



Medicare Prescription Drug Plans

Cigna Secure Rx (PDP) offered by Cigna

ANNUAL NOTICE OF CHANGES FOR 2022

You are currently enrolled as a member of Express Scripts Medicare® (PDP) Value plan. 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 2 and 3 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 2022 Drug List and look in Section 2.3 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 [go.medicare.gov/drugprices](https://www.go.medicare.gov/drugprices), and click the "dashboards" link in the middle of the second Note toward the bottom of the page. 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.

S5617_22_98219_068_M

OMB Approval 0938-1051 (Expires: February 29, 2024)

- 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 www.medicare.gov/plan-compare website.
 - Review the list in the back of your *Medicare & You 2022* handbook.
 - Look in Section 4.2 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 don't join another plan by December 7, 2021, you will be enrolled in Cigna Secure Rx (PDP).
- 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, 2021**

- If you don't join another plan by **December 7, 2021**, you will be enrolled in Cigna Secure Rx (PDP).
- If you join another plan by **December 7, 2021**, your new coverage will start on **January 1, 2022**. You will be automatically disenrolled from your current plan.

Additional Resources

- This document is available for free in Spanish.
- Please contact our Customer Service number at 1-855-595-1297 for additional information. (TTY users should call 711.) Hours are 8 a.m.– 8 p.m., local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1– September 30.
- This information is available for free in a different format, braille or large print. Please call Customer Service at the number listed above if you need plan information in another format.

About Cigna Secure Rx (PDP)

- Cigna contracts with Medicare to offer Part D Prescription Drug Plans (PDP) in select states. Enrollment in Cigna depends on contract renewal.
 - When this booklet says “we,” “us” or “our,” it means Cigna. When it says “plan” or “our plan,” it means Cigna Secure Rx (PDP).
-

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Cigna Secure Rx (PDP) in several important areas. **Please note this is only a summary of changes.** A copy of the *Evidence of Coverage* is located on our website at cigna.com/member-resources. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 2.1 for details.	\$53.00	\$32.50
Part D prescription drug coverage (See Section 2.3 for details.)	Deductible: \$0 for drugs in Tiers 1, 2, and 6 \$445 for drugs in Tiers 3, 4 and 5 Copayments or coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> • Drug Tier 1: <i>Standard cost sharing:</i> \$19.00 per prescription <i>Preferred cost sharing:</i> \$1.00 per prescription • Drug Tier 2: <i>Standard cost sharing:</i> \$20.00 per prescription <i>Preferred cost sharing:</i> \$4.00 per prescription • Drug Tier 3: <i>Standard cost sharing:</i> \$47.00 per prescription <i>Preferred cost sharing:</i> \$47.00 per prescription • Drug Tier 4: <i>Standard cost sharing:</i> 50% of the total cost <i>Preferred cost sharing:</i> 50% of the total cost 	Deductible: \$0 for drugs in Tiers 1, 2, and 6 \$480 for drugs in Tiers 3, 4 and 5 Copayments or coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> • Drug Tier 1: <i>Standard cost sharing:</i> \$19.00 per prescription <i>Preferred cost sharing:</i> \$1.00 per prescription • Drug Tier 2: <i>Standard cost sharing:</i> \$20.00 per prescription <i>Preferred cost sharing:</i> \$10.00 per prescription • Drug Tier 3: <i>Standard cost sharing:</i> \$47.00 per prescription <i>Preferred cost sharing:</i> \$47.00 per prescription • Drug Tier 4: <i>Standard cost sharing:</i> 50% of the total cost <i>Preferred cost sharing:</i> 50% of the total cost <div style="text-align: right;">(over, please)</div>

Cost	2021 (this year)	2022 (next year)
<p>Part D prescription drug coverage (See Section 2.3 for details.)</p>	<ul style="list-style-type: none"> • Drug Tier 5: <i>Standard cost sharing:</i> 25% of the total cost <i>Preferred cost sharing:</i> 25% of the total cost • Drug Tier 6: <i>Standard cost sharing:</i> \$8.00 per prescription <i>Preferred cost sharing:</i> \$0.00 per prescription 	<ul style="list-style-type: none"> • Drug Tier 5: <i>Standard cost sharing:</i> 25% of the total cost <i>Preferred cost sharing:</i> 25% of the total cost • Drug Tier 6: <i>Standard cost sharing:</i> \$11.00 per prescription <i>Preferred cost sharing:</i> \$0.00 per prescription

