

2023 SUPPLEMENTAL BENEFITS GUIDE

Cigna Medicare Advantage

**Cigna Preferred Savings Medicare (PPO)
Cigna True Choice Access Medicare (PPO)
Cigna True Choice Courage Medicare (PPO)
Cigna True Choice Medicare (PPO)
Cigna True Choice Plus Medicare (PPO)
Cigna True Choice Savings Medicare (PPO)**

Together, all the way.®





ADDED BENEFITS FOR BETTER OVERALL HEALTH

And the guidance to make it easier overall.

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.

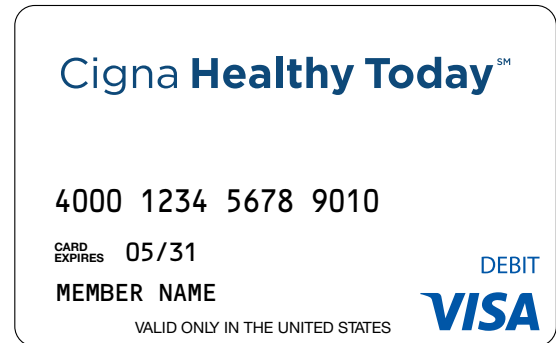
Your added benefits include helpful services and programs designed to improve your health, well-being and peace of mind. Please keep this guide in a convenient place so it's easy to find the right information when you need it.

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](https://www.cignamedicare.com/resources).

NEW CIGNA HEALTHY TODAY CARD

Your Cigna Medicare Advantage Plan now includes a **Cigna Healthy TodaySM card**. This preloaded benefit card gives you easy access to select allowance benefits that may be part of your plan.* These select benefits may include:

- Pet Care Allowance
- Fitness Supplies Allowance
- Over-the-Counter Allowance



Your **Cigna Healthy Today card** also includes incentive reward amounts for completing healthy activities. These reward amounts will automatically be posted to your card and can be used to purchase pre-approved goods via an online catalog or at participating retailers. For more information on the Cigna Medicare Advantage Incentives program, refer to page 10 of your *Customer Handbook*.

To learn more about your select allowance benefits, review the information in this guide. For questions, call **Cigna Customer Service** at **1-800-668-3813 (TTY 711)**, 8 a.m. – 8 p.m. local time. October 1 to March 31: 7 days a week. April 1 to September 30: Monday to Friday. Messaging service used on weekends, after hours and on federal holidays.

HOW TO USE YOUR CIGNA HEALTHY TODAY CARD

1. Depending on your plan, funds will be loaded automatically onto your **Cigna Healthy Today card** each month, quarter or year.**
2. Bring your card with you when paying for covered items at participating retailers or for other designated services.
3. To check your card balance, go to **CignaHealthyToday.com** or call **Cigna's Healthy Today card** vendor at **1-866-851-1579 (TTY 711)**. You can also log in to **myCigna.com** to view your balance and get more information about your card.

*Benefits, coverage and amounts vary by plan. Limitations, exclusions and restrictions may apply.

**Allowance amounts do not carry over to the next frequency period (i.e., monthly, quarterly or annually).

BENEFIT**HOW TO USE****WHOM TO CONTACT****Acupuncture Reimbursement**

In addition to your Medicare-covered acupuncture services for chronic low back pain, your plan may include an acupuncture reimbursement benefit. You may be able to receive a yearly amount toward the cost of non-Medicare-covered acupuncture services from a licensed acupuncture provider.

1. Print out a copy of the Direct Member Reimbursement (DMR) form at **CignaMedicare.com/forms**, or call **Cigna Customer Service** to request a copy mailed to you.
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 at the address listed on the form.

Cigna Customer Service
1-800-668-3813 (TTY 711)

**Caregiver Support** *New for 2023*

Your plan may offer a caregiver support benefit which provides support regardless if you are the caregiver or the one who needs extra help. The benefit includes individual help with caregiving social health needs, such as nutrition, finding resources and stress management. It also includes one-on-one coaching for caregivers who need personal support and guidance. It includes access to an online application to stay in touch with your caregiver coach, share information with others in the caregiver team and access support and resources.

