

Fairfax County Government

A smiling man with grey hair, wearing a white hoodie and a green backpack, is hiking on a rocky coastline. The background shows a sandy beach, the ocean, and distant hills under a bright sky.

**YOUR RETIREE CIGNA
TRUE CHOICE CORE
MEDICARE ADVANTAGE PLAN**

Plan Year: 2021




Offered by Cigna Health and Life
Insurance Company or its affiliates.

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The As, Bs, Cs and Ds of Medicare

Part A 	Part B 	Part C* A+B	Part D* 
HOSPITAL INSURANCE	MEDICAL INSURANCE	MEDICARE ADVANTAGE	PRESCRIPTION DRUGS
<p>Hospital stays</p> <p>Skilled nursing facility stays</p> <p>Home health care</p> <p>Hospice care</p>	<p>Doctors' services</p> <p>Outpatient care</p> <p>Diagnostic tests</p> <p>Preventive services</p> <p>Laboratory services</p> <p>Durable medical equipment</p>	<p>Combines Parts A & B</p> <p>Commonly includes supplemental benefits like hearing, vision and dental</p> <p>May or may not include prescription coverage</p>	<p>Help lower prescription drug costs</p> <p>All plans must offer at least a standard level of coverage set by Medicare</p> <p>Some Medicare Advantage plans offer built-in prescription drug coverage</p>



*Part C and D plans are part of the government's Medicare program, but they're offered and managed through approved private insurers.

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Cigna True Choice Core Medicare Advantage



A whole new approach to your health

Cigna Medicare Advantage plans



Access



Preventive
services



Coordination
of care



Information and
support



Freedom of choice

Access to care, when and where you need it

See any doctor, in or out of network

- Doctors do not have to be in our network
- Benefits are the same in or out of network
- No referrals are required
- PCP's are encouraged, but not required

See a doctor from the comfort of home

- Telehealth services allow you to connect from anywhere with board-certified doctors
- Available 24/7 by phone or video for non-emergency virtual care



You have the freedom to go to any doctor or hospital, as long as they participate in Medicare and accept the plan. Accepting the plan means the doctor is willing to treat you and bill Cigna.



Focus on preventive health and wellness

You're covered for yearly exams and other screenings

Comprehensive preventive care

Our yearly 360 Exam reviews every aspect of your overall health and well-being

Lowering risks

Right tests + right time = early detection

Wellness incentives

Earn gift cards for taking care of your health



Cigna®

Our Medicare Advantage plan

Benefits

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Annual deductible	\$0
Plan out-of-pocket maximum	\$1,500
Doctor or specialist office visit	\$5/\$10 copayment
Inpatient medical hospital care	\$0 copayment
Emergency urgent care	\$120/\$10 copayment
Diagnostic Procedures/tests	EKG & Colorectal Screenings - \$0; All Other - 20%
Lab services	\$0 copayment
Preventive care	\$0 copayment for annual wellness exam \$0 copayment for all preventive services covered by original Medicare

Note: The benefit information provided here is a brief summary, not a comprehensive description of available benefits.

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Our Medicare Advantage plan offers additional benefits

Supplemental benefits

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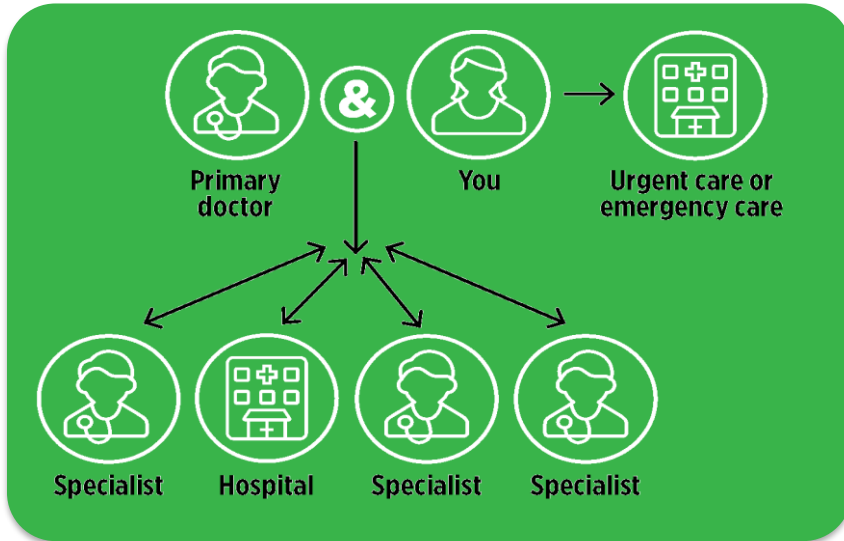
Emergency worldwide coverage	\$120 copay \$50,000 annual benefit maximum
Routine hearing exams	\$0 copay for 1 fitting exam per year \$0 copay for hearing aids (all types) \$2800 maximum per 3 years
Silver and Fit Fitness	\$0 member cost share program at national network of fitness facilities, including YMCA, 24 Hour Fitness, Curves, etc.

Note: The benefit information provided here is a brief summary, not a comprehensive description of available benefits.

