



Cigna Extra Rx (PDP) offered by Cigna Healthcare

ANNUAL NOTICE OF CHANGES FOR 2024

You are currently enrolled as a member of Cigna Extra Rx (PDP). Next year, there will be changes to the plan's costs and benefits. **Please see page 4 for a Summary of Important Costs, including Premium.**

This document tells you about the changes to your plan. To get more information about costs, benefits or rules please review 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*.

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.
 - Review the changes to our drug coverage, including authorization requirements and costs
 - Think about how much you will spend on premiums, deductibles, and cost-sharing
- Check the changes in the 2024 "Drug List" to make sure the drugs you currently take are still covered.
- 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 Medicare Plan Finder at www.medicare.gov/plan-compare website or review the list in the back of your *Medicare & You 2024* handbook.
- 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, 2023, you will stay in Cigna Extra Rx (PDP).
- To change to a **different plan**, you can switch plans between October 15 and December 7. Your new coverage will start on **January 1, 2024**. This will end your enrollment with Cigna Extra Rx (PDP).

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Additional Resources

- This document is available for free in Spanish.
- Please contact our Customer Service number at 1-800-222-6700 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 call is free.
- 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 Extra Rx (PDP)

- Subsidiaries of The Cigna Group contract 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 a Cigna HealthcareSM product depends on contract renewal.
 - When this document says “we,” “us” or “our,” it means Cigna Healthcare. When it says “plan” or “our plan,” it means Cigna Extra Rx (PDP).
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Summary of Important Costs for 2024

The table below compares the 2023 costs and 2024 costs for Cigna Extra Rx (PDP) in several important areas. **Please note this is only a summary of costs.**

Cost	2023 (this year)	2024 (next year)
Monthly plan premium* *Your premium may be higher than this amount. See Section 1.1 for details.	\$68.70	\$71.80

Cost	2023 (this year)	2024 (next year)
<p>Part D prescription drug coverage (See Section 1.3 for details.)</p>	<p>Deductible: \$0 for drugs in Tiers 1, 2, 3 and 6 \$100 for drugs in Tiers 4 and 5</p> <p>Copayments or coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Drug Tier 1: <i>Standard cost-sharing:</i> \$15 per prescription <i>Preferred cost-sharing:</i> \$4 per prescription <input type="checkbox"/> Drug Tier 2: <i>Standard cost-sharing:</i> \$20 per prescription <i>Preferred cost-sharing:</i> \$10 per prescription <input type="checkbox"/> Drug Tier 3: <i>Standard cost-sharing:</i> \$47 per prescription <i>Preferred cost-sharing:</i> \$45 per prescription <input type="checkbox"/> Drug Tier 4: <i>Standard cost-sharing:</i> 50% of the total cost <i>Preferred cost-sharing:</i> 50% of the total cost <input type="checkbox"/> Drug Tier 5: <i>Standard cost-sharing:</i> 31% of the total cost <i>Preferred cost-sharing:</i> 31% of the total cost <input type="checkbox"/> Drug Tier 6: <i>Standard cost-sharing:</i> \$11 per prescription <i>Preferred cost-sharing:</i> \$0 per prescription <p>Catastrophic Coverage: During this payment stage, the plan pays most of the cost for your covered drugs.</p>	<p>Deductible: \$0 for drugs in Tiers 1 and 2 \$145 for drugs in Tiers 3, 4 and 5</p> <p>Copayments or coinsurance during the Initial Coverage Stage:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Drug Tier 1: <i>Standard cost-sharing:</i> \$15 per prescription <i>Preferred cost-sharing:</i> \$3 per prescription <input type="checkbox"/> Drug Tier 2: <i>Standard cost-sharing:</i> \$20 per prescription <i>Preferred cost-sharing:</i> \$12 per prescription <input type="checkbox"/> Drug Tier 3: <i>Standard cost-sharing:</i> 23% of the total cost <i>Preferred cost-sharing:</i> 20% of the total cost <input type="checkbox"/> Drug Tier 4: <i>Standard cost-sharing:</i> 50% of the total cost <i>Preferred cost-sharing:</i> 50% of the total cost <input type="checkbox"/> Drug Tier 5: <i>Standard cost-sharing:</i> 31% of the total cost <i>Preferred cost-sharing:</i> 31% of the total cost <p>Catastrophic Coverage: During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.</p>

