

YOUR PHARMACY BENEFITS



Frequently asked questions

Your pharmacy benefits provide you with access to many Cigna programs and services that can help you manage your health and prescription medication needs. Understanding your plan's pharmacy coverage can be confusing. Below are answers to some commonly asked questions.

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How Your Pharmacy Benefits Work

Q1. I have medical and pharmacy coverage through Cigna. Will I get two ID cards?

A. No, you'll get one ID card for both your pharmacy and medical needs.

Q2. When should I get my new Cigna ID card in the mail?

A. You should receive your new Cigna ID card in the mail before your benefits begin. Here are two important things to remember about your new ID card:

- 1. Use your new Cigna ID card every time you fill a prescription.** Your pharmacist will need to use the BIN, PCN, and Rx Group number on your ID card to access your benefits and process your claim.
- 2. Replace your ID card when your new plan year begins.** Please continue to use your current ID card until then.

Together, all the way.®



Q3. Can I access my Cigna ID card online?

A. Yes. Log in to the **myCigna** App to access your ID card. You can also download and print a temporary Cigna ID card from **myCigna.com**.

Q4. I had Cigna pharmacy coverage last year. I just got a new Cigna ID card in the mail. Do I need to use it?

A. Yes. Your pharmacists will need to use the BIN, PCN and Rx Group number on your ID card to access your benefits and process your claim. Be sure to replace your current ID card when your new plan year begins.

Q5. I tried to refill my prescription but my pharmacist said it's "too soon to refill." What does that mean?

A. Your plan only allows refills when you have a certain amount of medication left. It must have been too early for you to fill. Your pharmacist will tell you when you can pick up your next refill.

Q6. When should I refill my prescription?

A. If you didn't sign up for automatic refills, you should refill your current prescription when you have 1–2 weeks of medication left. If it's too soon to refill your prescription, your pharmacy will let you know.

Q7. How do I know what I'll pay for my prescription?

A. When you fill a prescription at an in-network pharmacy, what you pay depends on your cost-share for the medication and your annual deductible (the amount you pay out of your own pocket for covered services before your plan starts covering part of the costs).¹ Once you meet your deductible, for the rest of the plan year, you'll pay a copay or coinsurance for covered services, while your plan pays the rest.

Q8. Can I use my Health Reimbursement Account (HRA) or Health Savings Account (HSA) plan to pay for my medications?

A. Yes. Log in to the **myCigna** App or website, or check your plan materials, for more information.

Q9. What's the difference between medications covered under the pharmacy benefit and medical benefit?

A. Some medications are covered under the pharmacy benefit, some are covered under the medical benefit and others are covered under both benefits. Typically, medications that are injected or infused are covered under the medical benefit. These are administered at a doctor's office, an infusion center or at home. Typically, medications that are self-administered are covered under the pharmacy benefit. Log in to the **myCigna** App or website, or check your plan materials, to learn more about how your plan covers medications.

Q10. What's a cost-share?

A. It's the amount you pay out of your own pocket for a covered prescription and/or an eligible health care or related service. For some plans, the cost-share is a copay; for other plans, it's a coinsurance.

Q11. What's a copay?

A. It's the amount you pay out of your own pocket for a covered prescription and/or eligible health care or related service, typically due at the time the service is provided.

Q12. What's coinsurance?

A. It's the percentage you pay after you meet your deductible.

Q13. What's a deductible?

A. It's a set dollar amount you pay out of your own pocket each year for covered prescriptions and/or covered services before your plan starts covering part of the costs.

Q14. What are out-of-pocket costs?

A. It's the amount you pay toward covered prescriptions and/or health care services and/or products that aren't reimbursed by your plan.

Q15. What's an out-of-pocket maximum?

A. It's the total dollar amount you pay out of your own pocket each year for pharmacy deductibles, cost-shares and/or coinsurance. Once you reach your out-of-pocket maximum, your plan pays 100% of eligible expenses for covered prescriptions and/or covered services for the rest of the plan year.

Q16. I'm filling a brand name medication. Why does my pharmacy charge me more than just my brand name copay or coinsurance to fill it?

A. Your brand name medication must have a generic equivalent available. When it comes to prescription medications, you and your doctor usually have a choice between a brand name medication and its generic equivalent. Generics offer the same strength and active ingredients as the brand name medication but often cost much less – in some cases, up to 85% less.² That's why in most cases, your pharmacy will automatically fill a brand name prescription with the available generic medication.

However, if you choose to fill a brand name medication that has a generic equivalent available, you'll pay more for your prescription.³ You'll pay your plan's brand copay plus the difference in cost between the brand name and the generic medication.⁴ To save money on your prescription, call your doctor's office to talk about your options. Ask them if the generic will work for you. If your doctor agrees, ask for a new prescription.

Q17. Where can I find more information about my pharmacy benefits?

A. You can use the online tools and resources on the **myCigna** App or website to help you better understand your pharmacy coverage. There, you can find out how much your medication costs, see which medications your plan covers, find an in-network pharmacy, ask a pharmacist a question and see your pharmacy claims and coverage details. You can also manage your home delivery prescription orders.⁵

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myCigna App and Website

Q18. What information can I see on the myCigna App or website?

A. You can see all of your plan's coverage information – 24/7. For example:

- > See which medications your plan covers.
- > Use Price a Medication to find out how much your medication costs, and view lower-cost alternatives (if available).⁶
- > Find an in-network pharmacy.
- > Ask a pharmacist a question.
- > See your pharmacy claims and coverage details.
- > Manage your home delivery prescription orders.⁵

Q19. How can I find out how much I'll pay for a specific medication?

A. Prescription prices can vary by pharmacy. Before you fill your prescription, compare your costs online. Log in to the **myCigna** App or website and click on "Price a Medication" to see how much your medication may cost you at the different pharmacies in your plan's network, including home delivery.^{5,6}

The price of a medication can be different from one pharmacy to another so shop wisely. When you and your doctor are considering the right medication for your treatment, knowing how much the medication will cost you – and knowing if there are lower-cost alternatives available – can help you avoid surprises at the pharmacy.

Q20. What else can the Price a Medication feature tell me?

A. Here are some other things Price a Medication can show you:

- > Lower-cost alternatives, if available.
- > Which medications your plan covers (or doesn't cover).
- > Your costs for a 30-day and 90-day supply, depending on what your plan covers.
- > Find out right away if your medication needs approval before your plan will cover it.

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Prescription Drug List

Q21. What is the prescription drug list?

A. The Cigna Prescription Drug List is a list of generic and brand name prescription medications your plan covers. All medications on the drug list are approved by the U.S. Food and Drug Administration (FDA). Covered medications are divided into tiers, or coverage/cost levels. Typically, the higher the tier, the higher the cost of the medication. Log in to the **myCigna** App or website, or check your plan materials, to learn more about the medications your plan covers.

