

Welcome to Cigna Pharmacy Management! Your Cigna pharmacy benefits plan offers access to a wealth of tools and resources to help you manage your health and prescription medication needs. And, we know questions about your medications can come up anytime and that's why our nurses and pharmacists are available, 24 hours a day, 7 days a week to help you.

Call us anytime at **1.800.Cigna24 (1.800.244.6224)** or visit *myCigna.com*.

Getting to Know Your Pharmacy Plan

There is an **individual deductible of \$25** and a maximum **family deductible of \$75** for prescription drugs. The deductible year runs January 1 – December 31 each year. Each member must meet his or her deductible before the copay will apply.

Drug Tier	30 day supply Retail or Cigna Home Delivery Pharmacy	90 day supply Retail or Cigna Home Delivery Pharmacy
Generic	\$10	\$20
Preferred Brand	\$20	\$40
Non-Preferred Brand	\$40	\$80

Prescription Drug List

Cigna's Prescription Drug List is an extensive listing of generic and brand name prescription medications. Your pharmacy plan covers the cost of medications on the drug list – all you have to pay is your plan's copays and deductibles. Your drug list splits medications into three categories, or tiers:

- **1st Tier – Generic Medications** have the same strength and active ingredients as the brand name – but often cost much less. You'll usually pay less for generic medications under a three-tier plan. If one's available, you should consider switching to a generic to treat your condition.
- **2nd Tier – Preferred Brand Medications** will usually cost more than a generic, but may cost less than a non-preferred brand on a three-tier plan.
- **3rd Tier – Non-Preferred Brand Medications** generally have generic alternatives and/or one or more preferred brand options within the same drug class. You'll usually pay more for non-preferred medications on a three-tier plan.

Prior Authorizations

Some medications on your drug list require prior authorization. This means that you need to get approval from Cigna to have them covered under the prescription drug plan. If you're taking one of these medications, your doctor can ask Cigna to consider approving coverage of your medication. If you don't get approval, the medication will not be covered.

Step Therapy

Step Therapy is a prior authorization program. In Step Therapy, you and your doctor follow a series of steps when choosing your medication.

Cigna Pharmacy Management offers Step Therapy to treat several common medical conditions such as ADD/ADHD, Allergies, Asthma, Bladder problems, Depression, Heartburn/ulcer and High blood pressure.

When you fill a prescription for a Step Therapy medication, we'll send you and your doctor a letter explaining what steps you need to take before you refill your medication. This may include trying a generic or lower cost alternative, or asking Cigna for authorization for coverage of your medication. At any time, if your doctor feels a different medication isn't right for you due to medical reasons, he/she can request authorization for continued coverage of a Step Therapy medication.

Go Generic and Save

In most cases, when you take your prescription for a brand name medication to the pharmacy, your prescription will be filled with the generic alternative. Under your pharmacy plan, if you ask for the brand name medication instead of the generic alternative, and your doctor didn't require the brand name medication, you'll pay a higher amount. You'll be responsible for paying your copay or coinsurance, plus the difference in cost between the brand name medication and the generic.

Pharmacy Network

Your pharmacy plan is an important part of your overall health care package. It works together with your medical coverage to help keep you healthy. We offer a pharmacy network made up of approximately 67,000 retail pharmacies that offers you the best price, saving you money on your prescriptions. You have lots of in-network pharmacies to choose from – from local pharmacies and grocery stores to retail chains and big wholesale warehouse stores. You can also use Cigna Home Delivery Pharmacy to fill your prescriptions.

Cigna Home Delivery PharmacySM

Do you take medications on a regular basis? Then Cigna Home Delivery Pharmacy might be right for you! You may be able to save money when you switch from a retail pharmacy to Cigna's accurate, fast home delivery. For more information call **1.800.Cigna24 (1.800.244.6224)** or visit *myCigna.com*. Other benefits include:

- Standard delivery to your home or other preferred location at no additional cost
- 90-day refills
- Reminders so you don't forget to fill your prescriptions
- Licensed pharmacists available 24/7
- Tools to manage your prescriptions

Cigna Specialty Pharmacy ServicesSM

Are you taking a specialty medication to treat a chronic condition such as hepatitis c, multiple sclerosis or rheumatoid arthritis? Cigna Specialty Pharmacy Services can help you manage your health and prescription needs in the privacy of your home, with 24/7 access to customer service and pharmacists, coaching support, reminder services and more. For more information, call **1.800.351.3606**. One of our specialists will be happy to help you.

Coach Rx

Are you concerned about side effects? Have you had a rash or other reaction to a new prescription? Coach Rx has the answers. Talk to a CoachRx pharmacist at **1.800.835.8981** for guidance on prescription drug interactions, side effects and ways to lower your medication cost. We can even send automatic daily medication reminders and prescription refill reminders. This service is FREE and completely confidential.

myCigna.com and the myCigna Mobile App*

Once you're able to access *myCigna.com*, you'll begin to see the kind of personal service you can expect from your Cigna pharmacy benefits. You'll find valuable tools and resources to improve your health and wellness. And you can download our handy app to bring all these tools right to your mobile device.

- **See your Pharmacy Coverage**
 - View all your current claims information

- **Find a health care professional or pharmacy**
 - Search our network for a doctor, pharmacy or medical facility
 - GPS accessible, so you can find a pharmacy nearest you

- **Access helpful tools**
 - Cigna's Prescription Drug Price Quote tool can help you find the right drug at the right pharmacy for the lowest price
 - Access Cigna Home Delivery Pharmacy