



Cigna TotalCare (HMO D-SNP) offered by Cigna

ANNUAL NOTICE OF CHANGES FOR 2022

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

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 2022 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 [go.medicare.gov/drugprices](https://www.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.
- Check to see if your doctors and other providers will be in our network next year.
 - Are your doctors, including specialists you see regularly, 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*.

H3949_22_98719_036_M

OMB Approval 0938-1051 (Expires: February 29, 2024)
22_A_H3949_036

- 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 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 don't join another plan by December 7, 2021, you will be enrolled in Cigna TotalCare (HMO D-SNP).
- If you want to **change to a different plan** that may better meet your needs, you can switch plans between October 15 and December 7. Look in section 3.2, page 9 to learn more about your choices.

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 TotalCare (HMO D-SNP).
- If you join another plan between **October 15 and 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 1-800-668-3813 for additional information. (TTY users should call 711.) Hours are 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. Messaging service used weekends, after hours, and on federal holidays.
- To get information from us in a way that works for you, please call Customer Service. 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 www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

About Cigna TotalCare (HMO D-SNP)

- Cigna contracts with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDP) in select states, and with select State Medicaid programs. 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 TotalCare (HMO D-SNP).
-

Summary of Important Costs for 2022

The table below compares the 2021 costs and 2022 costs for Cigna TotalCare (HMO D-SNP) 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 www.cignamedicare.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*. If you are eligible for Medicare cost sharing assistance under Pennsylvania Department of Human Services (Medicaid), you pay \$0 for your deductible, doctor office visits, and inpatient hospital stays.

Cost	2021 (this year)	2022 (next year)
Monthly plan premium* * Your premium may be higher or lower than this amount. See Section 1.1 for details.	\$0 or \$25.50*	\$0 or \$29.90*
Doctor office visits	Primary care visits: 0% or 20%* coinsurance per visit Specialist visits: 0% or 20%* coinsurance per visit	Primary care visits: \$0 copayment per visit Specialist visits: \$0 or \$25* 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: \$0 or \$310* copayment per day Days 6-90: \$0 copayment per day	Days 1-5: \$0 or \$265* copayment per day Days 6-90: \$0 copayment per day
Part D prescription drug coverage (See Section 1.6 for details.)	Deductible: \$0, \$92 or \$445* Copayments or Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> • Drug Tier 1: 25% coinsurance or \$0/\$1.30/\$3.70/15%* copayment for generics or \$0/\$4.00/\$9.20/15%* copayment for all other drugs per one-month supply 	Deductible: \$0, \$99 or \$480* Copayments or Coinsurance during the Initial Coverage Stage: <ul style="list-style-type: none"> • Drug Tier 1: 25% coinsurance or \$0/\$1.35/\$3.95/15%* copayment for generics or \$0/\$4.00/\$9.85/15%* copayment for all other drugs per one-month supply
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.)	\$7,550 If you are eligible for Medicare cost sharing assistance under Pennsylvania Department of Human Services (Medicaid), you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services.	\$7,550 If you are eligible for Medicare cost sharing assistance under Pennsylvania Department of Human Services (Medicaid), you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services

*Cost sharing is based on your level of Medicaid eligibility or "Extra Help."

Annual Notice of Changes for 2022
Table of Contents

Summary of Important Costs for 2022	3
SECTION 1 Changes to Benefits and Costs for Next Year	5
Section 1.1 Changes to the Monthly Premium.....	5
Section 1.2 Changes to Your Maximum Out-of-Pocket Amount.....	5
Section 1.3 Changes to the Provider Network.....	5
Section 1.4 Changes to the Pharmacy Network.....	6
Section 1.5 Changes to Benefits and Costs for Medical Services.....	6
Section 1.6 Changes to Part D Prescription Drug Coverage.....	12
SECTION 2 Administrative Changes	14
SECTION 3 Deciding Which Plan to Choose	14
Section 3.1 If you want to stay in Cigna TotalCare (HMO D-SNP).....	14
Section 3.2 If you want to change plans.....	14
SECTION 4 Changing Plans	15
SECTION 5 Programs That Offer Free Counseling about Medicare and Pennsylvania Department of Human Services (Medicaid)	15
SECTION 6 Programs That Help Pay for Prescription Drugs	15
SECTION 7 Questions?	16
Section 7.1 Getting Help from our plan.....	16
Section 7.2 Getting Help from Medicare.....	16
Section 7.3 Getting Help from Pennsylvania Department of Human Services (Medicaid).....	16

SECTION 1 Changes to Benefits and Costs for Next Year**Section 1.1 Changes to the Monthly Premium**

Cost	2021 (this year)	2022 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$0 or \$25.50*	\$0 or \$29.90*

*Cost sharing is based on your level of Medicaid eligibility.