Q22. What are tiers?

A. Tiers give you an idea of how much you may pay for a medication. On your drug list, covered medications are divided into tiers or cost-share levels. Typically, the higher the tier, the higher the price you'll pay to fill the prescription.

3-Tier Prescription Drug List

- > **Tier 1: Typically generics.** Lowest-cost medications. Generic medications have the same strength and active ingredients as the brand name, but often cost much less – in some cases, up to 85% less.²
- > **Tier 2: Typically preferred brand medications.** Medium-cost medications. These medications usually cost more than generics, but may cost less than non-preferred brands.
- > **Tier 3: Typically non-preferred brand medications.** Highest-cost medications. These medications usually have generic and/or preferred brand alternatives that are used to treat the same condition.

4-Tier Prescription Drug List

- > **Tier 1: Typically generics. Lowest-cost medications.** Generic medications have the same strength and active ingredients as the brand name, but often cost much less – in some cases, up to 85% less.²
- > **Tier 2: Typically preferred brand medications.** Medium-cost medications. These medications usually cost more than generics, but may cost less than non-preferred brands.
- > **Tier 3: Typically non-preferred brand medications.** Higher-cost medications. These medications usually have generic and/or preferred brand alternatives that are used to treat the same condition.
- > **Tier 4: Specialty medications.** Highest-cost medications. These medications are used to treat complex medical conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis. Some plans cover oral and injectable specialty medications on tier 4.

Q23. How can I find out my cost-share for each tier on my drug list?

A. Here are three places you can go to find out how much you'll pay for your medication based on the tier it's listed in, including the maximum cost-share amount allowed:

1. Check your Cigna ID card. It lists your cost-share for Tier 1, Tier 2, Tier 3 and Tier 4 (if you have a 4-Tier plan) medications.
2. Log in to the **myCigna** App or website to view your pharmacy coverage information. You can also use the "Price a Medication" feature to find out how much your medication may cost you at the different pharmacies in your plan's network.
3. Check your Summary of Benefits coverage document.

Q24. Why do you make changes to my plan's drug list?

A. Cigna regularly reviews and updates the prescription drug list. We make changes for many reasons – like when new medications become available or are no longer available, or when medication prices change. We try to give you many options to choose from to treat your health condition. These changes may include:^{7,8}

- > Moving a medication to a lower cost tier. This can happen at any time during the year.
- > Moving a brand medication to a higher cost tier when a generic becomes available. This can happen at any time during the year.
- > Moving a medication to a higher cost tier and/or no longer covering a medication. This typically happens twice a year on January 1st and July 1st.
- > Adding coverage requirements to a medication. For example, requiring approval from Cigna before a medication may be covered or adding a quantity limit to a medication.

When a medication changes tiers or is no longer covered, you may pay a different amount to fill it. **It's important to know that when we make a change that affects the coverage of a medication you're taking, we let you know before it happens so you have time to talk with your doctor.**

Q25. Why doesn't my plan cover certain medications?

A. To help lower your overall health care costs, your plan doesn't cover certain high-cost brand medications because they have lower-cost, covered alternatives which are used to treat the same condition. Meaning, the alternative works the same or similar to the non-covered medication. If you're taking a medication that your plan doesn't cover and your doctor feels an alternative isn't right for you, he or she can ask Cigna to consider approving coverage. If you don't get approval and you continue to fill a non-covered medication, you'll pay its full cost out-of-pocket directly to the pharmacy and the cost can't be applied to your annual deductible or out-of-pocket maximum.

Your plan may also exclude certain medications or products from coverage. This is known as a "plan (or benefit) exclusion." For example, your plan excludes medications that aren't approved by the U.S. Food and Drug Administration (FDA).

Q26. How do you decide which medications are covered?

A. The Cigna Prescription Drug List is developed with the help of Cigna's Pharmacy and Therapeutics (P&T) Committee, which is a group of practicing doctors and pharmacists, most of whom work outside of Cigna. The group meets regularly to review medical evidence and information provided by federal agencies, drug manufacturers, medical professional associations, national organizations and peer-reviewed journals medications about the safety and effectiveness of medications that are newly approved by the FDA and medications already on the market. The Cigna Pharmacy Management® Business Decision Team then looks at the results of the P&T Committee's clinical review, as well as the medication's overall value and other factors before adding it to, or removing it from, the drug list.

Q27. My medication is "excluded from coverage." What does that mean?

A. Your plan excludes certain types of medications or products from coverage. This is known as a "plan (or benefit) exclusion." This means that your plan doesn't cover any prescription medications in the drug class or to treat the specific condition. There's also no option to receive coverage through a medication review process. Log in to the **myCigna** App or website, or check your plan materials, to find out if your plan excludes your medication from coverage.

Q28. Why does my plan exclude from coverage prescription medications that are used to treat allergies (ex. Allegra, Clarinex, Xyzal and generics) and heartburn/stomach acid conditions (ex. Nexium, Prilosec and generics)?

A. Your plan doesn't cover these medications because they have over-the-counter (OTC) alternatives, which are available at your local retail pharmacy without a prescription. If you're taking a prescription heartburn/stomach acid and/or allergy medication, call your doctor's office to talk about your options. Ask if an OTC product will work for you.⁹

Q29. Are medications newly approved by the FDA covered on my drug list?

A. Newly approved medications may not be covered on your drug list for the first six months after they receive FDA approval. These include, but are not limited to, medications, medical supplies and/or devices covered under standard pharmacy benefit plans. We review all newly approved medications to see if they should be covered – and if so, on what tier. If your doctor feels a currently covered medication isn't right for you, he or she can ask Cigna to consider approving coverage of the newly approved medication.

Q30. What are compounded medications?

A. Compounded medications are mixed by a licensed pharmacist at a compounding pharmacy. The compounding pharmacist combines, mixes or changes the ingredients of one or more medications to make different a medication that may not be available on the market.

Q31. Does my plan cover compounded medications?

A. Compounded medications are typically made up of several different chemical ingredients. Your plan only covers medications that are FDA-approved for safety and effectiveness. **This means your plan doesn't cover any ingredients in your compounded medication that are not approved by the FDA.** You'll pay for those ingredients out-of-pocket and the cost can't be applied to your annual deductible or out-of-pocket maximum.

Q32. What's an "Authorized Generic?"

A. It's a brand name product that's approved by the U.S. Food and Drug Administration (FDA), but sold as a generic. An authorized generic is made by the same manufacturer as the branded product. So, it's exactly the same – in ingredients and how it works – just without the brand name on its label.

Q33. What benefit are vaccines covered under?

