

We're glad you're here.

We look forward to helping you with your
health and prescription medication needs.

We hope this guide helps answer any questions you may have about your new
Cigna HealthcareSM pharmacy plan.



What's Inside?

- Five steps to take before your new plan starts
- How to view your new drug list online
- Frequently asked questions about your new pharmacy benefits



Your new pharmacy benefits.

Five steps to take before your new plan starts.

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

1. Refill your prescription(s) before your current plan ends

This will help make sure you have enough medication at home while you're getting started with your new Cigna Healthcare plan.

2. Go online to see how your medication is covered under your new plan

Go to [Cigna.com/druglist](https://www.cigna.com/druglist) to see your drug list before your new plan starts. You can see what tier your medication is covered on and/or if your medication needs approval before it can be covered.

If your medication needs pre-approval, call your doctor's office.

- Have your new Cigna Healthcare ID card handy when you call. Your doctor's office will need the information listed on the card.
- Let your doctor's office know you now have coverage through Cigna Healthcare. Give them your new insurance information.
- Let them know that your medication needs approval from Cigna Healthcare before it can be covered.
- Ask them to contact Cigna Healthcare as soon as possible to start the coverage review process. They know how the review process works and will take care of everything for you. In case your doctor's office asks, they can download a request form from the Cigna Healthcare provider portal at [cignaforhcp.com](https://www.cignaforhcp.com).

Cigna Healthcare will review information your doctor sends us to make sure your medication meets coverage requirements. We'll send you and your doctor a letter with next steps. It can take between 1–5 business days to hear from us. You can always check with your doctor's office to find out if a decision has been made. Once your new plan starts, you can also log in to the **myCigna® App**¹ or **myCigna.com**[®] to check on your approval.

3. Go online to see if your retail pharmacy is in-network

- **Before your new plan starts:** Go to **CignaHealthcare.com** and click on "Find a Doctor" to see if your pharmacy is in your new network.
- **Once your new plan starts:** Log in to the **myCigna App** or **myCigna.com** and use the Price a Medication tool to see which pharmacies are in your new network – and which ones offer the best price.² You can also use home delivery with Express Scripts[®] Pharmacy to fill your prescriptions.



4. Create a myCigna® account to manage your plan 24/7

As soon as your plan starts, download the **myCigna App** and/or create an account on **myCigna.com**.

- Access your Cigna Healthcare ID card online – be sure to use your new ID card as soon as your plan year starts
- See which medications your plan covers
- Use the Price a Medication tool to find out how much your medication costs and view lower-cost alternatives (if available)
- Find an in-network pharmacy
- Order, manage, track and pay for your home delivery prescription orders³
- Ask a pharmacist a question
- See your pharmacy claims and coverage details

5. Consider using home delivery with Express Scripts® Pharmacy

Home delivery is a convenient option when you're taking a medication on a regular basis. It's simple and safe – and saves you trips to the pharmacy. To learn more, go to **Cigna.com/homedelivery**.

- Easily order, manage, track and pay for your medications on your phone or online
- Standard shipping at no extra cost⁴
- Fill up to a 90-day supply at one time
- Helpful pharmacists available 24/7
- Automatic refills or refill reminders so you don't miss a dose⁵
- Flexible payment options – split your bill into three equal monthly payments



You've got questions? We've got answers.

- **Express Scripts® Pharmacy:**
800.835.3784, 24/7
- **Customer service:**
 - By phone: Call the number on your ID card
 - Click to chat: **myCigna.com**,
Monday–Friday, 9:00 am–8:00 pm ET

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

2. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

3. Not all plans offer Express Scripts® Pharmacy as a covered pharmacy option. Log in to the myCigna App or myCigna.com, or check your plan materials, to learn more about the pharmacies in your plan's network. Cigna Healthcare maintains an ownership interest in Express Scripts® Pharmacy's home delivery services. However, you have the right to fill prescriptions at any pharmacy in your plan's network. You won't be penalized regardless of where you fill your prescriptions.

4. Standard shipping costs are included as part of your prescription plan.

5. Express Scripts® Pharmacy can automatically refill certain medications. Log in to the myCigna App or website, or call 800.835.3784, to sign up. 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 when you call 800.835.3784 to refill your prescription. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.

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. Certain features described in this document may not be applicable to your specific health plan, and plan features may vary by location and plan type. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

Para obtener ayuda en español llame al número en su tarjeta de Cigna Healthcare.

