

YOUR PHARMACY BENEFITS



Experience the benefits of Cigna Pharmacy Management®

Your pharmacy benefits provide you with access to many Cigna programs and services that can help you manage your health and prescription medication needs. We offer:

- › **One ID card for both your pharmacy and medical needs**
- › Personalized, helpful and easy customer support
- › Easy access to medications
- › One customer-focused team – medical, behavioral and pharmacy – working together to keep you healthy
- › One-on-one guidance to help you choose – and use – your health care wisely



Your drug list

The Cigna Prescription Drug List is a list of generic and brand prescription medications covered by your plan. All medications on the drug list are approved by the U.S. Food and Drug Administration (FDA). You can log into **myCigna.com** to learn more about the medications covered by your specific plan.

Some medications on your drug list require approval for coverage

Choosing the medication that's right for you is an important decision. We want to make sure you're receiving coverage for the right medication and for the right situation. That's why certain medications require approval before they're covered under your plan.

› **Prior Authorization**

Medications that require prior authorization, or approval, have a (PA) next to them in your drug list. If your medication requires approval, it will only be covered by your plan if your doctor requests and receives approval from Cigna.

› **Quantity Limits**

Some medications have serious side effects and can be dangerous if taken too often and in the wrong way. That's why some medications on your drug list are only covered when filled in a certain amount over a certain number of days. This helps make sure you're taking your medication safely.

- Medications that have quantity limits have a (QL) next to them in your drug list.
- Your plan will only cover larger amounts if your doctor requests and receives approval from Cigna.

› **Step Therapy**

In Step Therapy, you need to try the most cost-effective, appropriate medications available before your plan approves more expensive brand name medications. Typically, these are generic and/or preferred brands.

- Step Therapy medications have a (ST) next to them in your drug list. These medications are only covered by your plan if your doctor requests and receives approval from Cigna.
- Talk with your doctor to find out which covered, lower-cost alternative may be right for you.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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Cigna 90 Now makes it easier to fill the medications you take every day



Your plan includes a maintenance medication program called Cigna 90 NowSM. Maintenance medications are the medications you take every day to treat an ongoing health condition like diabetes, high blood pressure, high cholesterol or asthma.

With Cigna 90 Now, you have the choice of filling your maintenance medication in a 30-day or 90-day supply at a retail pharmacy or through Cigna Home Delivery PharmacySM.

- › If you choose to fill your prescription in a 30-day supply, you can use any retail pharmacy in your plan's network.
- › If you choose to fill your prescription in a 90-day supply, you have to use a 90-day retail pharmacy in your plan's network, or Cigna Home Delivery Pharmacy.

Your pharmacy network



There are nearly 68,000 retail pharmacies in your network.* They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop.

- › Every pharmacy in your network can fill 30-day prescriptions, and a select number of pharmacies can fill 90-day prescriptions.
- › To learn more about your pharmacy network, log into **myCigna.com** or go to **Cigna.com/Rx90network**.

If you prefer the convenience of having your medications delivered to your home, you can also use Cigna Home Delivery Pharmacy to fill your prescriptions.

Taking your medications as prescribed helps you stay healthy. Our pharmacy coaches can help you stay on track.



If you stop taking your medication or skip a dose, it may affect your health. You may have side effects or other health issues. Call us at **800.835.8981** to learn more about your medication and why it's important for your health. Our pharmacy coaches offer confidential help with prescription medication interactions, side effects and ways to lower your medication costs. We can even send automatic, daily medication reminders and prescription refill reminders.

Get more with Cigna Home Delivery Pharmacy



Prefer to have your medications delivered right to your door? Cigna Home Delivery Pharmacy is a great choice if you take medications on a regular basis. There's no extra cost to use Cigna Home Delivery Pharmacy.

We offer:

- › Standard delivery to your home or other preferred location at no additional cost
- › Licensed pharmacists available 24/7
- › Up to a 90-day supply in one fill
- › Reminders so you don't forget to fill your prescriptions

For more information, call **800.835.3784** or visit us online at **Cigna.com/home-delivery-pharmacy**.

Cigna Specialty Pharmacy Services can help you manage your health and prescription needs



Specialty medications are used to treat complex conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis. If you're taking a specialty medication, Cigna Specialty Pharmacy ServicesSM can help you manage your health and prescription needs. Our therapy management teams provide personalized support by offering:

- › 24/7 access to customer service and pharmacists to help you with any questions
- › Convenient delivery right to your door, or location of your choice, in packaging designed to protect your privacy
- › Helpful coaching and reminder services
- › Supplies like tape, bandages, sharps collector, swabs, etc. – at no additional charge
- › Educational materials
- › Financial assistance programs if you need help paying for your medications

For more information about Cigna Specialty Pharmacy Services, call **800.351.3606**.

View your plan features and more online at myCigna.com, or on the myCignaSM App**



Once you register for the myCigna customer website, you can log in anytime to:

- › View your drug list
- › Use the Drug Cost tool to learn how much your medications may cost, and to view lower-cost alternatives, if available
- › Find in-network pharmacies or doctors near you
- › Sign up for Cigna Home Delivery Pharmacy
- › Refill your prescriptions online and check order status with Cigna Home Delivery Pharmacy
- › Review your coverage
- › View your ID card information
- › Manage and track claims
- › Track your account balances and deductibles

FAQs

Q Why do certain medications require approval before they're covered?