Call **Evernorth** or **Homethrive** (depending on the state you reside in) to have your caregiver set up a one-on-one telephonic counseling session.

Customers living in Colorado, Connecticut, New Mexico, New York or Utah should contact Evernorth

1-800-223-9414 (TTY 711)

Monday – Friday,
 7 a.m. – 7 p.m. CST

CaregiverBridge.com

Customers living in Arizona or Texas should contact Homethrive

1-888-651-0856 (TTY 711)

Monday – Friday,
 8 a.m. – 5 p.m. local time

info.homethrive.com/cigna

BENEFIT

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Dental Allowance

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 dental provider who is not on the Medicare preclusion or exclusion list.

New for 2023 Stretch your allowance by using one of our contracted providers. You'll get an automatic discount when you use a Cigna Dental Health Medicare provider.

No payment is required in advance until you reach your allowance limit. Once you reach your limit, you're responsible for 100% of charges. Provider submits claim to Cigna Dental Health. Includes preventive and comprehensive services. Benefit does not cover cosmetic services.

1. Verify your yearly dental allowance, refer to your EOC or call **Cigna Dental Customer Service**.
2. Call **Cigna Dental Customer Service** for help finding a dental provider in your area who accepts Medicare.
3. **Keep in mind:** You'll get an automatic discount when you use a Cigna Dental Health provider. To find a Cigna Dental Health provider, go to **CignaMedicare.com/resources** or call **Cigna Dental Customer Service**.
4. Call the dentist's office directly to schedule an appointment.
5. At your appointment, show your Cigna ID card.

Cigna Dental Customer Service
1-866-213-7295 (TTY 711)
 8 a.m. – 8 p.m. local time
 October 1 – March 31:
 7 days a week
 April 1 – September 30:
 Monday – Friday
 Messaging service used weekends, after hours, and on federal holidays.



Dental Services

For Cigna True Choice Courage Medicare customers living in North Texas, your plan may include a range of preventive dental services, such as oral exams and cleanings. Some plans may include comprehensive dental coverage, which may cover fillings, extractions, root canals, dentures and other services.*

*Limitations, exclusions and restrictions may apply.

1. You will receive a *Cigna Dental Guide* in your Welcome Kit or end-of-year renewal mailing. Review this information to know what services are covered under your plan.
2. To find a dentist in your area, go to **CignaMedicare.com/resources** to search the online directory or call **Cigna Dental Customer Service**.
3. After you've selected an in-network dentist, call the provider directly to schedule an appointment.

Cigna Dental Customer Service
1-866-213-7295 (TTY 711)
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Fitness Program

Get healthier with Cigna’s fitness benefit provided by the Silver&Fit® Healthy Aging and Exercise program. The program offers flexible fitness options that let you exercise at your local gym, join classes from home and access personalized resources to support your healthy aging journey.

You can choose from over 15,500+ standard participating fitness centers, or work out in the comfort of your home with a Silver&Fit Home Fitness Kit.* You can select one home kit per benefit year from a variety of options, including a Fitbit® or Garmin® wearable fitness tracker.

*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.

Enroll on or after **January 1, 2023**.

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.

Silver&Fit®

1-888-886-1992 (TTY 711)

Monday – Friday,
8 a.m. – 9 p.m. EST

SilverandFit.com



Fitness Supplies Allowance *New for 2023*

In addition to your Silver&Fit® Fitness Benefit, your plan may also include an allowance to purchase fitness-related products and equipment to help you stay healthy.

Your fitness supplies allowance will be applied to your **Cigna Healthy Today card** so you can easily purchase fitness-related products and equipment at participating retailers. Specified amounts will be reloaded each quarter. The benefit applies to a specified quarterly amount and does not carry over to the next quarter or the following year.