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	2021 (this year)	2022 (next year)
Maximum out-of-pocket amount Because our members also get assistance from Medicaid, very few members ever reach this out-of-pocket maximum. If you are eligible for Pennsylvania Department of Human Services (Medicaid) assistance with Part A and Part B copays, you are not responsible for paying any out-of-pocket costs toward the maximum out-of-pocket amount for covered Part A and Part B services. Your costs for covered medical services (such as copays) count toward your maximum out-of-pocket amount. Your plan premium and your costs for prescription drugs do not count toward your maximum out-of-pocket amount.	\$7,550	\$7,550 Once you have paid \$7,550 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.cignamedicare.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 2022 *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, we must 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 to manage 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 has changed more than usual for 2022. An updated *Provider and Pharmacy Directory* is located on our website at www.cignamedicare.com. You may also call Customer Service for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory*. **We strongly suggest you review our current *Provider and Pharmacy Directory* to see if your pharmacy is still in our network.**

Section 1.5 Changes to Benefits and Costs for Medical Services

Please note that the *Annual Notice of Changes* tells you about changes to your Medicare benefits and costs.

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, *Benefits Chart (what is covered and what you pay)*, in your *2022 Evidence of Coverage*. A copy of the *Evidence of Coverage* is located on our website at www.cignamedicare.com. You may also call Customer Service to ask us to mail you an *Evidence of Coverage*.

Opioid treatment program services

Members of our plan with opioid use disorder (OUD) can receive coverage of services to treat OUD through an Opioid Treatment Program (OTP) which includes the following services:

- U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications.
- Dispensing and administration of MAT medications (if applicable)
- Substance use counseling
- Individual and group therapy
- Toxicology testing
- Intake activities
- Periodic assessments

Cost	2021 (this year)	2022 (next year)
Acupuncture for chronic low back pain	<p><u>In-Network</u> You pay a coinsurance of 0% or 20% for each Medicare-covered acupuncture visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p>	<p><u>In-Network</u> You pay a copayment of \$0 or \$20 for each Medicare-covered acupuncture visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>

Cost	2021 (this year)	2022 (next year)
Additional telehealth services: Physical therapy and Speech and Language Pathology	<p><u>In-Network</u> You pay a coinsurance of 0% or 20% for Medicare-covered Physical therapy virtual visits. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p> <p>Medicare-covered Speech and Language Pathology virtual visits are not covered.</p>	<p><u>In-Network</u> You pay a coinsurance of 0% or 20% for Medicare-covered Physical therapy virtual visits. You pay a coinsurance of 0% or 20% for Medicare-covered Speech and Language Pathology virtual visits. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p>
Ambulance services	<p><u>In-Network</u> You pay a coinsurance of 0% or 20% for each one way Medicare-covered ground ambulance trip. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p>	<p><u>In-Network</u> You pay a copayment of \$0 or \$225 for each one way Medicare-covered ground ambulance trip. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
Annual physical exam	<p><u>In-Network</u> Not covered.</p>	<p><u>In-Network</u> You pay a copayment of \$0 for an annual physical exam.</p>
Cash or Monetary Rebate Program	Not offered.	<p><u>In-Network</u> Because this plan participates in the Value-Based Insurance Design (VBID) Model, you will be eligible to receive cash or monetary rebates. Limited to \$15 per month. The cash or monetary rebate card program is a monthly allowance in the form of a Visa debit card to use towards essential goods and services. Funds can be used towards items such as, but not limited to, food, electricity, gas, clothing, medication, medical and dental bills, and more. The Cash or Monetary Rebate card may also be used to withdraw cash. Unused balances roll</p>

