YOUR GROUP PART D
PRESCRIPTION
DRUG PLAN
Plan Year: 2021

Offered by Cigna Health and Life Insurance Company or its affiliates.
# The As, Bs, Cs andDs of Medicare

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

*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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Fairfax County Government

Cigna Rx Medicare
(PDP)
Understanding your Medicare Part D plan

Medicare Part D plans may be different from other prescription drug plans you’ve had before, and can include:

- Monthly premiums
- Deductibles
- Initial coverage based on different drug cost-sharing tiers
- A coverage gap phase
- Catastrophic coverage phase
Medicare Part D plans use a drug list called a Formulary

- Medicare defines the types of drugs included in Part D plans based on the medical and pharmacy needs of seniors.

- Some drugs and other items may not be covered by your Medicare plan – cosmetics, over the counter medications, weight loss/gain, and others.
Medicare requires certain medications and durable medical equipment (such as diabetic test strips, lancets, and wheelchairs) be covered under Medicare Part B

- Even if you buy these items at a pharmacy, they may not be covered by your pharmacy plan
- Many pharmacies can bill your Medicare Part B plan directly if you ask
Medicare Part B medications

These types of medications or vaccines are usually covered by Part B, and will be paid under your medical plan vs. your Part D plan

- Antigens (allergy injections)
- Diabetic testing supplies
- Insulin pumps and the insulin used in the pumps
- Hepatitis B vaccines
- Influenza (flu) vaccine
- Pneumonia vaccine

- Infusible/injectable medications that are administered at home that require the use of an infusion pump
- Other injectables when injectable or intravenous medications are provided and administered by a doctor
- Inhaled nebulizer medications
- Immunosuppressive medications

If you are unsure how your drug will be covered, call Cigna Rx Medicare Customer Service and speak to a representative.
Sometimes, where or why you receive a drug or service determines if it is covered under your medical or pharmacy plan. Vaccinations are one example of this.

<table>
<thead>
<tr>
<th>Vaccine</th>
<th>Where/why was it obtained?</th>
<th>How is it covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shingles*</td>
<td>If the shot is obtained at the doctor’s office or a pharmacy</td>
<td>Medicare Part D</td>
</tr>
<tr>
<td>Tetanus</td>
<td>If for routine purposes</td>
<td>Medicare Part D</td>
</tr>
<tr>
<td>Tetanus</td>
<td>If related to an injury such as stepping on a nail</td>
<td>Medicare Part B</td>
</tr>
<tr>
<td>Seasonal Flu</td>
<td>If the shot is obtained at the doctor’s office, clinic or pharmacy</td>
<td>Medicare Part B</td>
</tr>
</tbody>
</table>

*Shingles vaccine is paid under Medicare Part D prescription drug coverage and not the medical plan which is a change from a commercial plan.
## Your 2021 Cigna Rx Medicare (PDP) plan

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong></td>
<td><strong>Your deductible</strong></td>
</tr>
<tr>
<td></td>
<td>$75</td>
</tr>
<tr>
<td><strong>2</strong></td>
<td><strong>What you pay for initial coverage</strong></td>
</tr>
</tbody>
</table>
|   | Generic drugs: $7  
Preferred brand drugs: 20% ($50 max)  
Non-preferred drugs: 30% ($100 max)  
Specialty drugs: 30% ($100 max) |
| **3** | **What you pay in the coverage gap** |
|   | Once you reach $4,130 in total drug costs you move into the Coverage Gap stage. You will pay the same copays as your Initial Coverage or same as standard Part D. |
| **4** | **Catastrophic Coverage** |
|   | Once you reach the $6,550 true out-of-pocket limit, you will pay the lesser of Standard Part D (the greater of 5% coinsurance or $3.70 for generic drugs or $9.20 for brand drugs) or Gap coverage for the remainder of the year. |

This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums, and copays/coinsurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

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Planning for prescription costs