A. They're currently covered under the medical benefit. **However, for plans renewing on February 1, 2020 and later, starting on the date your new plan year begins, vaccines will be covered under your pharmacy benefit.** Not all plans will cover vaccines in the same way. Log in to the **myCigna** App or website, or check your plan materials, to find out how your specific plan covers them. You can also see a current list of covered vaccines and pharmacies in your plan's network.

Some vaccines are also available at no cost to you (\$0) under the Patient Protection and Affordable Care Act (PPACA)'s preventive services coverage requirement. Log in to the **myCigna** App or website, or check your plan materials, to learn more about how your plan covers vaccines. You can also view the PPACA No Cost-Share Preventive Medications drug list at **Cigna.com/druglist**.

Q34. How can I find out how much I'll pay for a specific medication?

A. Prescription prices can vary by pharmacy. Before you fill your prescription, compare your costs online. Log in to the **myCigna** App or website and click on "Price a Medication" to see how much your medication may cost you at the different pharmacies in your plan's network. You can also see if there are lower-cost alternatives available.⁶

Q35. How can I save money on my prescription medications?

A. You may be able to save money by switching to a medication that's on a lower tier (ex. generic or preferred brand) or by filling a 90-day supply, if your plan allows. You should talk with your doctor to find out if one of these options may work for you.

Q36. Does my plan cover over-the-counter (OTC) products?

A. Most plans don't cover OTCs. Meaning, if you buy an OTC product, you'll pay its retail cash price directly to the pharmacy and the cost can't be applied to your annual deductible or out-of-pocket maximum. Log in to the **myCigna** App or website, or check your plan materials, to learn more about how your plan covers OTCs.

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Prior Authorization, Quantity Limits, Step Therapy and Age Requirements

Q37. Why do some medications have extra requirements before my plan will cover them?¹⁰

A. Your plan is designed to provide you with quality health care coverage, and that includes a cost-effective pharmacy benefit. Certain medications on your drug list have extra requirements before your plan will cover them. This helps to make sure you're receiving coverage for the right medication, at the right cost, in the right amount and for the right situation. Here are some examples:

> **Medications that need approval for coverage (prior authorization).**

Certain medications need approval from Cigna before your plan will cover them. These medications have a (PA) next to them on your drug list. Medications that need approval because they may be unsafe when combined with other medications, have lower-cost, equally effective alternatives available, should only be used for certain health conditions, and/or are often misused or abused. Your plan will only cover these medications if your doctor's office requests and receives approval from Cigna.

> **Medications that have quantity limits.**

For some medications, your plan only covers up to a certain amount over a certain length of time. For example, your plan may only cover 30 mg a day for 30 days of a certain medication. These medications have a (QL) next to them on your drug list. Medications with quantity limits are typically taken in amounts larger than (or for longer than) may be appropriate and/or may be misused or abused. Your plan will only cover a larger amount if your doctor's office requests and receives approval from Cigna.

> **Medications that are part of Step Therapy.**

Certain high-cost medications are part of the Step Therapy program.¹¹ These medications have a (ST) next to them on your drug list. Step Therapy encourages the use of lower-cost medications (typically generics and preferred brands) that can be used to treat the same condition as the higher-cost medication. These conditions include, but are not limited to: ADD/ADHD, allergies, bladder problems, breathing problems, depression, high blood pressure, high cholesterol, osteoporosis, skin conditions and sleep disorders. Your plan doesn't cover the higher-cost Step Therapy medication until you try one or more alternatives first (unless you receive approval from Cigna).¹²

> **Medications that have an age requirement.**

For certain medications, you must be within a specific age range for your plan to cover them. This is because some medications aren't considered clinically appropriate for individuals who aren't within that age range.

Q38. How do I request approval for a non-covered medication?

A. Ask your doctor's office to contact Cigna to start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at cignaforhcp.com.

Cigna will review information your doctor provides to make sure you meet coverage guidelines for the medication. We'll send you and your doctor a letter with our decision and next steps. If you meet guidelines, your medication will be approved for coverage. If you don't meet guidelines, you and your doctor can appeal the decision by sending Cigna a written request stating why the medication should be covered.

Q39. My medication needs approval before my plan will cover it (also known as prior authorization). What do I need to do to get it covered?

A. Ask your doctor's office to contact Cigna so we can start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at cignaforhcp.com. Cigna will review information your doctor provides to make sure you meet coverage guidelines for the medication. Cigna will let you and your doctor know within 72 hours of the decision. If you meet the coverage guidelines, you'll be approved for coverage of the medication. If you don't meet guidelines, you and your doctor can appeal the decision. We'll send you information either way.

Q40. What happens if I try to fill a prescription that needs approval but I don't get approval ahead of time?

A. When your pharmacist tries to fill your prescription, he or she will see that the medication needs prior approval. Because you didn't get approval ahead of time, your pharmacist won't be able to fill it.

Q41. What happens if I try to fill a prescription that has a quantity limit?

A. Your pharmacist will only fill the amount your plan covers. If you want to fill more than what's allowed, your doctor's office will need to contact Cigna to request approval for coverage.

Q42. My medication is part of the Step Therapy program. I don't want to try an alternative. What do I need to do to get my medication covered?

A. If you and your doctor feel an alternative medication won't work for you, your doctor can ask Cigna to consider approving coverage of your medication. Please ask your doctor's office to contact Cigna so we can start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at cignaforhcp.com. Cigna will review information your doctor provides to make sure you meet coverage guidelines for the medication. If you

do, you'll be approved for coverage of your medication. If you don't meet guidelines, you and your doctor can appeal the decision. We'll send you information either way.

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Generic Medications

Q43. What is a generic medication?

A. A generic medication is the same as the brand name medication in safety, effectiveness, quality, strength and dosage, as well as in the way it's taken and used. Brand name medications are protected by patents. Patents prevent other manufacturers from selling generic versions of the brand name medication. Once a patent ends, other companies can make and sell a generic version of the brand name medication. Generics are typically sold under their chemical or scientific name, instead of the manufacturer's patented brand name.

Q44. Do generics work the same as brand name medications?

A. Yes. A generic medication works in the same way and provides the same clinical benefit as its brand name version. Generic and brand name medications have the same:

- > Active ingredients
- > Safety
- > Effectiveness
- > Quality
- > Strength/dosage

Q45. What are the differences between generic and brand name medications?

A. The medications may look different. For example, generics may have a different shape, size or color than the brand name medication. They may also have a different flavor, contain different preservatives, come in different packaging and/or with different labeling and may expire at different times. Generics may look different than the brand name, but they're just as safe and effective.

Q46. Are generics as safe as the brand name medication?

