

Your medication coverage.

How to make sure you're receiving coverage for the right medication.



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.

Medications that need prior approval for coverage.

Certain medications need approval from Cigna HealthcareSM before your plan will cover them. These medications have a **(PA)** next to them on your drug list.

What types of medications typically need prior approval?

Medications that:

- May be unsafe when combined with other medications
- Have lower-cost, equally effective alternatives available
- Should only be used for certain health conditions
- Are often misused or abused

Your plan will only cover these medications if your doctor's office requests and receives approval from Cigna Healthcare.

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, 30 mg a day for 30 days. These medications have a **(QL)** next to them on your drug list.

What types of medications typically have quantity limits?

Medications that are often:

- Taken in amounts larger than, or for longer than, may be appropriate
- Misused or abused

Your plan will only cover a larger amount if your doctor's office requests and receives prior approval from Cigna Healthcare.

Individual and Family Plans

Cigna Health and Life Insurance Company or its affiliates



Medications that are part of Step Therapy.

Certain high-cost medications are part of the Step Therapy program.* 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:

- Allergies
- Bladder problems
- Breathing problems
- Depression
- Sleep disorders
- Diabetes
- Mental health

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 Healthcare).**



Log in to the [myCigna® App](#) or [myCigna.com®](#) to find out if your medication has any extra coverage requirements.

If you have questions, call **866.494.2111** or the number on your Cigna Healthcare ID card.

If you need language assistance, or have a disability, please call us at **866.494.2111**

(For TTY services, dial 711). Accommodations are available and provided at no cost to you.

This information is for educational purposes only and is not an insurance solicitation.



* Step Therapy requirements may vary, based on insurance laws that apply to your coverage policy. Please check your plan materials for more information.

** 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.

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. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

Plans contain exclusions and limitations and are not available in all areas. For costs and details of coverage, review your plan documents.

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