1. Go to **CignaHealthyToday.com** to check your card balance, review program details and get a listing of participating retailers.
2. Bring your **Cigna Healthy Today card** with you to participating retailers to purchase eligible items.

Cigna’s Healthy Today card vendor

1-866-851-1579 (TTY 711)


Monday – Friday,
8 a.m. – 11 p.m. EST


CignaHealthyToday.com



Use your Cigna Healthy Today card for this benefit. See page 2 for card details. Benefits, coverage and amounts vary by plan.

BENEFIT	HOW TO USE	WHOM TO CONTACT
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 Hearing Services		
<p>Your plan may include a supplemental hearing benefit that 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 must be obtained from providers in Cigna’s hearing vendor network. 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>

 Home-Delivered Meals		
<p>You may be able to receive 14 home-delivered meals to help make your transition more comfortable after an inpatient hospital or skilled nursing facility stay.* This benefit is available up to three (3) times each year.</p> <p>Customers enrolled in an end-stage renal disease (ESRD) care management program may be able to get up to 56 home-delivered meals each year 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>If you’re eligible after you’re discharged from the hospital or skilled nursing facility, or enrolled in the ESRD care management program, Cigna’s meal provider will contact you to schedule delivery.</p>	<p>Cigna Customer Service 1-800-668-3813 (TTY 711)</p>

BENEFIT

HOW TO USE

WHOM TO CONTACT



In-Home Support Services

For customers living in Arizona and Cigna True Choice Plus Medicare customers living in Texas, your plan may include an in-home support services benefit managed through our vendor, Papa. This benefit offers a helpful hand while providing companionship. For example, assistance can be provided to drive you to doctor appointments, help with grocery shopping and perform light housekeeping. Papa also offers technology support and companionship activities, such as playing board games or engaging in great conversation. Support can be provided in home or virtually. Your plan may offer a set amount of hours, such as 30, 60 or 90 hours per year, toward the use of in-home support services. Visits take place in one hour minimums, seven days a week.

1. Go to **Papa.co** to learn more about the program.
2. You can enroll by calling **Papa Customer Service** directly.

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



Insulin Savings Program

Your plan may offer 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; instead, your Low Income Subsidy (LIS) copay level will apply.

Refer to your EOC for specific copay amounts. To learn more about this benefit, call **Cigna Customer Service**.

Cigna Customer Service
1-800-668-3813 (TTY 711)



Over-the-Counter (OTC) Allowance

Your plan may include an over-the-counter (OTC) quarterly allowance to help cover the cost of OTC drugs and other health-related pharmacy products, such as bandages, aspirin, cold and sinus medicine, vitamins, 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.

Your OTC allowance will be applied to your **Cigna Healthy Today card** each quarter. You can use the card to make online, phone or mail orders from Cigna's Healthy Today card vendor. Or you can purchase approved OTC items at participating retail locations. The benefit applies to a specified quarterly amount and does not carry over to the next quarter or the following year.



1. Verify your quarterly allowance by reviewing your EOC.
2. Go to **CignaHealthyToday.com** to check your card balance, review program details, view a list of available items or get a listing of participating retailers.
3. Place your OTC order in any of the following ways:
 - Call Cigna's Healthy Today card vendor or visit their website.
 - Complete the order form located in your OTC catalog included in your Welcome Kit or end-of-year renewal mailing.
 - Visit a participating retailer and purchase pre-approved products using your **Cigna Healthy Today card**.

Cigna's Healthy Today card vendor

1-866-851-1579 (TTY 711)

Monday – Friday,
8 a.m. – 11 p.m. EST

CignaHealthyToday.com



Pet Care Allowance *New for 2023*

For Cigna True Choice Courage Medicare customers, living in North Texas, New York and Ohio, your plan may offer a pet care allowance to help ease the cost of taking care of your pet(s).*

The yearly benefit allowance amount will be automatically applied to your **Cigna Healthy Today card** to be used at any stand-alone pet stores or for veterinary services and visits. Yearly amounts do not carry over and will expire after the end of the benefit year.

