

Fairfax County Government

A smiling man with grey hair, wearing a white hoodie and a green backpack, is hiking on a rocky coastline. He is looking towards the right, where a sandy beach and the ocean are visible. The background shows a hazy coastline under a bright sky.

YOUR GROUP PART D PRESCRIPTION DRUG 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 Rx Medicare (PDP)



Understanding your Medicare Part D plan

Medicare Part D is prescription drug coverage through private insurers



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



Understanding your Medicare Part D plan

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.



Understanding your coverage | Part B vs. Part D

Some drugs and supplies are covered by Medicare Part B, not your Part D plan



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.



Understanding your coverage | Vaccinations

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.



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

*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

1	Your deductible	\$75
2	What you pay for initial coverage	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.



Planning for prescription costs

	Fairfax County Government	
	Retail (30-day supply)	Home delivery (90-day supply)
Deductible	\$75	\$75
Generic drug	You pay \$7	You pay \$7
Preferred brand drug	You pay 20% (\$50 max)	You pay 20% (\$50 max)
Non-preferred brand drug	You pay 30% (\$100 max)	You pay 30% (\$100 max)
Specialty drugs	You pay 30% (\$100 max) per prescription	You pay 30% (\$100 max) per prescription
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.	
Catastrophic coverage	Once you reach the \$6,550 true out-of-pocket limit, you will pay the lesser of Standard Part D (greater of 5% coinsurance or \$3.70 for generic drugs or \$9.20 for brand drugs 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.



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 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.

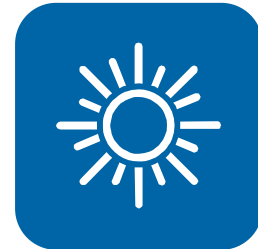


Healthy Rewards

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.



Cigna Rx Medicare (PDP) ID Card

You should show your Cigna Rx Medicare (PDP) card each time you pick up prescription drugs



 **Cigna.**

<Plan Name>
<Plan Type>
<Employer Name>

<Contract/PBP[/segment]>

Name <Customer Full Name>
ID <Customer ID>
Health Plan (80840)<9151014609>
[Effective Date <Effective Date>]

[RxBIN <XXXXXXXX>
[RxPCN <XXXXXXXX>
[RxGRP <XXXXXXXX>

[MedicareRx]
[Prescription Drug Coverage X]



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.



Other pharmacies are available in our network.

Additional information

Creditable coverage and late enrollment penalties



“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



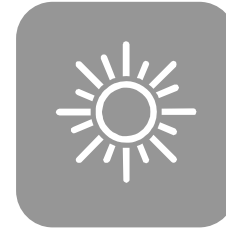
Coverage

- 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>.

Fairfax County Government Cigna Rx Medicare

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 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.]

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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 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.]