A. Yes. The U.S. Food and Drug Administration (FDA) requires that a generic medication work in the same way and provide the same clinical benefit as its brand name version. This means that generics must:²

- > Have the same active ingredient, strength and dosage form (such as a tablet, capsule or an injectable) as the brand name medication.
- > Have the same use indications and be used in the same way (such as taken by mouth or applied to the skin) as the brand name medication.
- > Have acceptable inactive ingredients.
- > Be made under the same strict standards as the brand name medication.

Q47. Why should I choose a generic?

A. You can save money. Generic medications typically cost 85% less than the brand name medication.²

Q48. Why do generics cost so much less than the brand name medication?

A. Generic manufacturers don't have to repeat the expensive clinical trials that were required of the brand name medication. Also, there's usually more than one company making a generic version of a brand name medication, which creates more competition in the marketplace and helps lower the generic's price.

Q49. How do I switch to a generic?

A. Call your doctor's office and ask if a generic will work for you. If your doctor agrees, ask for a new prescription.

Q50. How can I find out how much the generic will cost me?

A. Log in to the **myCigna** App or website and click on "Price a Medication" to see how much your medication may cost you at the different retail pharmacies in your plan's network, as well as through home delivery.^{5,6}

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Preventive Medications

Q51. What are preventive medications?

A. Preventive medications are used to prevent certain conditions from developing, or to prevent a condition from coming back. These conditions include, but are not limited to asthma, depression, diabetes, heart attack, high blood pressure, high cholesterol, osteoporosis, prenatal nutrient deficiency and stroke.

Q52. How much do preventive medications cost under my plan?

A. Not all plans offer the same cost-share for their preventive program. For example, some plans:

- > Require you to pay a copay, coinsurance and/or deductible for a preventive generic medication.
- > Cover preventive generic medications at 100%, or no additional cost (\$0) to you.

Log into the **myCigna** App or website, or check your plan materials, to learn more about the medications included in you plan's preventive program. You can also click on "Price a Medication" to see how much your medication may cost you at the different pharmacies in your plan's network.⁶

Q53. Which medications are covered under the health care reform law?

A. The Patient Protection and Affordable Care Act (PPACA), commonly referred to as "health care reform," was signed into law on March 23, 2010. Under this law, certain preventive medications (including some over-the-counter products) may be available to you at no cost-share (\$0), depending on your plan. Log in to the **myCigna** App or website, or check your plan materials, to learn more about how your plan covers preventive medications. You can also view the PPACA No Cost-Share Preventive Medications drug list at **Cigna.com/druglist**. For more information about health care reform, go to **www.informedonreform.com** or **Cigna.com**.

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Specialty Medications

Q54. What are specialty medications?

A. Specialty medications are used to treat complex medical conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis. They're typically injected or infused and may need special handling (like refrigeration).

Q55. What are "Limited Distribution Drugs?"

A. These medications are only available at specific pharmacies in the United States and are used to treat conditions that are extremely hard to manage. These medications require special handling, patient support and monitoring.

Q56. What's a "specialty pharmacy?"

A. A specialty pharmacy fills specialty medications.

Q57. Why do specialty medications have extra requirements before my plan will cover them?

A. Some plans have specific coverage requirements for specialty medications. For example, your plan may:

- > Cover specialty medications on a specialty tier.
- > Limit coverage to a 30-day supply.
- > Require you to fill certain medications through Accredo, a Cigna specialty pharmacy, to receive coverage.⁵

Log in to the **myCigna** App or website, or check your plan materials, to learn more about how your plan covers specialty medications.

Q58. I take a fertility medication. Is there someone who can help support my therapy?

A. Yes. You have access to Freedom Fertility Pharmacy®, which is a Cigna company. Freedom specializes in fertility treatment support and has been helping people with their fertility prescriptions for 25 years. Their team of specialized, registered pharmacists will give you the personalized care and support you need throughout your treatment. They'll help get your medications approved for coverage, work with your doctor to make sure your treatment is going well, and more. Freedom Fertility also works with several organizations that offer loans and financing solutions if you need help paying for your medication.

To learn more about Freedom Fertility Pharmacy, please go to www.freedomfertility.com. You can also call **800.660.4283** to talk with a pharmacist, or email help@freedomfertility.com.

Q59. What are some of the services Freedom Fertility Pharmacy provides?

A. They offer personalized, expert fertility treatment support. Here are some of the services they provide:

- > 24/7 access to specialized, registered pharmacists with more than 10 years of experience in fertility treatments.
- > Online videos that give easy, step-by-step instruction on how to administer your medication.
- > Help with understanding your plan coverage and payment options.
- > Same-day medication support.¹³
- > A dedicated donor and third-party reproduction team.
- > On-time delivery of your medication at no extra cost to you. Freedom will schedule and ship your medications in packaging designed to protect your privacy.

Q60. I take a specialty medication that can only be filled at certain pharmacies in the United States. How do I fill my prescription?

A. Talk with your doctor. He or she should be able to tell you which in-network pharmacies can fill your prescription. Once you find a pharmacy, ask your doctor to send them your prescription.

You may be able to use Accredo, a Cigna specialty pharmacy, to fill your prescription.⁵ Accredo has access to most specialty medications. Call Accredo at **877.826.7657** for more information. They're available Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am 4:00 pm CST.

Q61. What is Accredo? What do they do?

A. Accredo is a Cigna specialty pharmacy. If you're using a specialty medication, Accredo can provide you with the personalized care and support you need to manage your therapy – at no extra cost. They'll help you work through side effects, check in with you and your doctor to see how your therapy's going, help you get your medications approved for coverage, and more. Here are some of the services they provide:

- > **Personalized care services** including counseling and training on how to administer your medication.
- > **24/7 access to specialty-trained pharmacists and nurses** experienced in complex conditions that require specialty medications.
- > **Fast shipping, at no extra cost** – even for medications that need special handling.¹⁴
- > **Refill certain prescriptions by text.**¹⁵
- > **Manage your medications online** and track your orders.¹⁶
- > **Copay assistance** coordination and other options if you need help paying for your medication.

To get started using Accredo, call **877.826.7657**, Monday–Friday, 7:00 am–10:00 pm and Saturdays, 7:00 am–4:00 pm CST. To learn more, go to Cigna.com/specialty. Be sure to check out the online video to learn more about the personalized care and support Accredo provides.

Q62. What conditions does Accredo support?

A. Here are some of the conditions they support:

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|------------------------------------|-------------------------------|--------------------------------------|
| > Age-related macular degeneration | > Growth hormone deficiency | > Neutropenia |
| > Alpha-1 antitrypsin deficiency | > Hemophilia | > Orphan and ultra-orphan conditions |
| > Anemia | > Hepatitis C | > Osteoarthritis |
| > Severe asthma | > Hereditary angioedema | > Osteoporosis |
| > Cancer | > Hereditary tyrosinemia | > Psoriasis |
| > Crohn's disease | > Immune deficiency | > Pulmonary arterial hypertension |
| > Cystic fibrosis | > Infertility | > Respiratory syncytial virus |
| > Deep vein thrombosis | > Lysosomal storage disorders | > Rheumatoid arthritis |
| | > Multiple sclerosis | |

Q63. Do I have to use Accredo to fill my specialty medication?

