scripts® Pharmacy.

- All retail pharmacies in your network can fill **30-day** prescriptions
- Select retail pharmacies and Express Scripts® Pharmacy can fill **90-day** prescriptions
- Log in to the **myCigna App** or **myCigna.com** to find an in-network pharmacy near you

Skip trips to the pharmacy with home delivery

Home delivery with Express Scripts® Pharmacy is a convenient option when you're taking a medication on a regular basis. It's simple and safe – and saves you trips to the pharmacy. To learn more, go to **Cigna.com/homedelivery**.

- **Easily order, manage, track and pay for your medications** on your phone or online
- Standard shipping at **no extra cost**⁹
- Fill up to a **90-day supply** at one time¹⁰
- **Helpful pharmacists** available 24/7

Accredo can help you manage a complex medical condition

If you're using a specialty medication, Accredo® can help. Their team of specialty-trained pharmacists and nurses will fill and ship your medication to your home (or location of your choice).¹¹ They'll also provide you with the personalized care and support you need to manage your therapy – at no extra cost. To learn more, go to **Cigna.com/specialty**.

- **24/7 access to specialty-trained pharmacists and nurses** experienced in complex conditions
- **Personalized care services**, including counseling and training on how to use your medication
- Help you **find ways to pay for your medications** – such as applying for third-party copay assistance programs
- **Manage your medications online** and track your orders¹²
- **Fast shipping at no extra cost**, even for medications that need special handling
- **Easy refills and free reminders** – you can refill certain prescriptions by text¹³

Have a medication question? Talk with a pharmacist

Taking your medication regularly is important to your overall health. If you have a medication question or need help keeping up with your medication routine, licensed, specially trained pharmacists from Express Scripts® are here to help.¹⁴ They're available through your pharmacy plan – at no extra cost.

- Get tips to **help you remember** to take your medication
- See how to **make refills easier**
- Learn ways to **save money** on your medication
- **Better understand** how your medication works
- Learn how to **work through side effects**



You've got questions. We've got answers.

- **Express Scripts® Pharmacy** – 800.835.3784, 24/7
- **Accredo** – 877.826.7657, Monday-Friday, 7:00 am-10:00 pm and Saturday, 7:00 am-4:00 pm CT
- **Talk with a pharmacist** – the number on your ID card
- **Customer service** –
 - By phone: 866.494.2111 or the number on your ID card
 - Click to chat: **myCigna.com**, Monday-Friday, 9:00 am-8:00 pm EST

Frequently asked questions

Q Why do you make changes to the drug list?

- A** To help make sure you have access to coverage for safe, clinically effective and low-cost medications, Cigna Healthcare regularly reviews and updates the prescription drug list. We make changes for many reasons – like when new medications become available or are no longer available, or when medication prices change. We try to give you many options to choose from to treat your health condition. When we make a change that affects the coverage of a medication you're taking, we let you know before it happens. This way, you have time to talk with your doctor about your options. Only you and your doctor can decide what's best for your treatment.

Q Why doesn't my plan cover certain medications?

- A** To help lower your overall health care costs, your plan doesn't cover certain high-cost brand medications that have lower-cost covered alternatives. That's because these lower-cost options work the same as, or similar to, the non-covered medication. If you're taking a medication that isn't covered and your doctor feels a different medication isn't right for you, he or she can ask Cigna Healthcare to consider approving your medication through the coverage review process.

There are also certain medications and products that can't be covered by your plan for any reason because they're considered to be a "plan or benefit exclusion." This means the medication or product isn't on your plan's drug list, and there's no option to ask Cigna Healthcare to consider approving it through the coverage review process. For example, your plan doesn't cover, or "excludes," medications that aren't approved by the U.S. Food and Drug Administration (FDA).

Q Why do certain medications need approval from Cigna Healthcare before my plan will cover them?

- A** This extra step helps to make sure you're receiving coverage for the right medication, at the right cost, in the right amount and for the right situation.

Q How do I know if I'm taking a medication that needs approval?

- A** Log in to the **myCigna App** or **myCigna.com**, or check your plan materials, to learn more about how your plan covers your medications. If your medication has **PA** (prior authorization) or **ST** (Step Therapy) next to it, your medication needs approval before your plan will cover it. If it has **QL** (quantity limit) next to it, you may need approval depending on the amount you're filling. If it has **AGE** (age requirement) next to it, you may need approval depending on the covered age range for the medication.

