



2022 SUPPLEMENTAL BENEFITS GUIDE

Cigna Medicare Advantage

**Cigna True Choice Medicare (PPO)
Cigna True Choice Plus Medicare (PPO)**

Together, all the way.®





BENEFITS THAT GO ABOVE AND BEYOND ORIGINAL MEDICARE.

At Cigna, part of our commitment to your whole health means giving you more ways to get healthier – and stay healthier. As a Cigna Medicare Advantage customer, you have all the coverage of Original Medicare plus a wide range of added benefits.




Your added benefits include helpful services and programs designed to improve your health, well-being and peace of mind. Please keep this guide in a convenient place so it's easy to find the right information when you need it.

This guide highlights benefits that may be part of your plan. To find out what specific benefits your plan offers, refer to your *Evidence of Coverage* (EOC) at **CignaMedicare.com/resources**.

BENEFITS INFORMATION

Cigna True Choice Medicare (PPO)


Cigna True Choice Plus Medicare (PPO)

BENEFIT	HOW TO USE	WHOM TO CONTACT
 Acupuncture Reimbursement		
With the acupuncture reimbursement benefit, you can receive up to \$300 each year toward the cost of non-Medicare-covered acupuncture services from a licensed acupuncture provider.	<ol style="list-style-type: none">1. Print a copy of the Direct Member Reimbursement (DMR) form.2. Get acupuncture services from a licensed provider.3. After your treatment, have the provider sign the DMR form and give you a receipt for services provided.4. Mail your completed DMR form and receipts to Cigna.	Cigna Customer Service 1-800-668-3813 (TTY 711) October 1 – March 31: 8 a.m. – 8 p.m. local time, 7 days a week. April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m. local time. Messaging service used weekends, after hours and on federal holidays. Find the DMR form at Cigna.com/medicare/ resources/customer-forms
 Adult Day Care Reimbursement		
New Jersey customers: The adult day care benefit provides reimbursement up to a maximum of \$600 per year (\$150 per quarter) toward the cost of adult day care services. This reimbursement is on a quarterly basis and does not carry over from quarter to quarter. You must use a licensed adult day care facility, as identified by the State of New Jersey Department of Human Services. Some day care facilities may have a minimum stay requirement.	<ol style="list-style-type: none">1. Print a copy of the Direct Member Reimbursement (DMR) form.2. Complete the DMR form, which must include a signature from the adult day care facility manager.3. Mail your completed DMR form and receipts to Cigna.	Cigna Customer Service 1-800-668-3813 (TTY 711) Find the DMR form at Cigna.com/medicare/ resources/customer-forms
 Cigna Insulin Savings Program <i>New for 2022</i>		
The Cigna Insulin Savings program offers low-cost, predictable copays on select insulin drugs. This applies when you are in the deductible, initial coverage and coverage gap phases of the Part D benefit. This does not apply once you reach the catastrophic coverage phase. If you receive Extra Help, you do not qualify for this program and your Low Income Subsidy (LIS) copay level will apply. Please refer to your EOC for copay amounts.	To learn more about this benefit, call Cigna Customer Service.	Cigna Customer Service 1-800-668-3813 (TTY 711)