A: It depends. Some plans require you to fill certain specialty medications through Accredo to receive coverage. Log in to the **myCigna** App or website, or check your plan materials, to find out how your plan covers specialty medications.

Q64. I take a specialty medication to treat multiple sclerosis. My plan requires me to fill my medication through Accredo, a Cigna specialty pharmacy. What do I need to do to get started?

A: Call Accredo at **877.826.7657**. They're available Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am 4:00 pm CST. They'll take care of everything for you. Just be sure to call about two weeks before your next refill so Accredo has time to get a new prescription from your doctor's office.

Q65. I'd like to switch from my retail pharmacy to Accredo. What do I have to do to get started?

A: Call Accredo at **877.826.7657**. They're available Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am 4:00 pm CST. They'll take care of everything for you. Just be sure to call about two weeks before your next refill so Accredo has time to get a new prescription from your doctor's office.

Q66. After I place an order, how long will it take for me to get it?

A: Once Accredo gets your order, you should get it in two to three days. To help make sure you don't miss a dose, please be sure to call Accredo about two weeks before your next refill so they have time to get a new prescription from your doctor's office.

Q67. Are the medications Accredo fills the same quality as what I'd get at a retail pharmacy?

A: Yes. All medications are approved by the U.S. Food and Drug Administration (FDA). If you have any questions about the medication you get, call Accredo. They're happy to review your medication with you.

Q68. How safe is it to have Accredo ship my medication?

A: It's very safe to fill your medication through Accredo. Accredo will ship your order by UPS or FedEx. The packaging is designed to protect your privacy and stand up to bad weather. And if your medication needs refrigeration, Accredo provides that, too. They'll ship to your home or workplace – or even to a vacation location – to make sure you get your medication when and where you need it.

Q69. Where can I have my order shipped?

A: Accredo can ship your order to your home or another address in the U.S., Guam, Puerto Rico, or the U.S. Virgin Islands.

Q70. How much does shipping cost?

A: There's no extra cost for standard shipping. However, there is an extra cost for rush delivery of your order.

Q71. What are my payment options?

A: You can pay by debit or credit card (American Express, Diners Club, Discover, MasterCard or Visa), with your checking account, or through a flexible spending account (FSA). You can set up automatic payments and update your payment preferences online.

Q72. Does Accredo offer payment assistance?

A: Yes. You have access to a dedicated team at Accredo that will help coordinate copay assistance and other options if you need help paying for your medication.

Q73. Can I use a manufacturer coupon to help pay for my specialty medication?

A: Yes. However, there's a few things you should know if you're filling a specialty medication through Accredo. Under your plan, the value of the manufacturer coupon doesn't count toward your deductible and out-of-pocket maximum.¹⁷ **Only the amount you pay out of your own pocket, or from a health savings or health reimbursement account, applies.** This means you need to carefully consider whether or not a coupon is worth it. While it can help you spend less on your prescription, it may take you longer to meet your plan's deductible and/or out-of-pocket maximum.

Q74: Can I manage my specialty medications online?

A: Yes. Here are two easy ways to manage your medications:

1. **Log in to the myCigna App or website.** Click on the Prescriptions tab and select Manage Prescriptions. Then click the button next to your medication's name. We'll automatically connect you to your Accredo online account portal.
2. **Go to Accredo.com.** If you choose to go directly to Accredo's website, you'll be asked to create an account to get to your dashboard. It's important to know that you'll need an Accredo Rx number to log in. That means you won't be able to do this until you've filled a prescription with Accredo.

Q75: What do I do if I have a question about my medication?

A: You can talk with an Accredo pharmacist at any time, 24/7. Simply call **877.826.7657**. Accredo pharmacists are trained to provide clinical support for complex conditions that require specialty medications.

Q76: How can I be sure that Accredo will fill my prescriptions correctly?

A: All prescriptions are filled by licensed pharmacists. They follow the same state and federal guidelines that retail pharmacists do.

Q77. I need syringes and a sharps container for my medication. Does Accredo supply those?

A. Yes. Accredo will send the extra supplies you need at no extra cost to you.

Q78. Does my plan offer the SaveOnSP program?

A. Not all plans offer the SaveOnSP program¹⁸. Log in to the **myCigna** App or website, or check your plan materials, to find out if it's included in your pharmacy benefits.

Q79. What is the SaveOnSP Program?

A. It's a program that can help lower your out-of-pocket costs to \$0 for certain specialty medications.¹⁹ If your plan offers this program and you're taking an eligible medication, a representative from SaveOnSP will call you to talk about enrolling. There's no extra cost to participate in the SaveOnSP program. If you choose to participate, you'll pay \$0 for your medication. If you choose not to participate in SaveOnSP, you'll pay a higher copay when you fill your medication.

Q80. What conditions does SaveOnSP support?

A. They support many conditions, including, but not limited to:

- > Hepatitis C
- > Psoriasis
- > Rheumatoid arthritis
- > Multiple sclerosis
- > Inflammatory bowel disease
- > Oncology

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Pharmacy Network

Q81. How do I know which pharmacies are in my plan's network?

A. There are thousands of retail pharmacies in your plan's network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop. And some stores are open 24-hours. You can also use Express Scripts Pharmacy®, our home delivery pharmacy (if your plan allows).⁵ Simply log in to the **myCigna** App or website and click on "Find Care & Costs" to start searching.

Q82. My pharmacy isn't in my plan's network. Can I continue to fill my prescriptions there?

A. To receive in-network coverage under your plan, you'll need to switch to a pharmacy in your plan's network. If your plan offers out-of-network coverage, you'll pay out-of-network costs to fill a prescription there.

Q83. Can I fill a prescription at any pharmacy in my plan's network.

A. It depends on your plan. Some plans have requirements for where you can fill certain medications. Log in to the **myCigna** App or website, or check your plan materials, to learn more.

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Home Delivery

Q84. Is home delivery included in my pharmacy benefit?

A. Not all plans offer Express Scripts Pharmacy, our home delivery pharmacy, as a covered pharmacy option. Log in to the **myCigna** App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.

Q85. I take a medication every day to treat diabetes. My plan requires me to fill my medication through home delivery. What do I need to do to get started?

A. Here are three easy ways to get started using Express Scripts Pharmacy:

1. **Go to my.cigna.com/choosehomedelivery.** Follow the online instructions for how to move your prescription(s).
2. **Call your doctor's office.** Ask them to send your prescription for a 90-day (or 3-month)²⁰ supply electronically to home delivery pharmacy. Or,
3. **Call Express Scripts Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna ID, doctor's contact information and medication name(s) ready when you call.