Q How do I get approval for my medication?

- A** Ask your doctor's office to contact Cigna Healthcare to start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna Healthcare's provider portal at **Cignaforhcp.com**.

Cigna Healthcare will review information your doctor sends us to make sure your medication meets coverage requirements. We'll send you and your doctor a letter with the decision and next steps. It can take from 1-5 business days to hear from us. You can always check with your doctor's office to find out if a decision's been made. You can also log in to the **myCigna App** or **myCigna.com** and go to the PA Portal to check the status of your approval.

- **If you meet coverage requirements**, we'll approve your medication. Medications are typically approved for one year of coverage.
- **If you don't meet coverage requirements and we don't approve your medication**, your doctor's office can send us more information to review using the same process as before. We're happy to review the request again. Depending on what your doctor sends this time, we may be able to approve coverage. Or, you and your doctor can appeal the decision by sending Cigna Healthcare a written request explaining why the medication should be covered. If you don't get approval and continue to fill your medication, you'll pay its full cost out-of-pocket directly to the pharmacy. Also, the cost can't be applied to your annual deductible or out-of-pocket maximum.

Q What happens if I try to fill a prescription that needs approval but I don't get approval ahead of time?

- A** When your pharmacist tries to fill your prescription, he or she will see that the medication needs pre-approval from Cigna Healthcare. Because you didn't get approval ahead of time, your plan won't cover the cost of your medication. You can ask your doctor to contact Cigna Healthcare to consider approving your medication through the coverage review process. Or, you can choose to pay the medication's full cost out of pocket directly to the pharmacy (the cost can't be applied to your annual deductible or out of pocket maximum).

Q What happens if I try to fill a prescription that has a quantity limit?

- A** Your pharmacist will only fill the amount your plan covers. If you want to fill more than what's allowed, your doctor's office will need to contact Cigna Healthcare to request approval for the larger amount.

Frequently asked questions (cont.)

Q How can I find out how much I'll pay for a specific medication?

- A Pharmacies may price the same medication differently so it's important to shop wisely. When you and your doctor are considering the right medication for your treatment, knowing how much it costs, what lower-cost alternatives are available and which pharmacies offer the best prices can help you avoid surprises.

Before you fill your prescription, compare your costs online. Log in to the **myCigna App** or **myCigna.com** and use the Price a Medication tool to see how much your medication costs before you get to the pharmacy counter – or, even before you leave your doctor's office.

Q How can I save money on my prescription medications?

- A You may be able to save money by switching to a medication that's on a lower tier (such as a generic or preferred brand) or by filling a 90-day supply (if your plan allows). You should talk with your doctor to find out if one of these options may work for you.

Q Do generics work the same as brand-name medications?

- A Yes. Generics work in the same way and provide the same clinical benefit as their brand-name versions. They have the same active ingredients, strength, dosage, effectiveness, quality and safety.

Q What are the differences between generic and brand-name medications?

- A They may look different. For example, generics may have a different shape, size or color than their brand-name versions. They may also have a different flavor, have different preservatives, come in different packaging and/or with different labeling and may expire at different times. Generics may look different than their brand-name versions, but they're just as safe and effective. **Generics typically cost much less than brand-name medications – in some cases, up to 85% less.** Just because generics cost less doesn't mean they're lower quality.

Q My pharmacy isn't in my plan's network. Can I continue to fill my prescriptions there?

- A To get the most from your plan coverage, you should use an in-network pharmacy. If you use an out-of-network pharmacy, you'll pay the full cost of the medication and the cost won't be applied to your annual deductible or out-of-pocket maximum.

Q Should I consider filling a 90-day supply?

- A If you're taking a medication on a regular basis to treat an ongoing health condition, a 90-day supply can help make refills easier. You'll make fewer trips to the pharmacy. And you're more likely to stay healthy because with a 90-day supply on hand, you're less likely to miss a dose.

Q Can I fill a 90-day prescription at any retail pharmacy in my plan's network?

- A No. If you fill a prescription in a 90-day supply, you must use an in-network retail pharmacy that's approved to fill 90-day supplies, or home delivery with Express Scripts® Pharmacy, to receive coverage. To find an approved retail pharmacy in your plan's network, log in to the **myCigna App** or **myCigna.com**.