*Special Supplemental Benefit for Chronically Ill (SSBCI) customers only. You must be diagnosed with PTSD, hearing loss or vision loss to be eligible to receive this benefit.



1. Go to **CignaHealthyToday.com** to check your card balance, review program details and get a listing of participating retailers.
2. Bring your **Cigna Healthy Today card** with you when you purchase pet care items at participating retailers or pay for veterinary visits.

Cigna's Healthy Today card vendor

1-866-851-1579 (TTY 711)

Monday – Friday,
8 a.m. – 11 p.m. EST

CignaHealthyToday.com



Use your Cigna Healthy Today card for this benefit. See page 2 for card details. Benefits, coverage and amounts vary by plan.

BENEFIT**HOW TO USE****WHOM TO CONTACT****Telehealth Urgent Care Services**

For nonemergency care when your doctor isn't available, you can talk anytime with an MDLIVE telehealth provider about a number of health issues, including allergies, cough, headache, sore throat, behavioral health concerns and other minor illnesses. Communication with an MDLIVE doctor can be by phone or video.

Go to **MDLIVE.com/CignaMedicare** to complete the MDLIVE registration process and provide a brief medical history, or call MDLIVE directly.*

*MDLIVE telehealth services will only be covered for Cigna customers who have registered via MDLIVE's website or by calling MDLIVE's Customer Service.

MDLIVE**1-866-918-7836 (TTY 711)**

24 hours a day, 7 days a week

MDLive.com/CignaMedicare**Transportation Services**

Your plan may include routine health-related transportation coverage. This coverage provides a specified quantity of nonemergency one-way trips to and from approved health-related locations within 60 miles.

This covers vans, taxis, wheelchair-equipped vehicles or Lyft rideshare service (where available), arranged through Access2Care. Any other means of nonemergency transportation requires authorization. The maximum number of trips varies according to your plan.

1. Call **Access2Care** to schedule your transportation services or to learn more about your benefit.
2. You must request transportation 48 hours before your appointment. There are cancellation requirements and restrictions.

Access2Care

24 hours a day, 7 days a week

Arizona:**1-800-285-8818****Georgia:****1-866-382-0513****Mid-America****(St. Louis/Missouri/
South Illinois/Kansas City):****1-888-814-7363****Mid-West (Illinois):****1-866-213-7308****Mountain States (Colorado/
New Mexico/Utah):****1-866-217-7244****New York:****1-800-232-4059****Ohio:****1-888-213-2217****Pacific NW****(Oregon, Washington):****1-800-221-3231****Pennsylvania****and New Jersey:****1-888-223-7578****Texas and Oklahoma:****1-866-214-5126****(TTY number for all states:****1-855-823-8587)**



Vision Services

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. 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.*

For PPO plan customers, 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.

*Supplemental vision services 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.

Medicare-Covered Vision Services

For more information about your Medicare-covered vision benefits, please call **Cigna Customer Service** or refer to your EOC.

Supplemental Vision Services

1. For more information about your supplemental routine eye exam and/or supplemental eyewear, please call **EyeMed**. You can also visit **EyeMed.com/CignaMedicare** to see a list of network vision providers in your area.
2. When you have chosen an **EyeMed** network provider, call the provider or facility directly to schedule an appointment.
3. At your appointment, show your Cigna ID card.

Medicare-Covered Vision Services

Cigna Customer Service
1-800-668-3813 (TTY 711)

Supplemental Vision Services

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**

NOTES



The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit and the Silver&Fit logo are trademarks of ASH and used with permission herein. Other names or logos may be trademarks of their respective owners. Participating facilities and fitness chains may vary by location and are subject to change. This information is not a complete description of benefits. Contact your health plan for more information.

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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