BENEFIT	HOW TO USE	WHOM TO CONTACT
<div data-bbox="66 163 136 226"></div> <div data-bbox="160 180 393 212">Dental Allowance</div> <p>Your plan may offer a yearly dental allowance that can be used toward preventive and comprehensive dental services, such as routine exams, cleanings, X-rays, fillings, root canals, crowns, dentures and more. Cosmetic services, such as whitening procedures, veneers and braces, are not covered by your allowance. You can use any licensed dentist who is eligible under Medicare.* No payment is required in advance until you reach your allowance limit.** Once you reach your limit, you're responsible for 100% of charges.</p> <p><small>*Consult your dentist to see if they participate in Medicare.</small></p> <p><small>**Provider submits claim to Cigna Dental Health.</small></p>	<ol style="list-style-type: none"> 1. Verify your yearly dental allowance by calling Cigna Dental Customer Service or referring to your EOC. 2. Find a licensed dentist who accepts Medicare.* Call the dentist's office directly to schedule an appointment. 3. At your appointment, show your Cigna Medicare Advantage ID card. 	<p>Cigna Dental Customer Service 1-866-213-7295 (TTY 711) October 1 – March 31: 8 a.m. – 8 p.m. local time, 7 days a week. April 1 – September 30: Monday – Friday, 8 a.m. – 8 p.m. local time. Messaging service used weekends, after hours and on federal holidays.</p>
<div data-bbox="66 774 136 837"></div> <div data-bbox="160 791 376 823">Fitness Program</div> <p>Get healthier with Cigna's fitness benefit provided by the Silver&Fit® Healthy Aging and Exercise program. The program offers a fitness center membership at participating locations and one Home Fitness Kit per year.* You can also take advantage of the Get Started program, where you can find a personal exercise plan, access thousands of digital workout videos available on the program's website and mobile app, track your fitness activity,** get one-on-one Healthy Aging Coaching by phone, and enjoy many other digital resources.</p> <p><small>*You can call Silver&Fit Customer Service to change your fitness center. You may change fitness centers once per month. The change will be effective the first of the following month. Non-standard services that call for an added fee are not part of the Silver&Fit program and will not be reimbursed. Once selected, Home Fitness Kits cannot be exchanged.</small></p> <p><small>**Purchase of a wearable fitness tracker or app may be required and is not reimbursable by the Silver&Fit program.</small></p>	<p>Enroll on or after January 1, 2022.</p> <ol style="list-style-type: none"> 1. Go to SilverandFit.com and register. 2. Choose a participating fitness center and/or select one Home Fitness Kit. 3. You can also enroll by calling Silver&Fit® Customer Service. 	<p>Silver&Fit® 1-888-886-1992 (TTY 711) Monday – Friday, 8 a.m. – 9 p.m. EST SilverandFit.com</p>

This guide highlights benefits that may be part of your plan. To find out what specific benefits your plan offers, refer to your EOC. Some benefits vary by plan. Restrictions may apply.

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<div data-bbox="66 159 136 226"></div> <div data-bbox="159 178 383 212">Hearing Services</div> <p>The supplemental hearing benefit covers a routine hearing exam, a hearing aid fitting evaluation and a hearing aid allowance. This benefit is managed by Cigna's hearing vendor, Hearing Care Solutions. Routine hearing exams and supplemental hearing aids should be obtained from providers in Cigna's hearing vendor network. We encourage you to select a provider within Cigna's hearing vendor network, but you are not required to do so. You have the option to select doctors and benefits both in- and out-of-network with no referrals required. However, your out-of-pocket costs may be higher for out-of-network services.</p> <p>You are responsible for all costs over the maximum coverage amount.</p>	<p>To find a hearing health care provider in your area and/or to schedule an appointment, call Hearing Care Solutions.</p>	<p>Hearing Care Solutions 1-866-872-1001 (TTY 711) Monday – Friday, 7 a.m. – 7 p.m. CST HearingCareSolutions.com/ Cigna-Medicare</p>
<div data-bbox="66 831 136 898"></div> <div data-bbox="159 850 459 884">Home Delivered Meals</div> <p>You can receive 14 home delivered meals to help make your transition more comfortable after an inpatient hospital or skilled nursing facility stay.* In addition, customers enrolled in an end-stage renal disease (ESRD) care management program can receive up to 56 home delivered meals to assist in meeting the complex nutritional needs associated with this disease.** Please refer to your EOC for more information.</p> <p><small>*Releases from an emergency department, observation stay or outpatient visit are not eligible. Some benefits may vary by plan.</small></p> <p><small>**Authorization and/or referral applies to ESRD meals.</small></p>	<p>If you are eligible, Cigna's meal provider will contact you to schedule delivery. To learn more about this benefit, call Cigna Customer Service.</p>	<p>Cigna Customer Service 1-800-668-3813 (TTY 711)</p>
<div data-bbox="66 1381 136 1449"></div> <div data-bbox="159 1400 578 1434">Over-the-Counter (OTC) Benefit</div> <p>The OTC benefit provides you with a quarterly allowance to order your OTC medications and products up to 12 times per calendar year. You can order items such as bandages, aspirin, cold and sinus medicine, vitamins and minerals, and much more. The dollar value of your quarterly allowance depends on your plan. You can use your full quarterly allowance anytime during the quarter.</p> <p>OTC orders are limited to one order per customer per calendar month.* You can place your order anytime during the month. Unused balances roll forward each quarter but must be used by December 31. Balances do not carry over year to year.</p> <p><small>*Exceptions may apply.</small></p>	<ol style="list-style-type: none"> 1. Review your OTC catalog included in your Welcome Kit or end-of-the-year renewal mailing. 2. Verify your quarterly allowance by referring to your EOC. 3. Shop online at CignaMedicareOTC.com or place your OTC order by calling Cigna Medicare OTC. 4. You can also place your order by completing the order form located in your OTC catalog. 	<p>Cigna Medicare OTC 1-866-851-1579 (TTY 711) Monday – Friday, 8 a.m. – 11 p.m. EST CignaMedicareOTC.com</p>