Q Do I need my doctor's approval to switch to a 90-day prescription?

- A Yes. You'll need a new prescription for a 90-day supply.

Q Will I save money if I fill my medication in a 90-day supply?

- A It depends on your plan. Log in to the **myCigna App** or **myCigna.com** or check your plan materials, to learn more about your plan's cost-share for 90-day fills.

Q Are 90-day prescription fills available through home delivery?

- A Yes, all plans offer home delivery with Express Scripts® Pharmacy.

Q How do I get started using Express Scripts® Pharmacy

- A Here are three easy ways:

1. **Log in to the myCigna App or myCigna.com to move your prescription electronically.** Click on the Prescriptions tab and select My Medications from the drop-down menu. Then simply click the button next to your medication name to move your prescription(s). Or,
2. **Call your doctor's office.** Ask them to send your prescription for a 90-day (or 3-month) supply electronically to Express Scripts® Home Delivery. Or,
3. **Call Express Scripts® Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna Healthcare ID card, doctor's contact information and medication name(s) ready when you call.

Q Is there an extra cost to use home delivery?

- A No. It's part of your plan's pharmacy benefits.

Q Can Express Scripts® Pharmacy ship my medications overnight?

- A Yes. There's an extra cost to overnight or rush delivery of your order, but standard shipping is always free. Also, your order won't be processed any faster. Overnight service only gets your order delivered to you faster.

Frequently asked questions (cont.)

Q How do I get started using Accredo?

A Call Accredo at **877-826-7657**. They're available Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am–4:00 pm CST. They'll take care of everything for you. Just be sure to call about two weeks before your next refill so Accredo has time to get a new prescription from your doctor's office.



This information is for educational purposes only and is not an insurance solicitation.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. Prices shown on myCigna are not guaranteed, and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
3. Log in to the myCigna App or myCigna.com, or check your plan materials, to learn more about the pharmacies in your plan's network. Cigna Healthcare maintains an ownership interest in Express Scripts® Pharmacy's home delivery services and Accredo's specialty pharmacy services. However, you have the right to fill prescriptions at any pharmacy in your plan's network. You won't be penalized regardless of where you fill your prescriptions.
4. **These coverage requirements may not apply to your specific plan.** Log in to the myCigna App or myCigna.com, or check your plan materials, to find out if your plan includes prior authorization, quantity limits, Step Therapy and/or age requirements.
5. Due to state mandates, Step Therapy requirements may vary or may not apply to your specific health plan. To find out if these state mandates apply to your plan, review your plan materials or call customer service at the number listed on your ID card. If your doctor feels an alternative medication isn't right for you, he or she can ask Cigna Healthcare to consider approving coverage of your current medication.
6. U.S. Food and Drug Administration (FDA) website, "Generic Drugs: Questions and Answers." Last updated 03/16/21. <https://www.fda.gov/drugs/questions-answers/generic-drugs-questions-answers>.
7. Certain medications may only be packaged in less than a 90-day supply. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription. Tier 5 medications are limited to a 30-day supply.
8. Internal Cigna Healthcare analysis performed January 2019, utilizing 2018 Cigna Healthcare national book of business average medication adherence (customer adherent > 80% proportion days covered), 90-day supply vs. those who received a 30-day supply taking antidiabetics, blood pressure medications, and statins.
9. Standard shipping costs are included as part of your prescription plan.
10. Tier 5 medications are limited to a 30-day supply in all states except for NC. In NC, Tier 5 medications are allowed in a 90-day supply.
11. As allowable by law. For medications administered by a health care provider, Accredo will ship the medication directly to your doctor's office.
12. You'll see your first order in the myCigna App or myCigna.com once Accredo ships it.
13. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for Accredo's texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.
14. Cigna Healthcare and Express Scripts are part of The Cigna Group. We work together to serve your health, wellness and pharmacy needs. You don't have to use Express Scripts® Pharmacy to talk with a pharmacist. They're available to you at no extra cost through your Cigna Healthcare pharmacy plan.

Health benefit plans vary, but, in general, to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. Certain features described in this document may not be applicable to your specific health plan, and plan features may vary by location and plan type. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

Para obtener ayuda en español llame al número en su tarjeta de Cigna Healthcare.

Product availability may vary by location and plan type and is subject to change. All health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative.

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