<table>
<thead>
<tr>
<th></th>
<th>Fairfax County Government</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Retail (30-day supply)</td>
</tr>
<tr>
<td>Deductible</td>
<td>$75</td>
</tr>
<tr>
<td>Generic drug</td>
<td>You pay $7</td>
</tr>
<tr>
<td>Preferred brand drug</td>
<td>You pay 20% ($50 max)</td>
</tr>
<tr>
<td>Non-preferred brand drug</td>
<td>You pay 30% ($100 max)</td>
</tr>
<tr>
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</tr>
<tr>
<td></td>
<td>per prescription</td>
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myCigna.com is your personalized customer website, where you can:

- View your Cigna pharmacy benefits.
- Manage your profile and preferences.
- View your drug list.
- 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 Part D 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/PDPresources website, where you can:

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

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You should show your Cigna Rx Medicare (PDP) card each time you pick up prescription drugs.
Your Cigna Rx Medicare (PDP) drug list (formulary)

Your Rx plan uses a drug list with four cost-sharing tiers, or coverage levels.

Tier 1 Preferred Generic Drugs
Tier 2 Preferred Brand Drugs
Tier 3 Non-Preferred Generic & Brand Drugs
Tier 4 Specialty Drugs Generic & Brand Drugs

Your drug list includes coverage for most of the commonly used drugs by people in Medicare plans.

Tier Labeling: The Rx Plan is not always able to keep all generic medications in the Preferred Generic (Tier 1) drug tiers. Some generic medications may be in the Preferred Brand (Tier 2) and Non-Preferred Brand/Generic (Tier 3) or Specialty Drug (Tier 4) tiers. Keep in mind that the name of the tier is just a description of the majority of the drugs in the tier. It does not mean that there are only generic or only brand drugs in that tier. Cost share shown is for all drugs in the Tier unless otherwise noted.
Your Cigna Rx Medicare (PDP) plan

Cigna helps save you money by providing access to cost-effective generic drug equivalents to brand name drugs. If one is available, the brand drug may not be covered. Others may be subject to specific rules before such as step therapy or prior authorization.

EXCEPTIONS

If a drug is **not covered or has limited coverage** by Cigna, talk to your doctor about alternatives. If none are available, your doctor can request an exception.

TRANSITIONAL BENEFITS

While you are discussing alternatives with your doctor, **Cigna will cover up to a one-month supply** of the drug anytime within the first 90 days you are in the plan.
The convenience of home delivery pharmacy

The Express Scripts Pharmacy specializes in home delivery and is available to all Cigna Medicare customers.

Express Scripts Pharmacy, a Cigna company, is the third largest pharmacy in the country, serving more than 10.5 million Americans.

Getting Started

- Have your Cigna ID card and medication list ready.
- Call Express Scripts Pharmacy at 1-877-860-0982 (TTY 711).
- Or go online and set up your profile at myCigna.com, then call Express Scripts Pharmacy when you are ready to discuss your prescriptions.
“Creditable Coverage” is coverage that is as good, or better, than Medicare’s standard Part D plan coverage

Even if you don’t use prescription drugs today, enrolling in a Medicare-approved prescription drug plan such as Cigna Rx Medicare (PDP) can help protect you from paying more for prescriptions you will need in the future.

Medicare assesses penalties for individuals who don’t enroll or have other creditable coverage for a continuous period of at least 63 days after becoming initially eligible for coverage.

This penalty is approximately 1% of the standard Part D base premium per month.
The benefits of Cigna Rx Medicare (PDP)

Access
- National network of 65,000 pharmacies*
- Convenience of home delivery pharmacy

Coverage
- Same or better than a standard Part D plan
- An expansive drug list that includes the most commonly used drugs by Medicare-eligible individuals

Information and support
- Dedicated Part D customer service
- Clinical support
- myCigna.com

Extra benefits
- Discount programs

* Based on internal analysis of Cigna nationwide Medicare pharmacy network, July 2020.
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 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.
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
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 either of the County’s new Medicare Advantage PPO plans, 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 provide support for all your enrollment, claim, and service needs.

Cigna Rx Medicare (PDP)
Customer Service

800-558-9562 (TTY 711)
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.]


Express Scripts Pharmacy is a trademark of Express Scripts Strategic Development, Inc. Other pharmacies are available in the network.

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 Surrounded 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.]