

# YOUR PHARMACY BENEFITS



## Get the most from your plan's coverage

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

- › **One ID card for both your pharmacy and medical needs**
- › 24/7 live, personalized 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 name prescription medications your plan covers. All medications on the drug list are approved by the U.S. Food and Drug Administration (FDA). Log in to the **myCigna**® app or website, or check your plan materials, to learn more about the medications your specific plan covers.

**Some medications on your drug list have extra requirements before your plan will cover them.**<sup>1</sup> This helps to make sure you're receiving coverage for the right medication, at the right cost, in the right amount and for the right situation.

#### › **Prior Authorization**

Certain medications need approval from Cigna before your plan will cover them. These medications have a **(PA)** next to them on your drug list.

#### › **Quantity Limits**

For some medications, your plan only covers up to a certain amount over a certain length of time. For example, 30 mg a day for 30 days. These medications have a **(QL)** next to them on your drug list.

#### › **Step Therapy**

Certain high-cost medications are part of the Step Therapy program. These medications have a **(ST)** next to them on your drug list. Step Therapy encourages the use of lower-cost medications (typically generics and preferred brands) that can be used to treat the same condition. These conditions include, but are not limited to, depression, high blood pressure, high cholesterol, skin conditions and sleep disorders. Your plan doesn't cover the higher-cost Step Therapy medication until you try one or more alternatives first (unless you receive approval from Cigna).

### The Cigna 90 Now program makes it easier to fill the medications you take every day.



Your plan includes a program called Cigna 90 Now<sup>SM</sup>. Cigna 90 Now makes it easier for you to fill your 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. Here's how the Cigna 90 Now program works.

- › **If you choose to fill a 30-day supply**, you can use any retail pharmacy in your plan's network. You have the option of switching to a 90-day supply at any time.
- › **If you choose to fill a 90-day supply**,<sup>2</sup> you can use select in-network retail pharmacies that are approved to fill 90-day prescriptions. You can also use home delivery (if your plan allows).<sup>3</sup>

Together, all the way.®



## Your pharmacy network.



There are thousands of retail pharmacies in your plan's network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores – all places where you may already shop. And some stores are open 24-hours.

- › All retail pharmacies in your plan's network can fill 30-day prescriptions, and select pharmacies can fill 90-day prescriptions.
- › Go to **Cigna.com/Rx90network**, or log in to the **myCigna** app or website, to find an in-network retail pharmacy near you.
- › You can also use home delivery, if your plan allows.<sup>3</sup>

## Cigna's pharmacists can help you stay on track with your medications.



Taking your medication regularly is important to your overall health. If you stop taking it or skip a dose, you may have side effects or other health issues. Our pharmacists are here to answer any questions you have. They offer confidential support and will talk with you about prescription medication interactions and side effects. They can also help you find ways to lower your medication costs. To talk with a pharmacist, call **800.835.8981**. They're available Monday-Friday, 7:00 am-7:00 pm CST.

## Choose home delivery. Get medications delivered to your door, and more.



If you take a medication every day to treat an ongoing health condition like diabetes, high blood pressure, high cholesterol or asthma, home delivery may be a convenient option for you.<sup>3</sup> They offer:

- › **Convenience.** Get free standard delivery to your home or work address within the United States.
- › **Easy refills.** Fill up to a 90-day supply of your medication at one time, so you fill less often.
- › **Free refill reminders.** Get refill reminders to help make sure you don't miss a dose.
- › **Easy order tracking.** Track your orders and request refills using the myCigna app or website.
- › **24/7 access to licensed pharmacists.** Talk with a pharmacist anytime, day or night.

For more information or to get started using home delivery, call **800.835.3784**.

## Accredo can help you manage your complex medical condition.



Managing a complex medical condition like Hepatitis C, Multiple Sclerosis and Rheumatoid Arthritis isn't easy. As part of your Cigna-administered pharmacy benefits, you have access to Accredo, a Cigna specialty pharmacy.<sup>3</sup> Accredo's team of specialty-trained pharmacists and nurses will provide you with the personalized care and support you need to manage your complex medical condition. They'll help you work through side effects, check in with you and your doctor to see how your therapy's going, help you get your medications approved for coverage, and more.

### Services included at no extra cost:

- › 24/7 access to hundreds of specialty-trained pharmacists and nurses experienced in complex conditions that require specialty medications.
- › Access to a wide-range of personalized care services. This includes counseling and training on how to administer your medication.
- › Refill your prescriptions by text.<sup>4</sup>
- › Get your medication delivered to your home (or location of your choice).<sup>5</sup>
- › Get real-time updates once they ship your order.
- › A dedicated team that coordinates copay assistance and other options if you need help paying for your medication.