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 Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT) (CHLIC), Connecticut General Life Insurance Company, Express Scripts, Inc., or their affiliates, and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna Healthcare of Arizona, Inc., Cigna Healthcare of California, Inc., Cigna Healthcare of Colorado, Inc., Cigna Healthcare of Connecticut, Inc., Cigna Healthcare of Florida, Inc., Cigna Healthcare of Georgia, Inc., Cigna Healthcare of Illinois, Inc., Cigna Healthcare of Indiana, Inc., Cigna Healthcare of St. Louis, Inc., Cigna Healthcare of North Carolina, Inc., Cigna Healthcare of New Jersey, Inc., Cigna Healthcare of South Carolina, Inc., Cigna Healthcare of Tennessee, Inc. (CHC-TN), and Cigna Healthcare of Texas, Inc. In Utah, all products and services are provided by Cigna Health and Life Insurance Company (Bloomfield, CT). Policy forms: OK – HP-APP-1 et al., OR – HP-POL38 02-13, TN – HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).

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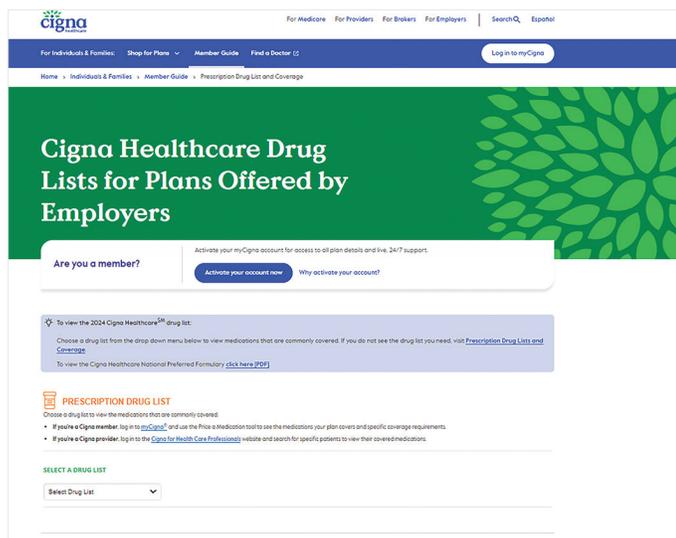


View your new drug list online.

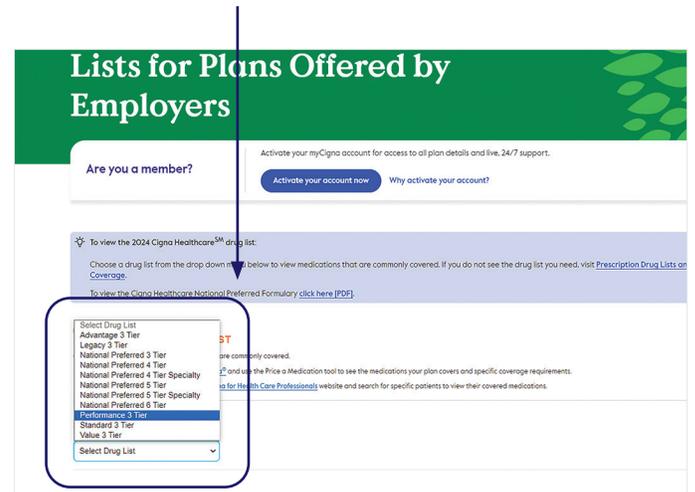
Use the CignaHealthcare.com medication search tool.

With a few simple clicks, you can easily see which medications your Cigna HealthcareSM pharmacy plan covers.

I. Go to Cigna.com/druglist.



2. Scroll down to the **Select a Drug List** section. Open up the drop-down menu and click on the name of your drug list.



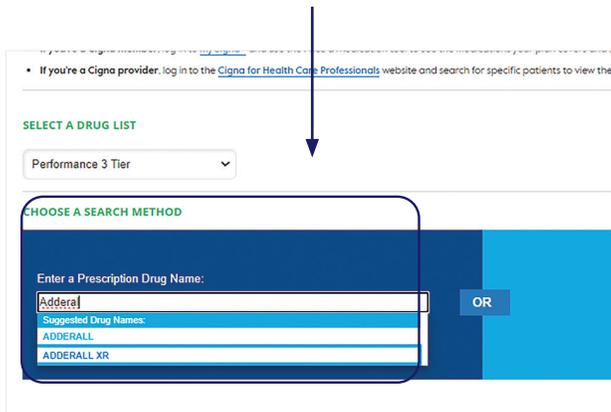
All disclosures appear at the end of this document