Cost	2023 (this year)	2024 (next year)
	For each prescription, you pay whichever of these is larger: a payment equal to 5% of the cost of the drug (this is called coinsurance), or a copayment (\$4.15 for a generic drug or a drug that is treated like a generic, and \$10.35 for all other drugs.)	

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

Cost	2023 (this year)	2024 (next year)
Monthly premium (You must also continue to pay your Medicare Part B premium unless it is paid for you by Medicaid.)	\$68.70	\$71.80

- Your monthly plan premium will be more if you are required to pay a lifetime Part D late enrollment penalty for going without other drug coverage that is at least as good as Medicare drug coverage (also referred to as creditable coverage) for 63 days or more.
- If you have a higher income, you may have to pay an additional amount each month directly to the government for your Medicare prescription drug coverage.
- Your monthly premium will be less if you are receiving “Extra Help” with your prescription drug costs. Please see Section 6 regarding “Extra Help” from Medicare.

Section 1.2 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 includes pharmacies with preferred cost sharing, which may offer you lower cost-sharing than the standard cost sharing offered by other network pharmacies for some drugs.

There are changes to our network of pharmacies for next year. An updated *Pharmacy Directory* is located on our website at cigna.com/member-resources. You may also call Customer Service for updated provider information or to ask us to mail you a *Pharmacy Directory*. **Please review the 2024 Pharmacy Directory to see which pharmacies are in our network.**

It is important that you know that we make changes to the pharmacies that are part of your plan during the year. If a mid-year change in our pharmacies affects you, please contact Customer Service so we may assist.

Section 1.3 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 in this envelope. The “Drug List” 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 (cigna.com/member-resources).

We made changes to our “Drug List,” which could include removing or adding drugs, changing the restrictions that apply to our coverage for certain drugs or moving them to a different cost-sharing tier. **Review the “Drug List” to make sure your drugs will be covered next year and to see if there will be any restrictions, or if your drug has been moved to a different cost-sharing tier.**

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. For instance, we can immediately remove drugs considered unsafe by the FDA or withdrawn from the market by a product manufacturer. We update our online “Drug List” to provide the most up to date list of drugs. If you are affected by a change in drug coverage at the beginning of the year or during the year, please review Chapter 7 of your *Evidence of Coverage* and talk to your doctor to find out your options, such as asking for a temporary supply, applying for an exception and/or working to find a new drug. You can also contact Customer Service for more information.

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. If 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**. The information below shows the changes 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.)

Changes to the Deductible Stage

Stage	2023 (this year)	2024 (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 doesn’t apply to covered insulin products and most adult Part D vaccines, including shingles, tetanus and travel vaccines.</p>	<p>The deductible is \$100.</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), Tier 3 (Preferred Brand Drugs), and Tier 6 (Select Care Drugs) and the full cost of drugs on Tier 4 (Non-Preferred Drugs) and Tier 5 (Specialty Tier Drugs) until you have reached the yearly deductible.</p>	<p>The deductible is \$145.</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) and Tier 2 (Generic 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

For drugs on Tier 3 (Preferred Brand), your cost-sharing in the initial coverage stage is changing from a copayment to a coinsurance. Please see the following chart for the changes from 2023 to 2024.