Q86. What are the benefits of using home delivery?

A. Express Scripts Pharmacy is a convenient option when you're taking a medication on a regular basis to treat an ongoing health condition.⁵ They help make it easy for you to get your medication. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice). Here are some of the services they offer – at no extra cost to you.

- > Easily order, manage, track and pay for your medications **on your phone or online.**
- > Standard shipping **at no extra cost**²¹
- > **Fill up to a 90-day supply** at one time
- > Helpful pharmacists **available 24/7**
- > **Automatic refills**²² and **refill reminders** so you don't miss a dose
- > **Payment assistance** if you're having trouble paying for your medication

Q87. Is there an extra cost to use home delivery?

A. No – it's part of your plan's pharmacy benefits.⁵ There's no extra cost for standard shipping.²¹ However, there is an extra cost to rush delivery of your order.

Q88. How do I get started using home delivery?⁵

A. Here are three easy ways to get started:

1. **Go to my.cigna.com/choosehomedelivery.** Follow the online instructions for how to move your prescription(s).
2. **Call your doctor's office.** Ask them to send your prescription for a 90-day (or 3-month)²⁰ supply electronically to home delivery pharmacy. Or,
3. **Call Express Scripts Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna ID, doctor's contact information and medication name(s) ready when you call.

Q89. What type of prescriptions can I fill through home delivery?

A. You can fill maintenance medications through Express Scripts Pharmacy. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol.

Q90. How do I refill my prescription?

A. Here are two easy ways to refill your prescription:

1. **Log in to the myCigna App or website.** Click on the Prescriptions tab, then select Manage Prescriptions.
2. **Call Express Scripts Pharmacy at 800.835.3784** to place an order over the phone.

- Q91. Can Express Scripts Pharmacy help transfer my current prescription from my local retail pharmacy?**
- A.** Yes. Simply call Express Scripts Pharmacy at **800.835.3784** and have your Cigna ID, doctor's contact information and prescription medication name(s) ready. They'll take care of the rest.
- Q92. I just got a new prescription from my doctor. How do I place an order through home delivery?**
- A.** Here are two easy ways to place a new order:
- 1. Electronically:** For fastest service, ask your doctor's office to send your prescription electronically to Express Scripts Home Delivery, NCPDP 2623735.
 - 2. By fax:** Have your doctor's office call 888.327.9791 to get a Fax Order Form.
- Q93. Can I manage my home delivery medications online?**
- A.** Yes. Simply log in to the **myCigna** App or website. Click on the Prescriptions tab, then select Manage Prescriptions. We'll automatically connect you to your Express Scripts online account. There, you can provide your payment information and shipping address, list any known allergies and/or health conditions, pay your bill online, and more.
- Q94. Can I refill my prescriptions online?**
- A.** Yes. Simply log in to the **myCigna** App or website. Click on the Prescriptions tab, then select Manage Prescriptions.
- Q95. Can I check the status of my home delivery prescription orders online?**
- A.** Yes. You can check the status of your order online, at any time. Simply log in to the **myCigna** App or website. Click on the Prescriptions tab, then select Manage Prescriptions.
- Q96. What happens when I'm out of refills?**
- A.** Express Scripts Pharmacy will send you an email and/or text²³ you when you're out of refills. If you signed up for automatic refills, you can electronically ask your doctor for a new prescription – right from the email Express Scripts Pharmacy sends you.
- Q97. Can Express Scripts Pharmacy automatically refill my prescriptions?**
- A.** Yes. Express Scripts Pharmacy can automatically refill certain medications.²² To sign up, log in to the **myCigna** App or website or call **800.835.3784**. Express Scripts Pharmacy will send you an email before they automatically refill your prescription. That gives you time to make changes to your order before it ships.
- Q98. After I place an order, how long will it take for me to get it?**
- A.** Once Express Scripts Pharmacy gets your order, it usually takes about 48 hours to fill it. You should get your order in about 8 days (or 10–14 days if it's a new prescription). To help make sure you don't miss a dose of your medication, please be sure you have a 30-day supply on hand when you place your order.
- Log in to the **myCigna** App or website to check the status of your order online, at any time.
- Q99. Where can I have my order shipped?**
- A.** Express Scripts Pharmacy can ship your order to your home or another address in the U.S., Puerto Rico or the Virgin Islands.
- Q100. How much does shipping cost?**
- A.** There's no extra cost for standard shipping.²¹ However, there is an extra cost for rush delivery of your order.
- Q101. Can Express Scripts Pharmacy ship my maintenance medications overnight?**
- A.** Yes. There's an extra cost to overnight or rush delivery of your order, but standard shipping is always free.²¹ Also, your order won't be processed any faster. Overnight service only gets your order delivered to you faster.

Q102. Are the medications Express Scripts Pharmacy fills the same quality as what I'd get at a retail pharmacy?

A. Yes. All medications Express Scripts Pharmacy fills are approved by the U.S. Food and Drug Administration (FDA). If the medication Express Scripts Pharmacy sends looks different from your current medication, it's probably because they get it from a different manufacturer than your retail pharmacy does. If you have any questions about the medication you get, call Express Scripts Pharmacy. They're always happy to review your medication with you.

Q103. How safe is it to have my medication shipped through home delivery?

A. It's very safe to fill your medication through home delivery. Millions of people have their medication delivered to their home (or location of their choice) every day. Express Scripts Pharmacy's packaging is designed to protect your privacy and stand up to bad weather. And if your medication needs refrigeration, they provide that, too. Express Scripts Pharmacy will ship to your home or workplace – or even to a vacation location – to make sure you get your medication when and where you need it.

Q104. My medication has to be kept cold. Will Express Scripts Pharmacy be able to do this?

A. Yes. If your medication needs to be refrigerated, Express Scripts Pharmacy will send it in an insulated box or foam cooler with ice packs.

Q105. What are my payment options?

A. You can pay by debit or credit card (American Express, Diners Club, Discover, MasterCard or Visa), with your checking account, or through a flexible spending account (FSA). You can set up automatic payments and update your payment preferences online.

Q106. Can I pay my bill online?

A. Yes. Simply log in to the **myCigna** App or website. Click on the Prescriptions tab, then select Manage Prescriptions. We'll automatically connect you to your Express Scripts online account.

Q107. Does Express Scripts Pharmacy offer a payment plan?

A. Yes. If you need help paying for your medication, Express Scripts Pharmacy offers an Extended Payment Plan. This gives you the option to split your bill into three smaller payments. You can sign up with a credit card, which they'll automatically charge each time payment is due.