A We want to make sure you're taking the right medication, at the right cost and for the right situation.

Q How do I know if I'm taking a medication that needs approval?

A Log into **myCigna.com** to learn more about how your plan covers your medications. If your medication has a (PA) or (ST) next to it, your medication needs approval before it's covered by your plan.

Q How do I get approval for my medication?

A Ask your doctor to call us. Approval is handled by your doctor. You don't have to call us or fill out any paperwork.

Q What happens if I try to fill a prescription that requires approval – but don't get approval ahead of time?

A Your pharmacist knows that some medications require approval from Cigna. Because you didn't get approval ahead of time, your pharmacist won't be able to fill your prescription.

Q How do I know if I'm taking a medication that has a quantity limit?

A Log into **myCigna.com** to learn more about how your plan covers your medications. If your medication has a (QL) next to it, your medication may need approval before it's covered by your plan.

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

A If your prescription is written for an amount covered by your plan, your pharmacist will fill your prescription. If you try to fill an amount more than what's allowed by your plan, you'll need approval for that amount to be covered. If you don't get approval ahead of time, your pharmacist won't be able to fill your prescription in the higher amount.

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

A For in-network coverage under your plan, you'll need to switch to a pharmacy in your network.

Q Can I fill a 90-day prescription at any pharmacy in my network?

A No – you can only fill 90-day prescriptions at certain pharmacies in your network. To find a 90-day pharmacy near you, log into **myCigna.com** or go to **Cigna.com/Rx90network**.

Q What kinds of prescriptions are best filled in a 90-day supply?

A Maintenance medications. These are the medications you take every day to treat an ongoing health condition like diabetes, high blood pressure, high cholesterol or asthma.

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

A Yes – you'll need a prescription for a 90-day supply of your medication.

Q Are there any benefits or advantages to a 90-day prescription?

A Yes – it's more convenient, you have choice and it helps improve your health.

1. You'll make fewer visits to the pharmacy to refill your medication.

2. You can choose where you want to fill your prescriptions – at a local 90-day retail pharmacy or through Cigna Home Delivery Pharmacy.

3. You're more likely to stay healthy, because having a 90-day supply of your medication on hand typically means you're less likely to miss a dose.***

Q Are there any cost savings associated with 90-day prescription fills?

A Depending on your plan and your medication, you may be able to save money by filling your prescriptions 90-days at a time.

Q What do I have to do to use Cigna Home Delivery Pharmacy?

A Ask your doctor to write you a prescription for a 90-day supply with refills. Then choose the ordering method that's best for you. It's as easy as 1, 2, 3!

› **Electronic:**

1. Ask your doctor to send your prescription electronically to Cigna Home Delivery Pharmacy.
2. Call **800.835.3784, #3** with your Cigna ID number and shipping/billing and payment information ready.
3. We'll set up your profile.

› **By phone:**

1. Have your medication name, doctor's name and shipping/billing and payment information ready.
2. Call **800.835.3784, #3**.
3. We'll set up your profile.

› **Mail:**

1. Log into **myCigna.com** to download and fill out the Cigna Home Delivery Pharmacy Prescription Order Form.
2. Mail the order form, prescription and payment to the address listed on the order form.
3. We'll set up your profile.

To order specialty medications, please call **800.351.3606** and **press option 1**.

FAQs

Q Is there an extra cost to use Cigna Home Delivery Pharmacy?

A No – it's part of your pharmacy benefits. And there's also no extra cost for standard delivery.

Q Can I have my non-specialty medications delivered to me overnight?

A Yes – if you want them that fast. There's an extra cost for overnight or rush delivery, but standard shipping is always free. Also, your order will not be processed any faster. Overnight service only gets your order delivered to you faster.

Q How can I place an order through Cigna Specialty Pharmacy Services?

A Log into **myCigna.com** and download an order form. Then fill out the form and fax it to **800.351.3616**. If you need an order form for a specific drug therapy or condition, call us at **800.351.3606**.

Q How long does it take to get the specialty medication I ordered through Cigna Specialty Pharmacy Services?

A We ship all orders in enough time to meet the administration date listed on the order form. Even if you need the order the next day, we provide next day delivery options at no additional cost. Please make sure your urgent order request is received by 4:00 pm EST in order to meet our same day processing and shipping deadlines.



Call us 24/7

- CUSTOMER SERVICE: Call the number on the back of your Cigna ID card
- CIGNA HOME DELIVERY PHARMACY: **800.835.3784**
- SPECIALTY PHARMACY SERVICES: **800.351.3606**



* Cigna's National Network as of June 2017. Subject to change.

** The downloading and use of the myCigna App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Actual App features available may vary depending on your plan.

*** Internal Cigna analysis performed March 2016, utilizing 2015 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.

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. All group health insurance policies and health benefit plans contain exclusions and limitations. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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