BENEFIT	HOW TO USE	WHOM TO CONTACT
 Papa Benefit <i>New for 2022</i> <p>The Papa program offers a helpful hand while also providing companionship. For example, assistance can be provided to drive you to doctor's appointments, help with grocery shopping or complete light housekeeping. The program also offers technology support or companionship for activities, such as someone to play board games or engage in conversation with. Support can be provided in home or virtually. Your plan may offer a set amount of hours (30, 60 or 90) per year toward the use of support services.</p>	<ol style="list-style-type: none"> 1. Go to Papa.co to learn more about the program. 2. You can enroll by calling Papa Customer Service directly. 	<p>Papa 1-888-270-1886 (TTY 711) Monday – Friday, 8 a.m. – 11 p.m. EST Saturday and Sunday, 8 a.m. – 8 p.m. EST Papa.co</p>
 Telehealth Services (Medicare Covered) <p>For nonemergency care, you can talk anytime with an MDLIVE telehealth provider about a number of health issues, including allergies, cough, headache, sore throat and other low-risk minor illnesses. Communication with an MDLIVE doctor can be by phone or video.</p> <p><small>*MDLIVE telehealth services will only be covered for Cigna customers who have registered via MDLIVE's website or by calling customer service. You must use a network provider who offers this service.</small></p>	<p>Go to MDLIVE.com/CignaMedicare to complete the MDLIVE registration process and provide a brief medical history, or call MDLIVE directly.</p>	<p>MDLIVE 1-866-918-7836 (TTY 711) 24 hours a day, 7 days a week MDLIVE.com/CignaMedicare</p>
 Vision Services <p>Your plan includes Medicare-covered vision services, such as well eye exams and diabetic retinal and glaucoma exams for customers who are at high risk.</p> <p>It may also include supplemental vision services for a routine eye exam and/or a yearly allowance toward the cost of lenses, frames or contacts.* These supplemental vision services are provided through Cigna's vision vendor, EyeMed. We encourage you to select a provider within EyeMed's network, but you are not required to do so. You have the option to select doctors and benefits both in- and out-of-network with no referrals required. However, your out-of-pocket costs may be higher for out-of-network services.</p> <p><small>*Supplemental max coverage amount applies to the retail value only. Applicable taxes are not covered. Customers are responsible for all costs over and above the max coverage amount.</small></p>	<p><u>Medicare-Covered Vision Services</u></p> <p>For more information about your Medicare-covered vision benefits, please call Cigna Customer Service or refer to your EOC.</p> <p><u>Supplemental Vision Services</u></p> <p>For more information about your supplemental routine eye exam and/or eyewear allowance, please call EyeMed. You can also visit EyeMed.com/CignaMedicare to see a list of network vision providers in your area.</p>	<p><u>Medicare-Covered Vision Services</u></p> <p>Cigna Customer Service 1-800-668-3813 (TTY 711)</p> <p><u>Supplemental Vision Services</u></p> <p>EyeMed 1-888-886-1995 (TTY 711) Monday – Friday, 8 a.m. – 2 a.m. EST Saturday, 8 a.m. – 11 p.m. EST Sunday, 11 a.m. – 8 p.m. EST EyeMed.com/CignaMedicare</p>

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Out-of-network/non-contracted providers are under no obligation to treat Cigna members, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

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