Q108. Can I use a manufacturer coupon to help pay for my medication?

A. No. Express Scripts Pharmacy doesn't accept manufacturer coupons.

Q109. My generic medication only costs me \$6 a month at my local retail pharmacy. How much will I pay for it through home delivery?

A. You can log in to the **myCigna** app or website and click on "Price a Medication" to see how much your medication may cost you through Express Scripts Pharmacy. You can also see if there are lower-cost alternatives available.⁶

Q110. What do I do if I have a question about my medication?

A. You can talk with an Express Scripts pharmacist at any time, 24/7. Simply call **800.835.3784**. You can also call our Medication Coaching program at **800.835.8981**, Monday–Friday, 7:00 am–7:00 pm CST, to talk with a Cigna pharmacist. Call as often as you'd like – there's no cost and all calls are confidential.

Q111. How can I be sure that Express Scripts Pharmacy will fill my prescriptions correctly?

A. All prescriptions are filled by licensed pharmacists. They follow the same state and federal guidelines that retail pharmacists do.

Q112. Before filling my prescriptions, will Express Scripts Pharmacy check to see if my medications interact with each other?

A. Yes. Everyone who uses our home delivery pharmacy must provide information about his or her allergies and health conditions. Express Scripts' pharmacists will review this information before they fill your order. If it looks

like your medications may cause a serious or dangerous health issue when taken at the same time, the pharmacist will contact your doctor's office to talk about your options.

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The Cigna 90 Now Program

Q113. Does my plan offer the Cigna 90 Now program?

A. Not all plans offer the Cigna 90 Now program. Log in to the **myCigna** App or website, or check your plan materials, to find out if it's included in your pharmacy benefits.

Q114. What's the Cigna 90 Now program?

A. It's a program that helps make it easier for you to fill your maintenance medications. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol.

- > Provides coverage for 90-day (or 3-month) supplies at select retail pharmacies in your plan's network or through our home delivery pharmacy (if your plan allows).⁵
- > Provides coverage for 30-day supplies at all retail pharmacies in your plan's network.
- > Does not include narcotics or specialty medications.

Q115. Are there any benefits to filling a 90-day supply?

A. Yes. You'll make fewer trips to the pharmacy for refills. And you're more likely to stay healthy because with a 90-day supply on-hand, you're less likely to miss a dose.²⁴

Q116. Do I need my doctor's approval to switch to a 90-day prescription?

A. Yes, you'll need a new prescription for a 90-day supply.

Q117. Will I save money by filling a 90-day supply?

A. It depends on your plan. Log in to the **myCigna** App or website, or check your plan materials, to learn more about how your plan covers 90-day fills.

Q118. Can I fill a 90-day prescription at any pharmacy in my plan's network?

A. No. You can only fill 90-day prescriptions at select retail pharmacies in your plan's network or through our home delivery pharmacy.⁵ To find a retail pharmacy in your plan's network that's approved to fill 90-day prescriptions, go to **Cigna.com/Rx90network**, or log in to the **myCigna** App or website.

Q119. Are 90-day prescription fills available through home delivery?

A. Yes, but make sure your plan offers home delivery.⁵ Here are three easy ways to switch to Express Scripts Pharmacy:

1. **Go to my.cigna.com/choosehomedelivery.** Follow the online instructions for how to move your prescription(s).
2. **Call your doctor's office.** Ask them to send your prescription for a 90-day (or 3-month)²⁰ supply electronically to home delivery pharmacy. Or,
3. **Call Express Scripts Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna ID, doctor's contact information and medication name(s) ready when you call.

Q120. My retail pharmacy isn't approved to fill 90-day supplies. How do I switch pharmacies?

A. Here are three easy ways you can move your prescription:

1. **Call your doctor's office.** Ask them to send your prescription electronically your new retail pharmacy.
2. **If your prescription still has a refill available,** ask the pharmacist from your new pharmacy to contact your current pharmacy to help transfer your prescription.

3. If you'd like to use **Express Scripts Pharmacy**, here are three easy ways to get started:

- **Go to my.cigna.com/choosehomedelivery.** Follow the online instructions for how to move your prescription(s).
- **Call your doctor's office.** Ask them to send your prescription for a 90-day (or 3-month)²⁰ supply electronically to home delivery pharmacy. Or,
- **Call Express Scripts Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna ID, doctor's contact information and medication name(s) ready when you call.

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Cigna Medication Coaching Program

Q121. Is the Cigna Medication Coaching Program included in my pharmacy benefit?

A. Yes. It's available through your plan – at no extra cost to you.

Q122. Are Cigna pharmacists licensed like retail pharmacists are?

A. Yes. Our pharmacists are licensed and specially trained and certified to help you manage many health conditions.

Q123. What can a Cigna pharmacist help me with?

A. Our pharmacists can help you stay on track with your medications. They can help answer questions like:

- > What does my medication do? Why is it important for me to take it?
- > How do I take my medication?
- > How can I lower my medication costs so I'm more likely to take them as prescribed?
- > What happens if I have side-effects or my medication makes me feel worse?
- > Is there anything I can do to help me remember to take my medication?

Q124. What number do I call to talk with a pharmacist?

A. Call **800.835.8981**, Monday–Friday, 7:00 am–7:00 pm CST. If you call outside of these hours, please leave a voice message. A pharmacist will return your call as soon as possible. Call and talk with a pharmacist as often as you need to. There's no extra cost to you, and all calls are confidential.

Q125. Why should I call a Cigna pharmacist instead of talking to my retail pharmacist?

A. Retail pharmacists are often busy and don't always have time to answer all of your questions. Plus, there's no private space for you to talk. Our licensed pharmacists can help answer your medication questions in the privacy – and comfort – of your own home. Cigna pharmacists are specially trained and certified to help you manage many health conditions. They'll take as much time as you need to talk through your questions. And you can call as often as you need to. There's no extra cost to you, and all calls are confidential.

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Patient Assurance Program

Q126. Is the Patient Assurance ProgramSM included in my pharmacy benefit?

A. Not all plans offer the Patient Assurance Program. Log in to the **myCigna** App or website, or check your plan materials, to find out if it's available to you.

Q127. My plan includes the Patient Assurance program. I take a medication that's available through program. How do I participate?

A. You don't have to sign up and there's no cost to participate – it's part of your Cigna pharmacy benefit. Just fill a prescription for an eligible medication²⁵ and pay no more than \$25 for a 30-day supply, or no more than \$75 for a 90-day supply, out-of-pocket.

Q128. What medications are part of this program?

A. Right now, the program only includes certain diabetes medications and insulins. However, we regularly update the list of participating drug classes and medications.

Q129. How do I find out if my medication is available through the Patient Assurance Program?