Stage	2023 (this year)	2024 (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>For 2023 the Standard cost-sharing for Tier 3 is a \$47 copayment and</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Drugs in Tier 1 (Preferred Generic Drugs): <i>Standard cost-sharing:</i> You pay \$15 per prescription. <i>Preferred cost-sharing:</i> You pay \$4 per prescription.</p> <p>Drugs in Tier 2 (Generic Drugs): <i>Standard cost-sharing:</i> You pay \$20 per</p>	<p>Your cost for a one-month supply at a network pharmacy:</p> <p>Drugs in Tier 1 (Preferred Generic Drugs): <i>Standard cost-sharing:</i> You pay \$15 per prescription. <i>Preferred cost-sharing:</i> You pay \$3 per prescription.</p> <p>Drugs in Tier 2 (Generic Drugs):</p>

<p>the Preferred cost-sharing is a \$45 copayment. For 2024 the Standard cost-sharing for Tier 3 is a 23% coinsurance and the Preferred cost-sharing is a 20% coinsurance.</p> <p>Most adult Part D vaccines are covered at no cost to you.</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>prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$10 per prescription.</p> <p>Tier 3 (Preferred Brand Drugs): <i>Standard cost-sharing:</i> You pay \$47 per prescription. <i>Preferred cost-sharing:</i> You pay \$45 per prescription.</p> <p>Drugs in Tier 4 (Non-Preferred Drugs): <i>Standard cost-sharing:</i> You pay 50% of the total cost. <i>Preferred cost-sharing:</i> You pay 50% of the total cost.</p> <p>Drugs in Tier 5 (Specialty Tier Drugs): <i>Standard cost-sharing:</i> You pay 31% of the total cost. <i>Preferred cost-sharing:</i> You pay 31% of the total cost.</p> <p>Drugs in Tier 6 (Select Care Drugs): <i>Standard cost-sharing:</i> You pay \$11 per prescription. <i>Preferred cost-sharing:</i> You pay \$0 per prescription.</p> <hr/> <p>Once your total drug costs have reached \$4,660, you will move to the next stage (the Coverage Gap Stage).</p>	<p><i>Standard cost-sharing:</i> You pay \$20 per prescription.</p> <p><i>Preferred cost-sharing:</i> You pay \$12 per prescription.</p> <p>Tier 3 (Preferred Brand Drugs): <i>Standard cost-sharing:</i> You pay 23% of the total cost. <i>Preferred cost-sharing:</i> You pay 20% of the total cost.</p> <p>Drugs in Tier 4 (Non-Preferred Drugs): <i>Standard cost-sharing:</i> You pay 50% of the total cost. <i>Preferred cost-sharing:</i> You pay 50% of the total cost.</p> <p>Drugs in Tier 5 (Specialty Tier Drugs): <i>Standard cost-sharing:</i> You pay 31% of the total cost. <i>Preferred cost-sharing:</i> You pay 31% of the total cost.</p> <p>Most of your covered Insulin drugs have been moved to Tier 3. Please use the enclosed Drug List to verify coverage.</p> <hr/> <p>Once your total drug costs have reached \$5,030, you will move to the next stage (the Coverage Gap Stage).</p>
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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.**

Beginning in 2024, if you reach the Catastrophic Coverage Stage, you pay nothing for covered Part D drugs.

For specific information about your costs in these stages, look at Chapter 4, 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	2023 (this year)	2024 (next year)
Drug List (Formulary)	Your covered drugs are included in the Drug List (Formulary).	The Drug list can change. Use the enclosed Drug List to verify coverage. For the most up-to-date drug list, please visit cigna.com/member-resources .

Pharmacy Network	Your plan includes a network of standard and preferred pharmacies.	Your plan includes a network of standard and preferred pharmacies; however, some pharmacies may change from preferred to standard for 2024. For a list of the network pharmacies near you, please visit cigna.com/member-resources .
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SECTION 3 Deciding Which Plan to Choose

Section 3.1 If you want to stay in Cigna Extra Rx (PDP)

To stay in our plan, you don't need to do anything. If you do not sign up for a different plan by December 7, you will automatically be enrolled in our Cigna Extra Rx (PDP).