Cost	2021 (this year)	2022 (next year)
		<p>forward each month, and must be used within 3 years from benefit year. Please note that this benefit is considered a monetary income, and may have implications on your tax report. This plan will provide timely updated income reporting information to all enrollees, as applicable. You have the right to decline this benefit for any reason. If you decline the benefit, this will not affect your eligibility to the plan or any other benefit in your plan. If you decide to decline this benefit, you can do so by calling Customer Service (phone numbers are printed on the back cover of this booklet). For additional information or questions, please call Customer Service.</p>
Catasys Program	<p><u>In-Network</u> You pay a copayment of \$0 for Catasys OnTrak™ program.</p>	<p><u>In-Network</u> Catasys OnTrak™ program not covered.</p>
Dental services	<p><u>In-Network</u> Authorization rules may apply.</p> <p>You pay a coinsurance of 0% or 20% for Medicare-covered dental services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount. The plan has no maximum allowance amount per year for supplemental preventive dental services and a maximum allowance amount of \$3000 per year for supplemental comprehensive dental services.</p> <p>You pay \$0 copayment for dental services.</p>	<p><u>In-Network</u> Authorization not required.</p> <p>You pay a copayment of \$0 or \$25 for Medicare-covered dental services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount. The plan has no maximum allowance amount per year for supplemental preventive and comprehensive dental services. You will pay a \$0 copayment for select dental services.</p> <p>For more information on your dental benefits and cost share, please contact Cigna's dental vendor at 1-866-213-7295 (TTY 711) or go to cignamedicare.com/resources after October 1, 2021 to find the Dental Guide for your plan.</p>

Cost	2021 (this year)	2022 (next year)
Healthy Benefits+ - SSBCI	<u>In-Network</u> \$30 per month will be loaded onto a card for members with select chronic conditions to purchase approved grocery items from participating retailers.	<u>In-Network</u> Not offered.
Hearing services	<u>In-Network</u> You pay a coinsurance of 0% for Medicare-covered diagnostic hearing exams in a PCP office or 0% or 20% in a Specialist office. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.	<u>In-Network</u> You pay a copayment of \$0 or \$25 for Medicare-covered diagnostic hearing exams. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.
Inpatient hospital care	<u>In-Network</u> You pay a copayment of: – Days 1-5: \$0 or \$310 per day – Days 6-90: \$0 per day for each Medicare-covered hospital stay. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.	<u>In-Network</u> You pay a copayment of: – Days 1-5: \$0 or \$265 per day – Days 6-90: \$0 per day for each Medicare-covered hospital stay. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.
Outpatient diagnostic tests and therapeutic services and supplies	<u>In-Network</u> You pay a coinsurance of 0% or 20% for Medicare-covered X-rays. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.	<u>In-Network</u> You pay a copayment of \$0 or \$35 for Medicare-covered X-rays. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.
Outpatient hospital observation	<u>In-Network</u> You pay a coinsurance of 0% or 20% for Medicare-covered outpatient hospital	<u>In-Network</u> You pay a copayment of \$0 or \$200 for Medicare-covered outpatient hospital

Cost	2021 (this year)	2022 (next year)
	<p>observation.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p>	<p>observation.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p>Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers</p>	<p><u>In-Network</u></p> <p>You pay a coinsurance of 0% or 20% for each Medicare-covered outpatient hospital facility visit. 0% for any surgical procedures (i.e. polyp removal) during a colorectal screening. 0% or 20% for all other Outpatient services not provided in an Ambulatory Surgical Center.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p> <p><u>In-Network</u></p> <p>You pay a coinsurance of 0% or 20% for each Medicare-covered ambulatory surgical center visit. 0% for any surgical procedures (i.e. polyp removal) during a colorectal screening. 0% or 20% for all other Ambulatory Surgical Center (ASC) services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p>	<p><u>In-Network</u></p> <p>You pay a copayment of \$0 or \$200 for each Medicare-covered outpatient hospital facility visit. \$0 for any surgical procedures (i.e. polyp removal) during a colorectal screening. \$0 or \$200 for all other Outpatient services not provided in an Ambulatory Surgical Center.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p> <p><u>In-Network</u></p> <p>You pay a copayment of \$0 or \$200 for each Medicare-covered ambulatory surgical center visit. \$0 for any surgical procedures (i.e. polyp removal) during a colorectal screening. \$0 or \$200 for all other Ambulatory Surgical Center (ASC) services.</p> <p>If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
<p>Over-the-Counter Items and Services</p>	<p>Limited to \$200 Every Three Months for specific over-the-counter drugs and other health-related pharmacy products, as listed in the OTC catalog.</p>	<p>Limited to \$100 Every Three Months for specific over-the-counter drugs and other health-related pharmacy products, as listed in the OTC catalog.</p>
<p>Physician/Practitioner services including doctor's office visits</p>	<p><u>In-Network</u></p> <p>You pay a coinsurance of 0% or 20% for each Medicare-covered Primary Care Physician office visit and each Medicare-</p>	<p><u>In-Network</u></p> <p>You pay a copayment of \$0 for each Medicare-covered Primary Care Physician office visit and each Medicare-covered virtual visit.</p>