A. Log in to the **myCigna** App or website and click on Price a Medication to see how much your medication costs.

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Claims

Q130. I paid for my covered medication out-of-pocket. How do I get reimbursed?

A. You can ask for re-payment if you paid the full price for your medication out-of-pocket. Here are two easy ways to submit a claim:

- 1. Online.** Log in to **myCigna.com** and click on the “Find a Form” link. Under Your Plan Forms, look for Pharmacy claims. Then click on “Complete online form” to get started.
- 2. By mail.** Download the prescription drug claim form from myCigna.com. Fill it out and return it to the address listed on the form.

Q131. What do you need to process my payment?

A. You'll need to submit a separate form for each covered family member requesting repayment. Clearly write your Cigna ID number and the plan's group number on the claim form. You'll also need to provide this information:

- > Your Cigna ID number
- > Your Cigna Group number, and
- > A pharmacy receipt with details about the purchase. This is the store/medication paperwork that's attached to the pharmacy bag. **Your pharmacy receipt (store/medication paperwork) must show ALL of this information.**
 - Patient's name
 - Fill date
 - Drug name and strength
 - 11-digit National Drug Code (NDC) number
 - Quantity filled and day supply
 - Pharmacy name and address
 - Pharmacy identifier (NABP or NPI #)
 - Prescriber's name
 - Cost of each medication (shown as paid in full)

Q132. I filled a prescription for a compounded medication out-of-network. How do I request repayment?

A. You can submit the Cigna claim form. If you can't submit the form, we'll also accept a universal claim form for compounded medications. Your receipt must show details for each prescription ingredient or we can't process your payment. For example, your compounded product was made using three ingredients. The receipt should list ALL three ingredients in detail.

Important: If you send in a paper claim for a compounded medication you filled **in-network**, you may get a lesser refund. The pharmacy should send you a bill for the compounded medication. You shouldn't need to submit a claim.

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Who to Contact

- > **Express Scripts Pharmacy** – 800.835.3784 | 24/7
- > **Accredo** – 877.826.7657 | Monday–Friday 7:00 am–10:00 pm and on Saturdays 7:00 am–4:00 pm CST
- > **Talk with a Cigna pharmacist** – 800.835.8981 | Monday–Friday 7:00 am–7:00 pm CST. If you call outside of these hours, please leave a voice message. A pharmacist will return your call as soon as possible.
- > **Customer Service** –
 - **By phone:** 800.Cigna24 (800.244.6224) or the number on your Cigna ID card | 24/7
 - **Online chat:** myCigna.com | Monday-Friday 9:00 am-8:00 pm EST

1. Some plans don't have a deductible for preventive medications. Log in to the myCigna App or website, or check your plan materials, to find out how your plan covers preventive medications.
2. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Last updated 06/01/18.
3. If your plan includes "Member Pay Difference" and your doctor writes "Dispense as Written" on your prescription and he or she requests that the pharmacist fill the brand name medication (not the available generic equivalent), you'll only pay your brand name cost-share.
4. Check your plan materials. If your plan includes a deductible and/or out-of-pocket maximum, only the brand medication cost or brand copay may apply to the deductible and/or out-of-pocket maximum. The difference between the brand name cost and generic cost may not apply.
5. Not all plans offer home delivery and Accredo as covered pharmacy options. Log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.
6. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
7. State laws in Texas and Louisiana may require your plan to cover your medication at your current benefit level until your plan renews. This means that if your medication is taken off the drug list, is moved to a higher cost-share tier or needs approval from Cigna before your plan will cover it, these changes may not begin until your plan's renewal date. To find out if these state laws apply to your plan, please call Customer Service using the number on your Cigna ID card.
8. State law in Illinois may require your plan to cover your medications at your current benefit level until your plan renews. This means that if you currently have approval through a review process for your plan to cover your medication, the drug list change(s) listed here may not affect you until your plan renewal date. If you don't currently have approval through a coverage review process, you may continue to receive coverage at your current benefit level if your doctor requests it. To find out if this state law applies to your plan, please call Customer Service using the number on your Cigna ID card.
9. Most plans don't cover OTCs. Meaning, if you buy an OTC product, you'll pay its retail cash price directly to the pharmacy and the cost can't be applied to your annual deductible or out-of-pocket maximum. Log in to the myCigna App or myCigna.com, or check your plan materials, to learn more about how your plan covers OTCs.
10. These coverage requirements may not apply to your specific plan. That's because some plans don't have prior authorization, quantity limits and/or Step Therapy. Log in to the myCigna App or website, or check your plan materials, to find out if your plan includes these specific coverage requirements.
11. Due to state mandates, Step Therapy requirements may vary or may not apply to your specific health plan. To find out if these state mandates apply to your plan, review your plan materials or contact Cigna Customer Service at the number listed on your ID card.
12. If your doctor feels an alternative medication isn't right for you, he or she can ask Cigna to consider approving coverage of your current medication.
13. Freedom Fertility provides same-day emergency support for certain medications and locations. Please call Freedom to find out if you can get same-day emergency support for your medication and where you live.
14. As allowable by law. For medications administered by a health care provider, Accredo will ship the medication directly to your doctor's office.
15. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for Accredo's texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.
16. You'll see your first order in the myCigna App or website once Accredo ships it.
17. Plan designs vary, so please check your plan documents for the details of your specific plan coverage.
18. SaveOnSP is an Express Scripts program, and Express Scripts is now a Cigna company. SaveOnSP, Express Scripts and Cigna are working together to better serve you and all of your pharmacy, health and wellness needs. SaveOnSP is only available to non-Health Savings Account (HSA) plans. If your plan offers multiple plan options and you'd like to participate, you'll need to select a non-HSA plan during open enrollment. If you select a HSA plan during open enrollment, you won't be eligible for the SaveOnSP program.
19. The drug classes, medications and associated copays included in this program are subject to change. Check your plan materials to see which medications are eligible for the SaveOnSP program.
20. Certain medications may only be packaged in less than a 90-day supply. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply," it's still considered a 90-day prescription.
21. Standard shipping costs are included as part of your prescription plan.
22. Express Scripts Pharmacy can automatically refill certain medications. Log in to the myCigna App or website or call 800.835.3784 to sign up.
23. You can sign up to get emails and/or texts from Express Scripts Pharmacy. To get text messages, you'll have to sign up for Express Scripts' texting service. You can do this online or over the phone. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.
24. Internal Cigna analysis performed Jan 2019, utilizing 2018 Cigna national book of business average medication adherence (customer adherent > 80% PDC), 90-day supply vs. those who received a 30-day supply taking antidiabetics, RAS antagonist and statins.
25. Not all medications are covered under this program. Subject to applicable law, Cigna reserves the right to make changes to our drug list or this program at any time. Log in to the myCigna App or website to see which medications are eligible.



Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

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