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Coordination of care



The primary care doctor:

- Knows your whole health picture
- Works with you to meet your needs
- Develops a personalized care plan
- Helps connect you to the right care
- Communicates with your care team

Cigna Medicare Advantage PPO customers are not required to select a primary care physician (PCP), but we do encourage it.

If you are managing a chronic illness, you can get help from a dedicated care manager. A care manager is a nurse trained to help you get the right medication, therapies, education, and community resources.



Cigna Medicare Advantage clinical support programs

Program	Overview	Services
Behavioral Health	Helps identify customers with untreated behavioral health conditions that result in worsening medical comorbidities and avoidable utilization.	<ul style="list-style-type: none"> • Nurse Coach support • Assessment of Social Determinants of Health • Community based support systems
Chronic Care	Provides convenient in-home care for customers with multiple uncontrolled comorbidities who need additional support.	<ul style="list-style-type: none"> • 24/7 telephone support • Enhanced care and benefits • Support for underlying health and social issues
Palliative Care	Provides compassionate care and support through prevention and relief of physical, emotional and spiritual pain for patients facing advanced illnesses.	<ul style="list-style-type: none"> • Physical, emotional, spiritual support • Advance care planning assistance • Team includes Nurses, Social workers and Chaplain
Transition of Care (TOC)	Extends care into the home by offering support to patients post-hospital discharge who have a strong likelihood of a hospital readmission.	<ul style="list-style-type: none"> • TOC team communicates with PCP to coordinate care • In-home visit within 5 days • Review of Durable Medical Equipment • Medication reconciliation • In-home or phone follow-up



Around the clock support

Health and medical information is just a phone call away for Cigna customers.
Anytime, day or night.

Health Information Line

- Nurse Advocates* are available by phone 24 hours a day, seven days a week, to answer your questions in a confidential and convenient service.
- Our Nurse Advocates can provide health education and answers to general medical questions to help you get the right information at the right time, to make better health decisions and achieve better health outcomes.
- Our Health Information Line can:
 - Help you determine if you should seek care for your health concern.
 - Provide instruction on self-help and home care.
 - Provide introduction to, and support for, online health tools.
 - Refer you to health care partners, such as care management and health coaching programs.



*These nurse advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a health advocate.



Around the clock support

Telehealth services let you talk with a doctor by phone or video for non-emergency care. Anytime, day or night.

Telehealth services

- Get care via video or phone.
- Available 24/7/365 – even on weekends and holidays – from wherever you are.
- Talk with a doctor about conditions such as allergies, bronchitis, cold and flu, fever, headache, infections, nausea, rashes, joint pain, sinus infection and UTI.
- Emergency help can be contacted if needed.
- Prescriptions can be sent directly to a local pharmacy
- Consultation histories can be shared with your doctor.



Around the clock support

Our online tools and resources provides you with information and support to help you manage your health. Anytime, day or night.

myCigna.com is your personalized customer website, where you can:

- View your Cigna medical and pharmacy benefits.
- Manage your profile and preferences.
- View your drug list.
- Find a doctor, including telehealth.
- Find a network pharmacy.
- Review claim history and Explanation of Benefits (EOB) details.
- Manage your prescriptions.
- Access your Healthy Rewards discount programs.
- View and print your ID card.



Note: The mobile app is not available for Medicare Advantage products at this time. However an individual can access the same information by going to the mobile optimized website on any mobile device.

You can also visit our public **CignaMedicare.com/group/MAresources** website, where you can:

- Find a provider or network pharmacy.
- View plan information and other forms.

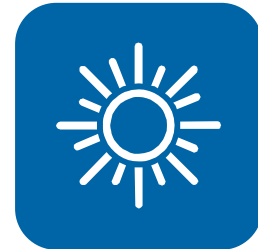


Healthy Rewards

Using our Healthy Rewards[®] program is easy. No referrals or claim forms needed!
If you're enrolled in a health plan through Cigna, you're eligible!*

Healthy Rewards discount programs include:

- Hearing aids and exams
- Nutrition experts
- Fitness club memberships
- Virtual fitness programs
- Home delivered meals
- Vision exams and eyewear
- Alternative medicine such as chiropractic care, acupuncture, and massage therapy
- Yoga and wellness products



*Healthy Rewards is a discount program. If your plan includes coverage for any of these services, this program is in addition to, not instead of your plan benefits. Healthy Rewards programs are separate from your medical benefits. **A discount program is NOT insurance, and the member must pay the entire discounted charge.** Programs may not be available in all areas and may be discontinued at any time. Participating providers are independent third parties and are responsible for any products or services provided.



We help make life easier by supporting the whole person.

Healthy Rewards discount programs

Home-delivered meals

Medical alert system discounts

Silver and Fit® exercise programs

Hearing



Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and may be discontinued at any time. **A discount program is NOT insurance, and the customer must pay the entire discounted charge.** All goods, services and discounts offered through Healthy Rewards are provided by third parties who are solely responsible for their products, services and discounts.