Annual Notice of Changes for 2022

Table of Contents

Summary of Important Costs for 2022		3
SECTION 1	Unless You Choose Another Plan, You Will Be Automatically Enrolled in Cigna Secure Rx in 2022	6
SECTION 2	Changes to Benefits and Costs for Next Year	6
Section 2.1	Changes to the Monthly Premium	6
Section 2.2	Changes to the Pharmacy Network	6
Section 2.3	Changes to Part D Prescription Drug Coverage	6
SECTION 3	Administrative Changes	10
SECTION 4	Deciding Which Plan to Choose	11
Section 4.1	If You Want to Stay in Cigna Secure Rx (PDP)	11
Section 4.2	If You Want to Change Plans	11
SECTION 5	Deadline for Changing Plans	12
SECTION 6	Programs That Offer Free Counseling about Medicare	12
SECTION 7	Programs That Help Pay for Prescription Drugs	12
SECTION 8	Questions?	13
Section 8.1	Getting Help from Cigna Secure Rx (PDP)	13
Section 8.2	Getting Help from Medicare	13

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 (cigna.com/member-resources).

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.
 - To learn what you must do to ask for an exception, see Chapter 7 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. (To learn more about when you can get a temporary supply and how to ask for one, see Chapter 3, 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.

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 changes we may make to the Drug List, see Chapter 3, 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. Because you receive “Extra Help” and didn’t receive this insert with this packet, please call Customer Service and ask for the “LIS Rider.”

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 4, 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 4, Sections 6 and 7 in the *Evidence of Coverage*, which is located on our website at cigna.com/member-resources. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
<p>Stage 1: Yearly Deductible Stage</p> <p>During this stage, you pay the full cost of your Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs) and Tier 5 (Specialty Tier Drugs) until you have reached the yearly deductible.</p>	<p>The deductible is \$445.</p> <p>During this stage, you pay Stage 2: Initial Coverage Stage (see table below) cost sharing for drugs on Tier 1 (Preferred Generic Drugs), Tier 2 (Generic Drugs), and Tier 6 (Select Care Drugs) and the full cost of drugs on Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs) and Tier 5 (Specialty Tier Drugs) until you have reached the yearly deductible.</p>	<p>The deductible is \$480.</p> <p>During this stage, you pay Stage 2: Initial Coverage Stage (see table below) cost sharing for drugs on Tier 1 (Preferred Generic Drugs), Tier 2 (Generic Drugs), and Tier 6 (Select Care Drugs) and the full cost of drugs on Tier 3 (Preferred Brand Drugs), Tier 4 (Non-Preferred Drugs) and Tier 5 (Specialty Tier Drugs) until you have reached the yearly deductible.</p>

Changes to Your Cost Sharing in the Initial Coverage Stage

To learn how copayments and coinsurance work, look at Chapter 4, Section 1.2, Types of out-of-pocket costs you may pay for covered drugs in your *Evidence of Coverage*.

Stage	2021 (this year)	2022 (next year)
<p>Stage 2: Initial Coverage Stage</p> <p>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.</p> <p>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 4, Section 5 of your <i>Evidence of Coverage</i>.</p> <p>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.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Drugs in Tier 1 (Preferred Generic Drugs):</p> <p><i>Standard cost sharing:</i> You pay \$19.00 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$1.00 per prescription.</p> <p>Drugs in Tier 2 (Generic Drugs):</p> <p><i>Standard cost sharing:</i> You pay \$20.00 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$4.00 per prescription.</p> <p>Drugs in Tier 3 (Preferred Brand Drugs):</p> <p><i>Standard cost sharing:</i> You pay \$47.00 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$47.00 per prescription.</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Drugs in Tier 1 (Preferred Generic Drugs):</p> <p><i>Standard cost sharing:</i> You pay \$19.00 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$1.00 per prescription.</p> <p>Drugs in Tier 2 (Generic Drugs):</p> <p><i>Standard cost sharing:</i> You pay \$20.00 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$10.00 per prescription.</p> <p>Drugs in Tier 3 (Preferred Brand Drugs):</p> <p><i>Standard cost sharing:</i> You pay \$47.00 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$47.00 per prescription.</p> <p style="text-align: right;">(over, please)</p>