Cost	2021 (this year)	2022 (next year)
	<p>covered virtual visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p> <p><u>In-Network</u> You pay a coinsurance of 0% or 20% for each Medicare-covered Specialist visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p> <p>You pay a coinsurance of 0% or 20% for Medicare-covered Other Health Care Professional Service in a PCP or Specialist office. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p>	<p><u>In-Network</u> You pay a copayment of \$0 or \$25 for each Medicare-covered Specialist visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p> <p>You pay a copayment of \$0 in a Primary Care Physician office or \$0 or \$25 in a Specialist office for Medicare-covered Other Health Care Professional Service. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
Podiatry services	<p><u>In-Network</u> You pay a coinsurance of 0% or 20% for each Medicare-covered podiatry visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p>	<p><u>In-Network</u> You pay a copayment of \$0 or \$25 for each Medicare-covered podiatry visit. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
Skilled nursing facility (SNF) care	<p><u>In-Network</u> You pay a copayment of: – Days 1-20: \$0 per day – Days 21-100: \$0 or \$184 per day for each Medicare-covered SNF stay. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>	<p><u>In-Network</u> You pay a copayment of: – Days 1-20: \$0 per day – Days 21-100: \$0 or \$188 per day for each Medicare-covered SNF stay. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p>
Vision services	<p><u>In-Network</u> You pay a coinsurance of 0% for Medicare-covered glaucoma screenings</p>	<p><u>In-Network</u> You pay a copayment of \$0 for Medicare-covered glaucoma</p>

Cost	2021 (this year)	2022 (next year)
	<p>and diabetic retinal exams. You pay a coinsurance of 0% or 20% for all other Medicare-covered vision services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a 0% coinsurance amount.</p> <p><u>In-Network</u> There is \$300 allowance Every Year for supplemental eyewear.</p>	<p>screenings and diabetic retinal exams. You pay a copayment of \$0 or \$25 for all other Medicare-covered vision services. If you are eligible for Medicare cost-sharing assistance under Medicaid, you pay a \$0 copayment amount.</p> <p><u>In-Network</u> There is \$250 allowance Every Year for supplemental eyewear.</p>
Wellness and Health Care Planning (WHP) Services: Advanced Care Planning (ACP)	Not offered.	<p><u>In-Network</u> You are eligible for Wellness and Health Care Planning services, which includes Advanced Care Planning services (ACP). ACP will create a completed plan for health care if you become unable to make decisions about your care, such as an advanced directive or other formal documents. Participation in any programs that include Wellness and Healthcare Planning or Advance Care Planning are voluntary and you are free to decline the services at any time.</p>

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 provided electronically. The Drug List provided electronically 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.cignamedicare.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.
 - 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 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 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.

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 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. 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 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 in your *Summary of Benefits* or at Chapter 6, Sections 6 and 7, in the *Evidence of Coverage*.)

Changes to the Deductible Stage

Stage	2021 (this year)	2022 (next year)
Stage 1: Yearly Deductible Stage During this stage, you pay the full cost of your drugs until you have reached the yearly deductible.	Your deductible amount is \$0, \$92 or \$445, depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)	Your deductible amount is \$0, \$99 or \$480, depending on the level of “Extra Help” you receive. (Look at the separate insert, the “LIS Rider,” for your deductible amount.)