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 plans for 2024 follow these steps:

Step 1: Learn about and compare your choices

- You can join a different Medicare prescription drug plan,
- — *OR* — You can change to a Medicare health plan. Some Medicare health plans also include Part D prescription drug coverage,
- — *OR* — You can keep your current Medicare health coverage and drop your Medicare prescription drug coverage.

To learn more about Original Medicare and the different types of Medicare plans, use the Medicare Plan Finder (www.medicare.gov/plan-compare), read the *Medicare & You 2024* handbook, call your State Health Insurance Assistance Program (see Section 5), or call Medicare (see Section 7.2).

As a reminder, Cigna Healthcare offers other 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 prescription drug plan, enroll in the new plan. You will automatically be disenrolled from Cigna Extra Rx (PDP).
- To change to a Medicare health plan, enroll in the new plan. Depending on which type of plan you choose, you may automatically be disenrolled from Cigna Extra Rx (PDP).
 - You will automatically be disenrolled from Cigna Extra Rx (PDP) if you enroll in any Medicare health plan that includes Part D prescription drug coverage. You will also automatically be disenrolled if you join a Medicare HMO or Medicare PPO, even if that plan does not include prescription drug coverage.
 - If you choose a Private Fee-For-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that new plan and keep Cigna Extra Rx (PDP) for your drug coverage. Enrolling in one of these plan types will not automatically disenroll you from Cigna Extra Rx (PDP). If you are enrolling in this plan type and want to leave our plan, you must ask to be disenrolled from Cigna Extra Rx (PDP). To ask to be disenrolled, you must send us a written request or contact Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY users should call 1-877-486-2048).
- 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 so.
 - *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.

SECTION 4 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, 2024.

Are there other times of the year to make a change?

In certain situations, changes are also allowed at other times of the year. Examples include 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. If you recently moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (either with or without Medicare prescription drug coverage) or switch to Original Medicare (either with or without a separate Medicare prescription drug plan) at any time.

SECTION 5 Programs That Offer Free Counseling about Medicare

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In Mississippi, the SHIP is called State Health Insurance Assistance Program (SHIP).

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 State Health Insurance Assistance Program (SHIP) at 1-601-359-4500 or 1-800-948-3020.

MS	State Health Insurance Assistance Program (SHIP) State Health Insurance Assistance Program (SHIP), Mississippi Department of Human Services, Division of Aging & Adult Services, 200 S. Lamar Street, Jackson, MS 39201 1-601-359-4500 or 1-800-948-3020
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SECTION 6 Programs That Help Pay for Prescription Drugs

You may qualify for help paying for prescription drugs.

- **“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. 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 8 a.m. and 7 p.m., Monday through Friday for a representative. Automated messages are available 24 hours a day. TTY users should call, 1-800-325-0778; or
 - Your State Medicaid Office (applications).
- **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 Mississippi AIDS Drug Assistance Program. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call the Mississippi AIDS Drug Assistance Program at 1-601-362-4879 or 1-888-343-7373.

MS	Mississippi AIDS Drug Assistance Program Mississippi AIDS Drug Assistance Program, Mississippi State Department of Health, Office of STD/ HIV, P.O. Box 1700, Jackson, MS 39215 1-601-362-4879 or 1-888-343-7373
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SECTION 7 Questions?

Section 7.1 Getting Help from Cigna Extra Rx (PDP)

Questions? We’re here to help. Please call Customer Service at 1-800-222-6700 (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 2024 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 2024. For details, look in the 2024 *Evidence of Coverage* for Cigna Extra 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 the *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 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 Star Ratings to help you compare Medicare prescription drug plans in your area. To view the information about plans, go to <http://www.medicare.gov/plan-compare>.

Read Medicare & You 2024

Read the *Medicare & You 2024* handbook. Every fall, this document 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 document, you can get it at the Medicare website (<https://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf>) 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.