Stage	2021 (this year)	2022 (next year)
Stage 2: Initial Coverage Stage (continued)	<p>Drugs in Tier 4 (Non-Preferred Drugs):</p> <p><i>Standard cost sharing:</i> You pay 50% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 50% of the total cost.</p> <p>Drugs in Tier 5 (Specialty Tier Drugs):</p> <p><i>Standard cost sharing:</i> You pay 25% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 25% of the total cost.</p> <p>Drugs in Tier 6 (Select Care Drugs):</p> <p><i>Standard cost sharing:</i> You pay \$8.00 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$0.00 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).</p>	<p>Drugs in Tier 4 (Non-Preferred Drugs):</p> <p><i>Standard cost sharing:</i> You pay 50% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 50% of the total cost.</p> <p>Drugs in Tier 5 (Specialty Tier Drugs):</p> <p><i>Standard cost sharing:</i> You pay 25% of the total cost.</p> <p><i>Preferred cost sharing:</i> You pay 25% of the total cost.</p> <p>Drugs in Tier 6 (Select Care Drugs):</p> <p><i>Standard cost sharing:</i> You pay \$11.00 per prescription.</p> <p><i>Preferred cost sharing:</i> You pay \$0.00 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).</p>

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 4, Sections 6 and 7 in your *Evidence of Coverage*.

SECTION 3 Administrative Changes

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

Description	2021 (this year)	2022 (next year)
<p>Premium Payment</p>	<p>Your preferred premium payment method will remain in place through your final December 2021 invoice.</p>	<p>Premium payment options for your 2022 new Cigna plan:</p> <ul style="list-style-type: none"> • If you get a premium invoice in the mail each month in 2021, you will continue to do so under your 2022 Cigna plan. There is no action you need to take, unless you wish to change to one of our other payment options. • If your 2021 premium payment is deducted from your Social Security Administration/Railroad Retirement Board (SSA/RRB) benefit check, there's no action you need to take. Your deductions will automatically apply toward your Cigna premium payment. • If you are currently set up for automatic recurring payments to a credit card or bank account, you will need to newly sign up with Cigna once you receive your Cigna ID card in November. • If you are currently set up to pay your premiums through an online bill pay service provided by your bank with Express Scripts as the payee, you will need to provide the following Cigna payee information to your bank after your December 2021 Express Scripts Medicare premium is paid, but before January 1, 2022: Payee: Cigna PDP Mailing Address: Cigna PDP, P.O. Box 747102, Pittsburgh, PA 15274-7102 Note: Include your new Cigna customer ID in the memo field. <p>Visit cigna.com/2022FAQ for more instructions.</p>

SECTION 5 Deadline for Changing Plans

If you want to change to a different prescription drug plan or to a Medicare health plan for next year, you can do it from **October 15 until December 7**. The change will take effect on January 1, 2022.

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 8, Section 2.2 of the *Evidence of Coverage*.

SECTION 6 Programs That Offer Free Counseling about Medicare

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

The 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. 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 your State Health Insurance Assistance Program (SHIP) at the number(s) listed below:

Ohio	Ohio Senior Health Insurance Information Program (OSHIIP), The Ohio Department of Insurance, 50 W. Town Street, 3rd Floor, Suite 300, Columbus, OH 43215 1-800-686-1578
-------------	--

SECTION 7 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs. Below we list different kinds of help:

- **“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).
- **Help from your state’s pharmaceutical assistance program.** A State Pharmaceutical Assistance Program helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program or to see if it is available in your state, check with your State Health Insurance Assistance Program (the name and phone numbers for this organization are in Section 6 of this booklet).
- **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 AIDS Drug Assistance Program (ADAP). For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the AIDS Drug Assistance Program (ADAP) in your state:

Ohio	Ohio HIV Drug Assistance Program, Ohio Department of Health, HIV Care Services Section, 246 North High Street, Columbus, OH 43215 1-800-777-4775
-------------	---

SECTION 8 Questions?

Section 8.1 Getting Help from Cigna Secure Rx (PDP)

Questions? We're here to help. Please call Customer Service at 1-855-595-1297. (TTY only, call 711.) We are available for phone calls 8 a.m. - 8 p.m., local time, 7 days a week. Our automated phone system may answer your call during weekends from April 1 - September 30. Calls to these numbers are free.

Read your 2022 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 2022. For details, look in the 2022 *Evidence of Coverage* for Cigna Secure Rx (PDP). 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 located on our website at cigna.com/member-resources. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Visit our Website

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

Section 8.2 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 (www.medicare.gov). It has information about cost, coverage, and quality ratings to help you compare Medicare prescription drug 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 www.medicare.gov/plan-compare.)

Read Medicare & You 2022

You can read the *Medicare & You 2022* 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 (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.