3. Choose how you want to look for a medication.

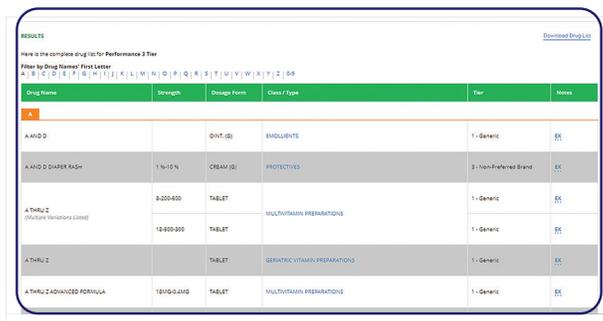


Type your medication name into the search bar and select it from the drop-down menu



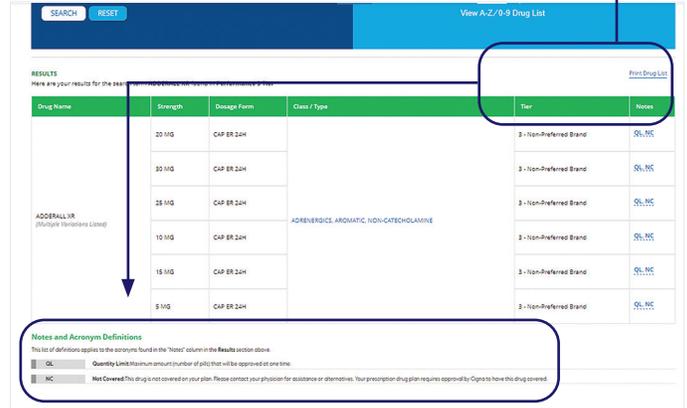
or

Click **View A-Z/O-9 Drug List** to see an alphabetical list of all medications on the drug list.



4. See how your medication is covered.

The **Notes and Acronyms Definitions** section at the bottom of the chart gives more information about how the medication is covered and any extra coverage requirements.



All images are for illustrative purposes only.

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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.

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Pharmacy Benefit FAQs



You've got questions?
We've got answers

Express Scripts® Pharmacy

800.835.3784 | 24/7

[Cigna.com/homedelivery](https://www.cigna.com/homedelivery)

Accredo

877.826.7657

Monday–Friday | 7:00 am–10:00 pm CST

Saturdays | 7:00 am–4:00 pm CST

Nurses are on-call 24/7

[Cigna.com/specialty](https://www.cigna.com/specialty)

Freedom Fertility Pharmacy

800.660.4283

www.freedomfertility.com

help@freedomfertility.com

Cigna Pathwell Specialty Care Manager

877.505.3681

Monday–Friday | 8:00 am–7:00 pm EST

[Cigna.com/pathwellspecialty](https://www.cigna.com/pathwellspecialty)

Talk with one of our pharmacists

Call the number on your ID card | 24/7

Ask to talk with a pharmacist

Customer Service

- › By phone
The number on your ID card | 24/7
- › Online chat | [myCigna.com](https://www.myCigna.com)
Monday–Friday | 9:00 am–8:00 pm EST



1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at [myCigna.com](https://www.myCigna.com).
2. U.S. Food and Drug Administration (FDA) website, "Generic Drugs: Questions and Answers." Last updated 03/16/21. <https://www.fda.gov/drugs/questions-answers/generic-drugs-questions-answers>.
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 version), you'll only pay your brand 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 cost and generic cost may not apply.
5. Not all plans offer Express Scripts® Pharmacy and Accredo as covered pharmacy options. Log in to the [myCigna](https://www.myCigna.com) App or [myCigna.com](https://www.myCigna.com), or check your plan materials, to learn more about the pharmacies in your plan's network. Cigna Healthcare maintains an ownership interest in Express Scripts® Pharmacy's home delivery services and Accredo's specialty pharmacy services. However, you have the right to fill prescriptions at any pharmacy in your plan's network. You won't be penalized regardless of where you fill your prescriptions.
6. The downloading and use of the [myCigna](https://www.myCigna.com) 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 and individual security profile.
7. Prices shown on [myCigna](https://www.myCigna.com) are not guaranteed and coverage is subject to your plan terms and conditions. Visit [myCigna](https://www.myCigna.com) for more information.
8. For the Performance, Advantage and Legacy (Performance) Prescription Drug Lists, all specialty medications are covered on Tier 4.
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](https://www.myCigna.com) App or [myCigna.com](https://www.myCigna.com), or check your plan materials, to learn more about how your plan covers OTCs.
10. Because your plan doesn't cover the medication, the amount you pay out-of-pocket to the pharmacy won't count toward your deductible and/or out-of-pocket maximum.
11. The Supplemental Discount Program only applies to medicine excluded for all members (off plan) at the highest level of the benefit set-up (some exclusions apply). If filling at Express Scripts® Pharmacy, we may first contact the member. Discounted rates apply at pharmacies that allow for cash discounts in their pharmacy contracts. The program compares the discounted rate to the usual and customary/pharmacy submitted rate, which should be comparable to what the pharmacy would charge a member walking in off the street. Member pays "the lesser of:"