The benefits of Cigna Medicare Advantage PPO



Access

- Freedom to see any doctor
- No referrals or PCPs required
- Telehealth services



Preventive services

- Focus on preventive health
- 360 wellness exam
- Wellness incentives



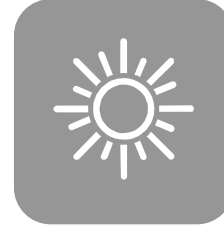
Coordination of care

- Case management
- Clinical support programs
- Transition of care



Information and support

- Health Information Line
- myCigna.com
- Healthy living newsletters and more
- Screening reminders



Extra benefits

- Discount programs
- Home Delivered Meals
- Hearing Routine Exam, Fittings and Hearing Aids
- Silver & Fit




Cigna True Choice Medicare Core (PPO) ID Card

Show your ID card every time you get medical care



Show your card whenever you go to a doctor, hospital or facility for medical care

	<Plan Name>	
	<Plan Type>	
	<Employer Name>	
	<Contract/PBP[/segment]>	
Name	<Customer Full Name>	
ID	<Customer ID>	
Health Plan	(80840)	
[Effective Date <Effective Date>]		Part B Drugs
[No PCP Required]		[RxBIN <XXXXXXX>]
[No Referral Required]		[RxPCN <XXXXXXX>]
COPAYS (IN / OON)		[RxGRP <XXXXXXX>]
PCP	<\$xx>	Specialist <\$xx>
Emergency	<\$xx>	Urgent Care <\$xx>



Cigna Medicare Advantage PPO claim process



Visit an in-network or out-of-network doctor, hospital, or facility



Show your Cigna ID card



Pay your copay or coinsurance as required



Your doctor/hospital will send your claim to Cigna



Cigna will send you an Explanation of Benefits, or “EOB,” for your records



Fairfax County Government Cigna True Choice Core Medicare Advantage Plan

Important Information



COVID-19 resources and information

Find the latest resources and information to help you during this time of uncertainty.



COVID-19 Resource Center

As Cigna continues to respond to the global spread of COVID-19, your safety and well-being are priorities to us.

Visit our COVID-19 Resource Center at **[Cigna.com/Coronavirus](https://www.cigna.com/coronavirus)** for the most up-to-date information on care and coverage.

Check your symptoms and risk for COVID-19 with our online tool, to help guide you to the care you may need.

Help for managing anxiety and stress.



Additional information

Extra help is available for people with limited incomes.



You may be able to get Extra Help to pay for your prescription drug premiums and costs.

To see if you qualify for Extra Help, call:

Medicare

800-MEDICARE (800-633-4227) | TTY users call: 877-486-2048

24 hours a day, 7 days a week

Social Security Administration

800-772-1213 | TTY users call: 800-325-0778

7AM – 7PM, Monday - Friday



Additional information

What is Income Related Monthly Adjustment Amount (also known as IRMAA)?



Some people may have to pay an extra dollar amount to the Social Security Administration because of their yearly income:

- If your income is \$88,000 or above for an individual or married individuals filing separately, or \$176,000 or above for married couples, you must pay an extra amount for your Medicare Part B and Part D coverage.

What happens if you are impacted?

- The Social Security Administration – and not your Medicare Part D plan - will send you a letter telling you what the amount will be and how to pay it.
- You cannot pay this amount with your monthly Medicare Part D premium.



Fairfax County Government Enrollment information

Who is eligible to enroll?



- You must be eligible for and enrolled in Medicare Part A and Medicare Part B.
- What if my spouse (or other dependents) are under age 65?
- What if my spouse is over age 65 and I am not?
- You can only be enrolled in one Medicare Part D plan.
- When you are enrolled in Cigna True Choice Core Medicare (PPO), you cannot elect an individual Part D plan.
- Other requirements?
- How do I enroll?



We're here to help!

Customer Service you can count on:

- Our Customer Service center is located in the United States.
- The Customer Service team provides one-stop shopping for all your enrollment, claim and clinical service needs.

**Cigna Medicare Advantage
Customer Service**

888-281-7867

(TTY 711)

**Cigna Medicare Advantage
representatives are available:**

8AM to 8PM local time | Monday - Friday
7 days a week (Oct. 1 through Mar. 31)



Appendix



For costs and details of coverage, see your enrollment materials. The information in this presentation summarizes the highlights of your plan. For a complete list of both covered and not covered services, including benefits required by your state, see your employer's group insurance certificate, summary plan description or evidence of coverage – the official plan documents. If there are any differences between the information in this presentation and the plan documents, the information in the plan documents takes precedence.

[Out-of-network/non-contracted providers are under no obligation to treat Cigna True Choice [Core] Medicare (PPO) members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.]

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Product availability may vary by location and plan type and is subject to change. All health plans and insurance policies have exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative. Limitations, copayments, and restrictions may apply.

Benefits, premiums and/or copayments/co-insurance may change on January 1 of each year.

[Cigna Medicare Surround is an employer-sponsored group retiree medical plan that supplements Medicare. It is NOT a standardized Medicare Supplement (Medigap) plan in most states and is NOT offered under a contract with the federal government. CHLIC policy forms: OK – HP-POL37 (Surround), TN - HP-POL43; OR – HP-POL38 02-13.]

