

YOUR PHARMACY BENEFITS



Get the most from your plan's coverage.

Under your plan, both your covered medical and prescription medication costs count towards your plan's deductible and out-of-pocket maximum.

How your pharmacy benefits work.

When you fill a prescription at an in-network pharmacy, what you pay depends on your cost-share for the medication and your annual deductible (the amount you pay out of your own pocket for covered services before your plan starts covering part of the costs).¹ Once you meet your deductible, for the rest of the plan year, you'll pay a copay or coinsurance for covered services, while your plan pays the rest.

If you're enrolled in a Health Reimbursement Account (HRA) or Health Savings Account (HSA) plan through Cigna, you may be able to use your funds to help pay for your eligible out-of-pocket expenses. Review your plan materials for more information.

Save money by choosing a generic.

When it comes to prescription medications, you and your doctor usually have a choice between a brand name medication and its generic equivalent. Generics offer the same strength and active ingredients as the brand name medication but often cost much less – in some cases, up to 85% less.²

Use the myCigna® App or website. 24/7 access to your coverage information.

- › Find out how much your medication costs³
- › See which medications your plan covers
- › Find an in-network pharmacy
- › Ask a pharmacist a question
- › See your pharmacy claims and coverage details
- › Manage your home delivery prescription orders⁴

Questions?

Call the number on your Cigna ID card. You can also chat with us online on the **myCigna** website, Monday–Friday, 9:00 am–8:00 pm EST.

1. Some plans don't have a deductible for preventive medications. Log in to the myCigna app or website, or check your plan materials, to find out how your plan covers preventive medications.
2. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Last updated 06/01/18.
3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
4. Not all plans offer home delivery 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.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company.

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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