To get started using Accredo, call **877.826.7657**, Monday-Friday, 7:00 am-10:00 pm and Saturdays, 7:00 am-4:00 pm CST. **Please be sure to call Accredo about two weeks before your next refill so they have time to get a new prescription from your doctor's office.** You can also talk with a pharmacist at any time, 24/7. To learn more about Accredo, you can go to **Cigna.com/specialty**.

## Use the myCigna app or website.



### 24/7 access to all you need to know about your plan's coverage.

- › Find out how much your medication costs, and view lower-cost alternatives (if available)<sup>6</sup>
- › See which medications your plan covers
- › Find an in-network pharmacy
- › See your pharmacy claims and coverage details
- › Manage your home delivery prescription orders.<sup>3</sup>

## FAQs

### Q Why do certain medications need approval before my plan will cover them?

A The review process helps to make sure you're receiving coverage for the right medication, at the right cost, in the right amount and for the right situation.

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

A Log in to the **myCigna** app or website, or check your plan materials, 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 your plan will cover it. If it has a (QL) next to it, you may need approval depending on the amount you're filling.

### Q How do I get approval for my medication?

A Ask your doctor's office to contact Cigna so we can start the coverage review process. They know how the review process works and will take care of everything for you.

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

A When your pharmacist tries to fill your prescription, he or she will see that the medication needs prior approval. Because you didn't get approval ahead of time, your pharmacist won't be able to fill it.

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

A Your pharmacist will only fill the amount your plan covers. If you want to fill more than what's allowed, your doctor's office will need to contact Cigna to request approval for coverage.

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

A To receive in-network coverage under your plan, you'll need to switch to a pharmacy in your plan's network. If your plan offers out-of-network coverage, you'll pay out-of-network costs to fill a prescription there.

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

A No – you can only fill 90-day prescriptions at select pharmacies in your plan's network. Go to **Cigna.com/Rx90network**, or log in to the **myCigna** app or website, to find a pharmacy in your plan's network that's approved to fill 90-day prescriptions.

### Q What kinds of medications 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 to get a new prescription from your doctor's office for a 90-day supply.

### Q Why should I consider filling a 90-day supply?

A A 90-day supply helps make life easier. You'll make fewer trips to the pharmacy for refills. And you're more likely to stay healthy because with a 90-day supply on-hand, you're less likely to miss a dose.<sup>7</sup>

### Q Will I save money if I fill my medication in a 90-day supply?

A It depends on your plan and the medication you're taking. Log in to the **myCigna** app or website and click on "Price a Medication" to see how much a 90-day supply will cost you.<sup>6</sup>

### Q What do I have to do to use home delivery?

A Call your doctor's office and ask for a 90-day prescription. Then, send it to our home delivery pharmacy. Here are two ways to do this:

**1. Electronically:** For fastest service, ask your doctor's office to send your prescription electronically. Then call **800.835.3784** with your Cigna ID number and shipping and billing information.

**2. By phone:** Call **800.835.3784**. Have your medication name, doctor's name and payment information ready. Our home delivery pharmacy will contact your doctor's office to get a new prescription.

### Q Is there an extra cost to use home delivery?

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

### Q Can I have my maintenance medications delivered to me overnight?

A Yes. There's an extra cost to overnight or rush delivery of your order, but standard shipping is always free. Also, your order won't be processed any faster. Overnight service only gets your order delivered to you faster.

## FAQs

### Q How can I place an order for specialty medications?

A Here are three easy ways to place an order:

1. Log in to **myCigna** and click on the Prescriptions tab, then select “Manage Prescriptions.” We’ll automatically connect you to your Accredo online account.
2. Call Accredo at **877.826.7657**, Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am–4:00 pm CST.
3. Go to **Accredo.com** and log in to your online account.



### Call us 24/7

- › CUSTOMER SERVICE: **Call the number on your Cigna ID card**
- › HOME DELIVERY: **800.835.3784**
- › ACCREDO: **877.826.7657**



1. These coverage requirements may not apply to your specific plan. Some plans don't have prior authorization, quantity limits or Step Therapy. Log in to the myCigna app or website, or check your plan materials, to find out if your plan includes these specific coverage requirements.
2. 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.
3. Not all plans offer home delivery and Accredo as a covered pharmacy option. Please log in to the myCigna app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.
4. 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.
5. As allowable by law.
6. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
7. Internal Cigna analysis performed Jan 2019, utilizing 2018 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. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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