12. Plan designs vary, so please check your plan documents for the details of your specific plan coverage.
13. **These coverage requirements may not apply to your specific plan.** That's because some plans don't have prior authorization, quantity limits, Step Therapy, and/or age requirements. Log in to the [myCigna App](#) or [myCigna.com](#), or check your plan materials, to find out if your plan includes these specific coverage requirements.
14. 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 call customer service at the number listed on your ID card.
15. If your doctor feels an alternative medication isn't right for you, he or she can ask Cigna Healthcare to consider approving coverage of your current medication.
16. When you click the "View Details" button, you'll be connected to our Prior Authorization Portal on Express Scripts' website. There, you can select the patient's name to read more about the decision that was made.
17. 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.
18. Internal Cigna Healthcare analysis performed Jan 2019, utilizing 2018 Cigna Healthcare national book of business average medication adherence (customer adherent > 80% Proportion Days Covered), 90-day supply vs. those who received a 30-day supply taking antidiabetics, blood pressure medications and statins.
19. U.S. Food and Drug Administration (FDA) website, "Biosimilar Basics for Patients"; Content current as of 09/16/22. <https://www.fda.gov/drugs/biosimilars/patient-materials>.
20. "Provider" means an in-network specialty pharmacy your doctor orders your medication from, or the place (location) where you're having your treatment done.
21. Program services are provided by independent companies/entities and not by Cigna Healthcare. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. App/online store terms and mobile phone carrier/data charges apply. Cigna Healthcare does not endorse or guarantee the accuracy of any third party content and is not responsible for it. You agree to use third party content at your own risk.
22. Please check your plan materials to learn about your network coverage. If you don't have out-of-network pharmacy benefits, your plan won't cover the cost of any medications you fill at this pharmacy. You'll have to switch to an in-network pharmacy for your medication to be covered. If you have out-of-network pharmacy benefits, you can pay cash for your medication and ask your plan to pay you back your out-of-network cost-share. To do this, log in to the [myCigna App](#) or [myCigna.com](#) and fill out the online reimbursement form or go to the "Forms Center" and print out a Claims Form to mail to Cigna Healthcare.
23. Network as of April 2023. Subject to change.
24. Standard shipping costs are included as part of your prescription plan.
25. Express Scripts® Pharmacy can automatically refill certain medications. Log in to the [myCigna App](#) or [myCigna.com](#) or call 800.835.3784 to sign up. 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.
26. As allowable by law. For medications administered by a health care provider, Accredo will ship the medication directly to your doctor's office.
27. 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.
28. You'll see your first order in the [myCigna App](#) or [myCigna.com](#) once Accredo ships it.
29. SaveOnSP is a service of Express Scripts, and Express Scripts is part of The Cigna Group. SaveOnSP administers this copay assistance service at no extra cost to you. SaveOnSP and Cigna Healthcare 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 SaveOnSP.
30. These specific specialty medications are not considered "essential health benefits" (minimum coverage requirements under the Affordable Care Act). Eligible medications and their coinsurance are subject to change.
31. 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.
32. Cigna Healthcare and Express Scripts are part of The Cigna Group. We work together to serve your health, wellness and pharmacy needs. You don't have to use Express Scripts® Pharmacy to talk with a pharmacist. They're available to you at no extra cost through your Cigna Healthcare pharmacy plan.
33. This is only an example of costs and cost comparisons under the Copay Assurance plan. Actual discounts will vary.
34. Because of Health Savings Account rules set by the Internal Revenue Service (IRS), you have to meet your deductible before the set copay can apply.
35. Not all medications are covered under this program. Subject to applicable law, Cigna Healthcare reserves the right to make changes to our drug list or this program at any time. Log in to the [myCigna App](#) or [myCigna.com](#) to see which medications are eligible.

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