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	2021 (this year)	2022 (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 that	Your cost for a one-month supply filled at a network pharmacy with standard cost sharing: All Formulary Drugs: You pay 25% of the total cost or a \$0/\$1.30/\$3.70/15%* copayment for generics or a \$0/\$4.00/\$9.20/15%* copayment for all other drugs.	Your cost for a one-month supply filled at a network pharmacy with standard cost sharing: All Formulary Drugs: You pay 25% of the total cost or a \$0/\$1.35/\$3.95/15%* copayment for generics or a \$0/\$4.00/\$9.85/15%* copayment for all other drugs.

Stage	2021 (this year)	2022 (next year)
provides standard cost sharing. For information about the costs for a long-term supply or for mail-order prescriptions, look in Chapter 6, Section 5 of your <i>Evidence of Coverage</i> .	Once your total drug costs have reached \$4,130, you will move to the next stage (the Coverage Gap Stage).	Once your total drug costs have reached \$4,430, you will move to the next stage (the Coverage Gap Stage).

*Cost sharing is based on your level of “Extra Help.”

Changes to the Coverage Gap and Catastrophic Coverage Stages

The Coverage Gap Stage and the Catastrophic Coverage Stage are two other drug coverage stages for people with high drug costs. **Most members do not reach either stage.**

For information about your costs in these stages, look at your *Summary of Benefits* or 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.

Description	2021 (this year)	2022 (next year)
Cigna Vision Vendor Change	Cigna has a vision vendor that you can contact for information on your vision benefits.	Cigna will have a new vision vendor for 2022. For information on your vision benefits, please call 1-888-886-1995.

SECTION 3 Deciding Which Plan to Choose

Section 3.1 If you want to stay in Cigna TotalCare (HMO D-SNP)

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 be enrolled in our Cigna TotalCare (HMO D-SNP).

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 2022 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 the *Medicare & You 2022* handbook, 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 www.medicare.gov/plan-compare. **Here, you can find information about costs, coverage, and quality ratings for Medicare plans.**

As a reminder, Cigna 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.

If you switch to Original Medicare and do **not** enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan unless you have opted out of automatic enrollment.

SECTION 4 Changing Plans

If you want to change to a different plan or Original Medicare 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.

If you enrolled in a Medicare Advantage plan for January 1, 2022, 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, 2022. For more information, see Chapter 10, Section 2.3 of the *Evidence of Coverage*.

SECTION 5 Programs That Offer Free Counseling about Medicare and Pennsylvania Department of Human Services (Medicaid)

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

APPRISE 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. APPRISE 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 APPRISE at 1-800-783-7067.

For questions about your Pennsylvania Department of Human Services (Medicaid) benefits, contact Pennsylvania Department of Human Services (Medicaid) at 1-800-692-7462. TTY users should call 711. Hours are Mon. – Fri. 8:30 a.m. – 4:45 p.m. Ask how joining another plan or returning to Original Medicare affects how you get your Pennsylvania Department of Human Services (Medicaid) coverage.

SECTION 6 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.** Because you have Medicaid, you are already enrolled in “Extra Help,” also called the Low Income Subsidy. “Extra Help” pays some of your prescription drug premiums, annual deductibles and coinsurance. Because you qualify, you do not have a coverage gap or late enrollment penalty. If you have questions about “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;
 - 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.** Pennsylvania has programs called Chronic Renal Disease Program (CRDP), PACE Needs Enhancement Tier (PACENET), Pharmaceutical Assistance Contract for the Elderly (PACE), and Special Pharmaceutical Benefits Program-Mental Health that help people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, 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 Special Pharmaceutical Benefits Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Special Pharmaceutical Benefits Program at 1-800-922-9384.

SECTION 7 Questions?

Section 7.1 Getting Help from our plan

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. Messaging service used weekends, after hours, and on federal holidays. 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 TotalCare (HMO D-SNP). 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 www.cignamedicare.com. 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 www.cignamedicare.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 (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 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.

Section 7.3 Getting Help from Pennsylvania Department of Human Services (Medicaid)

To get information from Medicaid, you can call Pennsylvania Department of Human Services (Medicaid) at 1-800-692-7462. TTY users should call 711.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc.