



Cigna-HealthSpring® True Choice (PPO)

Medicare Advantage PPO medical plans with integrated Part D prescription drug coverage

2020



MEDICARE ADVANTAGE CUSTOMER HANDBOOK

Be at your best, body & mind.

Together, all the way.®



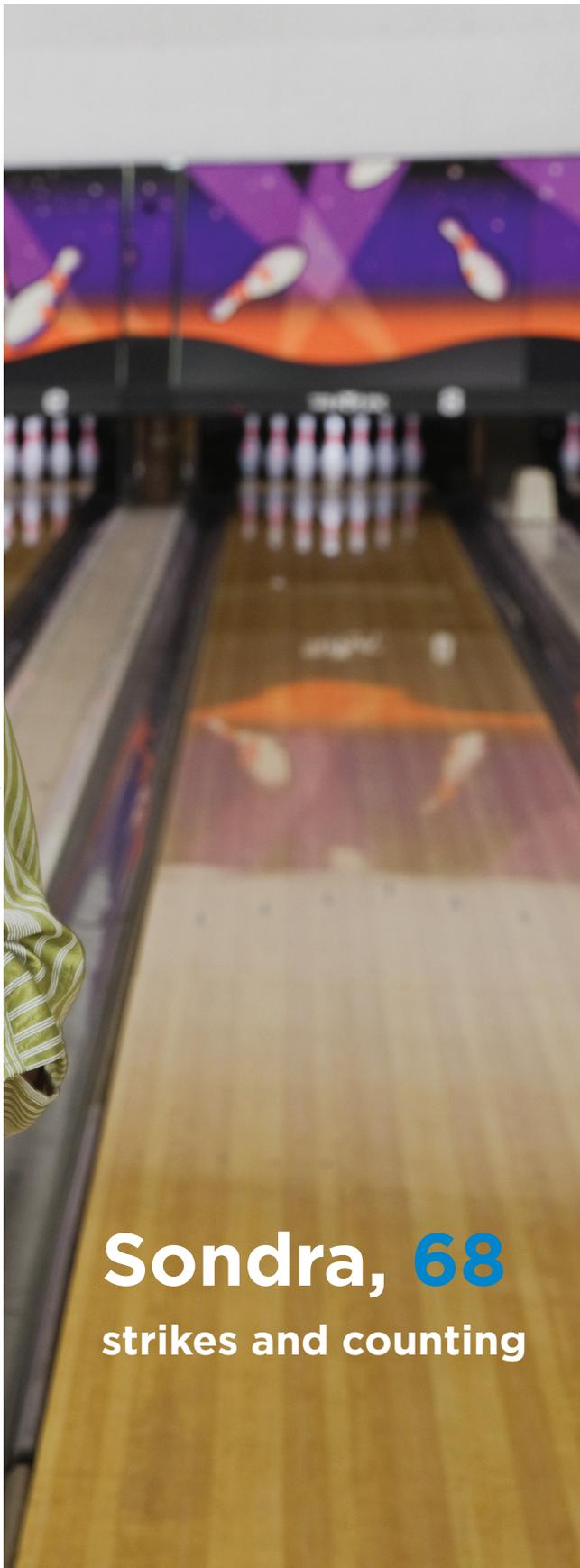
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Sondra, 68
strikes and counting

WELCOME

to a whole new kind of care

Thank you for choosing Cigna Medicare Advantage. We believe you're more than the number of years you've lived. You're the sum of your accomplishments, with so much more to see and do. And we want you to be ready for it all - physically, emotionally, socially and financially. At Cigna, our commitment to whole health means helping you be at your best - body and mind - for whatever lies ahead. Your 2020 handbook helps you get the most from your Cigna Medicare Advantage plan. It connects you to information about every aspect of your coverage. You'll learn how to find a doctor, fill prescriptions, get medical supplies, access discounts on health services, and so much more. For information about your Cigna Medicare Advantage plan benefits, please refer to your Evidence of Coverage (EOC) Snapshot.

And, as always, you can call customer service for answers to your questions.

1-888-281-7867 (TTY 711),

October 1 - March 31, 8 a.m. - 8 p.m. local time, 7 days a week; from April 1 - September 30, Monday - Friday, 8 a.m. - 8 p.m. local time. Messaging service used weekends, after hours and on federal holidays.



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Important contact information

Keep this list of important numbers handy to take advantage of your plan's benefits.

Customer service

1-888-281-7867 (TTY 711)

October 1 – March 31,
8 a.m. – 8 p.m. local time,
7 days a week; from April 1 –
September 30, Monday – Friday,
8 a.m. – 8 p.m. local time.

myCigna.com

Health Information Line

1-866-576-8773 (TTY 711)

Cigna's 24-Hour Health Information Line is available every day of the year to provide health-related education, guidance and support.

Telehealth services

1-866-918-7836 (TTY 711)

24 hours a day, seven days a week.
MDLIVE.com/CignaMedicare

Express Scripts PharmacySM

1-877-860-0982 (TTY 711)

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

Behavioral health

1-866-780-8546 (TTY 711)

For assistance in finding a behavioral health care provider or to arrange for inpatient admission authorization. Monday – Friday, 8 a.m. – 5 p.m. Central Time. Staff available after hours for emergency inpatient admissions and crises.

Care management

1-888-281-7867 (TTY 711)

October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week; from April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time.

Healthy Rewards[®] discount program

1-800-292-0013

myCigna.com

LifeStation[®] medical alert system

1-800-711-7995

24 hours a day, 7 days a week.

Visit our website to find tools and resources that can help you:

- › View your Cigna Medicare Advantage benefits.
- › View your drug list.
- › Find a network pharmacy.
- › Review pharmacy claim history and details.
- › Manage your prescriptions.
- › Access your Healthy Rewards discount programs.

To get started, go to **myCigna.com**.

Registration Your Progress 10%

[Back](#)

Activate your myCigna account

First Name

Enter your full first name—not a nickname.

Last Name

Next

With your account, you can:

- Search for in-network providers and cost estimates
- Manage health benefits for you and your family
- Get your ID card information and so much more

Who can register?
Anyone participating or enrolling in a Cigna plan can register for online access to their information. Spouses, partners, and dependents covered by another family member's plan can also register.

If you need help registering with **myCigna.com**, please call our help desk at **1-800-853-2713**.

Your Evidence of Coverage (EOC)

Your EOC is your main resource for understanding what your Cigna Medicare Advantage plan covers.

Your EOC outlines the rules and policies for your Cigna Medicare Advantage plan. You can view your EOC online at **myCigna.com**.

Your EOC Snapshot provides specific benefit details for your plan. You can view your EOC Snapshot online at **myCigna.com**.

If you have any questions about your plan's coverage, please call customer service at **1-888-281-7867 (TTY 711)**.

Your Cigna ID card

Making it easier to get the care you need.

Your Cigna ID card helps you access your medical and prescription drug benefits. You should show your card when using these benefits. You don't need to show your Original Medicare card, but keep it in a safe place. Some Low Income Subsidy (LIS) members may need to show their State Medical Assistance (Medicaid) card.

When you receive your Cigna ID card, check to make sure your name is printed correctly.

Your Cigna plan name

Your name

The image shows a sample Cigna ID card. The card has a blue header with the Cigna logo and fields for Plan Name, Plan Type, and Employer Name. Below the header, there are fields for ID (Customer ID), Name (Customer Full Name), Health Plan (80840), and Effective Date. A large 'SAMPLE' watermark is overlaid on the card. The card also displays Medicare Rx coverage information, including RxBIN, RxPCN, and RxGRP. A section titled 'COPAYS' lists costs for PCP, Emergency, Specialist, and Urgent Care. The card is labeled 'No PCP Required' and 'No Referral Required'.

COPAYS	
PCP	<\$XX>
Emergency	<\$XX>
Specialist	<\$XX>
Urgent Care	<\$XX>

If you have not received your Cigna ID card or need to make corrections, please call customer service at **1-888-281-7867 (TTY 711)**.

Your Explanation of Benefits (EOB)

To help you keep track of your medical costs, we send you a monthly EOB (if you received any health services recently).

EOBs are notifications that your medical claim was processed. Cigna is required to send you EOBs to summarize your benefit costs and allow you to know what costs to expect.

Remember, an EOB is not a bill. Cigna does not send bills. You can find information on your EOB, such as your account information, claim number, provider name, the amount that was billed to Cigna and the amount that you may be billed by your provider. See below for an example of an EOB.

Note: You will also receive a separate monthly Pharmacy Explanation of Benefits (EOB) from Cigna if you used your prescription drug benefit recently. See page 22 for more details.

Details for claims with service date(s) in 2020 for Cigna-HealthSpring True Choice (PPO)

1 **JOE SMITH**

Claim number: 19800E00018
Out-of-Network provider

2 Service Date(s) / Billing code / Type of service	3 Notes*	Amount charged	Amount approved	What we paid	WHAT YOU MAY BE BILLED
03/26/2019-03/26/2019 G0439 WELLNESS VISIT	4	\$220.00	\$109.72	\$107.53	\$0.00
03/26/2019-03/26/2019 G0444 DEPRESSION SCREENING	4	\$21.00	\$16.93	\$16.59	\$0.00
03/26/2019-03/26/2019 90732 PNEUMONIA VACCINE SOLUTION	4	\$117.00	\$107.75	\$105.59	\$0.00
Total		\$358.00	\$234.40	\$229.71	\$0

- 1** Provider details
- 2** Service dates and details
- 3** Service notes
- 4** What you may be billed

For questions about your EOB, call customer service at **1-888-281-7867 (TTY 711)**. Please have a copy of your EOB in front of you when you call. This will help us answer your questions.



Finding a doctor

We make it easy to find a doctor to meet your needs.

Your Cigna-HealthSpring True Choice (PPO) Medicare Advantage plan offers the freedom to see any doctor or hospital that accepts Medicare with no referrals required. Unlike many other PPO plans, with this plan you pay the same cost-share to see an in-network provider or out-of-network provider.

We encourage you to select a doctor as your Primary Care Physician (PCP) from our network, but you are not required to do so.

Your PCP knows your whole health picture and can partner with you to help you get the care you need. They can help you find a specialist or hospital when you need one, and can work with them to keep you healthier.

Whether or not you choose a PCP, your plan offers you the freedom to see any doctor or hospital that accepts Medicare, with no referrals required.

Finding a doctor is easy with our online provider directory.

Visit **CignaMedicare.com/group/MAresources** and click on “Find a Provider.”

You can also reach out to a nurse advocate or online telehealth provider, 24 hours a day. If you need help finding a doctor, call customer service at **1-888-281-7867 (TTY 711)**.

How your medical coverage works

Your plan is a Preferred Provider Organization (PPO) plan. You have access to our national network of providers, and you can see any in-network or out-of-network provider, as long as they accept the plan and have not opted out of or have been excluded from Medicare. **Unlike many other PPO plans, with this plan you pay the same cost-share to see an in-network provider or out-of-network provider. Please review your summary of benefits for more details.**

How your medical coverage works *(continued)*

	In-network	Out-of-network
Can I continue to see my current doctors?	Yes	Yes, as long as they participate in Medicare and accept the plan.*
Do I need to choose a (PCP)?	No, but we do encourage you to choose one.	No
Do I need a referral to see a specialist?	No	No
Can I go to any hospital?	Yes	Yes, as long as they participate in Medicare and accept the plan.*
Are emergency and urgent care services covered?	Yes	Yes
Can I be billed by my doctor for services covered by this plan?	If you see a doctor who is contracted with Cigna, you will owe your plan cost-share and are protected from any balance billing.	If your doctor agrees to see Medicare Advantage customers, he or she must follow Medicare guidelines for balance billing. Doctors who participate in the Original Medicare program should not bill you above the Medicare-allowed amount. You will owe your plan cost-share and are protected from balanced billing. Doctors who do not participate in the Original Medicare program should not bill you above the Medicare limiting charge.

* This means that the doctor or hospital agrees to treat you and be paid according to Cigna's payment schedule.

Yearly checklist for better health

Taking control of your whole health.

You can take an important role in your care by talking with your doctor about your health history. To help you get the most from your health plan, follow the yearly checklist below.



Call and schedule an appointment with your doctor for your yearly 360 Exam.



Complete and mail your Health Risk Assessment (HRA) survey. See page 15 for more details about the HRA.



Get your yearly 360 Exam (also called annual wellness exam) completed by your doctor. During this exam, make sure to:

- ▶ Confirm that you are taking the correct medications and dosage (both prescription and over-the-counter).
- ▶ Discuss recommended screenings and vaccinations.
- ▶ Let your doctor know about recent health changes or major life events.



Get all the preventive screenings that your doctor recommends. A listing of key preventive screenings can be found on page 16.

If you are in the care management program, call your care manager for help with managing any chronic conditions at **1-888-281-7867 (TTY 711)**.

GETTING HEALTHIER HAS ITS REWARDS

Earn gifts such as a \$50 gift card for completing health activities. Incentives are based on your health needs and plan. To learn more, call customer service at **1-888-281-7867 (TTY 711)**. Or visit **CignaMedicare.com/incentives**.

Know where to go to get care

Getting the right care at the right time can improve outcomes and save money.

Call your doctor's office first if you have an illness or injury that is not life-threatening. Your doctor's office will schedule an appointment or tell you where to go to get the right care. If you cannot wait to see your doctor, you have other options for care that include:

Care option	Needs or symptoms	Out-of-pocket cost indicator*
Health Information Line 1-866-576-8773 (TTY 711)	<ul style="list-style-type: none"> • General health questions • Questions about medicine • Health information 	<ul style="list-style-type: none"> • Where to get care • Finding a nearby health care facility <p>FREE</p>
Urgent care center	<ul style="list-style-type: none"> • Low back pain • Cough • Stomach pain • Minor injuries, such as sprains 	<ul style="list-style-type: none"> • Vomiting • Diarrhea • Infection • Urinary pain • X-rays <p>\$\$</p>
Emergency room (ER) Or call 911	<ul style="list-style-type: none"> • Chest pain • Shortness of breath • Severe asthma attack 	<ul style="list-style-type: none"> • Major burns • Severe injuries • Kidney stones <p>\$\$\$</p>

* Costs based on in-network facilities.

Your yearly 360 (wellness) Exam

Gaining a full-circle view of your whole health.

The 360 Exam goes beyond a normal yearly Medicare wellness exam at no added cost to you. This is a comprehensive wellness exam that reviews every aspect of your overall health and well-being. Your 360 exam should be completed each year. You can have this exam completed by your doctor, a Cigna nurse practitioner, or a provider who can visit your home.



As part of our commitment to whole health, we focus on every aspect of your health - body and mind.

Your Health Risk Assessment (HRA) survey

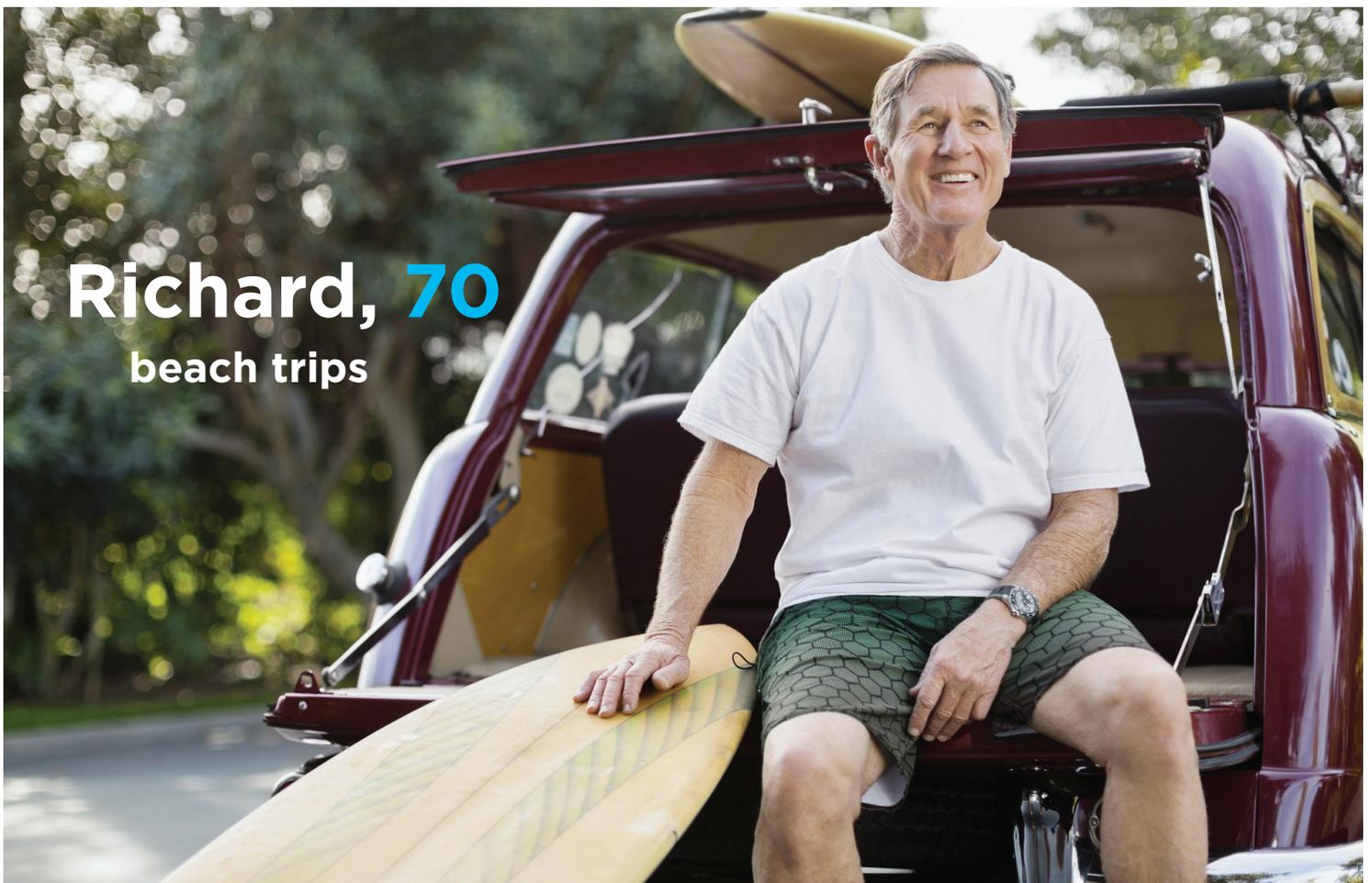
Completing the HRA survey is important.

By answering questions about your health and lifestyle, you help your doctor develop a care plan that meets your physical and emotional needs. If you are new to our health plan, please take this survey within your first 90 days of enrollment. Customers are encouraged to complete an HRA survey annually.

To complete your HRA.

Fill out the written HRA survey by mail or complete it over the phone by calling **1-855-611-5091 (TTY 711)**, Monday - Friday, 8 a.m. - 5 p.m. Central Time, or visit to **CignaMedicare.com/group/MAresources** to download the form online.

We will share your HRA survey results with your doctors to make sure they have the information they need to coordinate your care.



Richard, 70
beach trips

Your preventive services

Prevention pays off, by helping to detect health problems while they are easier – and less costly – to treat.

Prevention and early detection can help you lower your chance of serious illness, avoid hospitalization and manage your medical symptoms. We want to make sure you get all the preventive screenings recommended by your doctor. To help you stay on track, we'll send you reminders in the mail and in your customer newsletter.

The chart below lists many common recommended screenings. Your doctor may recommend different screenings, based on your health.

	PREVENTIVE SCREENING	HOW OFTEN NEEDED
Everyone	360 Exam	Every year
	Blood pressure screening	At least once a year
	Depression screening	Every year
	Flu shot	Every year
	Pneumonia shot	Two shots given six to 12 months apart*
Diabetes management	Blood sugar monitoring (HgbA1c)	At least once a year
	Urine microalbumin test	Every year
	Retinal eye exam	Every year
Colon health (three options)	Colonoscopy or	High risk: Once every 24 months Low risk: Once every 10 years, or once every 48 months after a previous flex sigmoidoscopy
	Flex sigmoidoscopy or	Every five years
	Stool FIT card (in-home option)	Every year
Women's health	Mammogram	At least every two years
	Bone density test	At least once after age 67 or within six months after a fracture

* Even if you received your pneumonia shot in the past, ask your doctor about the most up-to-date recommendations.

Prior authorizations

Some services or medications may need prior authorization. This means that your doctor must get approval from Cigna before you can receive specific services, procedures, medications and medical equipment.

Prior authorizations ensure that you receive services and equipment from health care providers that share our commitment to quality. They also help make sure you're taking the right medications. Prior authorizations help make it clear what is covered by the plan. You are not required to get prior authorization for services provided out-of-network.

Please talk with your doctor or customer service for more information at **1-888-281-7867 (TTY 711)**. You can also refer to your Evidence of Coverage for details on services that require prior authorization.

Health Information Line

The Health Information Line helps you get timely answers to your health care questions at no additional cost.

Use Cigna's 24-Hour Health Information Line to talk one-on-one with a health advocate.* We're available every day of the year to provide health-related education, guidance and support.

HOW TO GET HELP

You can call the Health Information Line at **1-866-576-8773 (TTY 711)**.

* These health advocates are trained nurses and hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice.



The Cigna Health Information Line is not a substitute for calling 911.

If you are experiencing a health care emergency, please call 911 or go to the nearest emergency room.



Behavioral health

Cigna recognizes that mental health is an essential part of our customers' overall health care. This is why we provide key behavioral health services as part of our commitment to whole health. With your Cigna Medicare Advantage plan, you will have access to help for a range of concerns, such as depression, coping with loss and grief, mood disorders and addictive behavior.

You will need to get prior authorization from Cigna for behavioral health services from in-network health care facilities or providers, including many outpatient mental health and substance abuse services such as medication management and therapy.

HOW TO GET CARE

To find behavioral health facilities or doctors and learn more about this benefit, please call customer service at **1-888-281-7867 (TTY 711)**.

Post-hospital meal program

Get help after a hospital stay with our post-hospital meal program. This benefit is offered through GA Foods and provides 14 nutritious meals delivered to your home after a hospital stay. This helps make your transition back home more comfortable.

Meals are delivered in Styrofoam™ coolers with dry ice at no cost to you. In some cases, your meals will be delivered by a GA Foods employee who can put them away in your refrigerator with your permission. If you live outside of the delivery area, your meals will be delivered by FedEx.

You can use this benefit after you are discharged from an acute inpatient hospital stay, up to three times per year. The benefit does not apply to discharge from a behavioral health facility.

GETTING STARTED

After you're discharged from the hospital for a qualified stay, GA Foods will call you to see if you want to use this benefit and set up delivery.

If you have questions about the post-hospital meal program, call customer service at **1-888-281-7867 (TTY 711)**.

Telehealth services

For nonemergency care, you can get on-demand doctor visits in minutes via your smartphone, computer or tablet. You can talk live with an MDLIVE telehealth provider about a number of health issues, including allergies, flu and depression. To learn more about this benefit, call customer service at **1-888-281-7867 (TTY 711)**.

GETTING STARTED

Go to **MDLIVE.com/CignaMedicare** to complete the MDLIVE registration process and provide a brief medical history, or call the Cigna Medicare Telehealth line at **1-866-918-7836 (TTY 711)**, 24 hours a day, seven days a week.

Care management

Cigna customers with certain health needs may qualify for one of our care management programs.

Customers who qualify get the added benefit of a dedicated care manager who helps coordinate care, reviews medication and therapies, and finds community resources and education.

- ▶ Complex care management is designed to help customers with one or more chronic conditions.
- ▶ Disease management is designed to help customers with conditions such as heart failure, chronic obstructive pulmonary disease (COPD), depression and diabetes.

Note: Customers may choose to leave the care management program at any time.

HOW TO SEE IF YOU QUALIFY

Call customer service at **1-888-281-7867 (TTY 711)** to see if you meet the requirements for our care management program.

Diabetic supplies

Cigna customers with diabetes can get a preferred blood glucose meter and test strips at any network retail or home delivery pharmacy. Depending on your plan, some or all of these supplies may be available at no added cost to you.

Glucose meter

Cigna's preferred diabetic supply vendors and meters are:

- ▶ Abbott Diabetes Care
FreeStyle® Freedom Lite Meter, FreeStyle® InsuLinx Meter, FreeStyle® Lite Meter, FreeStyle® Precision Neo Meter Kit & Precision Xtra Meter
ChooseFreeStyle.com
- ▶ Ascensia Diabetes Care
CONTOUR Blood Glucose Monitoring System - Pacific Blue, CONTOUR NEXT Blood Glucose Monitoring System, CONTOUR NEXT EZ Blood Glucose Monitoring System & CONTOUR NEXT ONE Blood Glucose Monitoring System (Retail)
ContourNext.com

You are eligible for one glucose monitor every two years. If you wish to use a meter other than Abbott Diabetes Care or Ascensia Diabetes Care, you may be responsible for the full cost of your testing supplies. Cigna may cover non-preferred meters in medically necessary situations.

Glucose meter test strips

Cigna covers 200 Abbott Diabetes Care or Ascensia Diabetes Care test strips every 30 days. If you require more strips, Cigna will review your request.

You can get your testing strips and other supplies from a network retail or home delivery pharmacy. You do not need to order these supplies directly from Abbott Diabetes Care or Ascensia Diabetes Care.

Please refer to your EOC Snapshot for a complete listing of all diabetic supply cost-sharing information. To learn more about diabetes and how you can keep track of your blood sugar results with Abbott Diabetes Care or Ascensia Diabetes Care meters, go to the websites listed for each vendor.

HOW TO GET CARE

- ▶ Visit your local network retail pharmacy for up to a 90-day supply of diabetic testing supplies.
- ▶ Get up to a 90-day supply of diabetic testing supplies mailed to you with home delivery from Express Scripts Pharmacy. For more information on home delivery pharmacy services, see page 22. You can also call customer service or visit **myCigna.com** for a list of other home delivery pharmacy options available to you.

Getting your prescriptions

Your Cigna Medicare Advantage plan includes prescription drug coverage.

Medicare Part D prescription drugs are covered under your plan, as well as certain drugs that are used while you are in the hospital or certain outpatient facilities that fall under your medical coverage. All plans cover Medicare Part B prescription drugs under limited conditions.

You can save money if you use one of our 67,000 network pharmacies. Ask your pharmacist, call us to find out if your pharmacy is in our network or do a simple search on **myCigna.com**.

Network pharmacies include:

- ▶ Regional and national drug stores
- ▶ Local independent stores
- ▶ Mail-order pharmacies

HOW TO GET PRESCRIPTION DRUGS

1. Look in the Drug List (formulary) included in your pre-enrollment or renewal packages, to see if your prescription drug is covered under your plan, or visit **myCigna.com**.
2. Refer to your Provider and Pharmacy Directory or visit **myCigna.com** to find a network pharmacy near you.
3. Use your Cigna ID card when purchasing your prescription drugs at the pharmacy.

If you have any questions, please call customer service at **1-888-281-7867 (TTY 711)**.



Getting your prescriptions *(continued)*

Your prescription drug Explanation of Benefits (EOB)

You will receive a monthly prescription drug notification from Cigna called an Explanation of Benefits (EOB) that will show how your plan paid your prescription bills during a given month. This monthly statement will show the billed charges, how much the plan paid and the amount that you paid. You will only receive a prescription drug EOB if you used your Cigna Medicare Advantage plan's prescription drug benefit recently.



You can review your pharmacy claims and balances online at **myCigna.com**.

Note: Your Cigna Medicare Advantage medical claims are not available to view in **myCigna.com** at this time.

Get your prescriptions delivered to your home

Filling a prescription using home delivery pharmacy services

Home delivery provides the convenience of having your medications delivered to you. So you have one less thing to think about. And with an ample supply of medications on hand, you are less likely to miss a dose. You may also save on your medications when you use a home delivery pharmacy.

You may use any in-network home delivery service to fill prescriptions for all Drug List medications. Generally, it could take up to 14 days to process your order and ship it to you. If for any reason your prescription order is delayed, you will be contacted by the home delivery pharmacy service and alternative dispensing arrangements will be made. You are not required to use home delivery services to get an extended supply of any medication that is on your Drug List.

Home delivery with Express Scripts Pharmacy

EXPRESS SCRIPTS PHARMACY

specializes in home delivery and is available to all Cigna Medicare customers.

- ▶ Express Scripts Pharmacy 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.



Roland, 69
roller coaster rides

Managing your medications

We're here to help

Do you ever forget to take your medication? Do you skip doses? Here are some simple solutions.

I DON'T TAKE MY MEDICINE BECAUSE:

HELPFUL TIPS

- | | |
|--|---|
| › I forget. | Take your medicine at the same time(s) each day. Set a reminder alarm on your watch or cell phone. If you need help, ask someone to do it for you. Put a reminder note on the bathroom mirror. |
| › I was supposed to take it on an empty stomach, but I ate breakfast. | Call your doctor or pharmacist and ask what you should do. Depending on the medicine, the advice will be to take it anyway or wait until the next dose. |
| › I hate the side effects.
› It makes me feel worse. | Talk with your doctor. Often, they can recommend ways to lessen side effects or offer you other treatment options that don't have the same side effects. Medicines can have unpleasant side effects, but skipping doses can make your condition much worse. |
| › I don't think I need it.
› It doesn't work anyway.
› I can get by with less. | Ask your doctor to explain why you need it at the prescribed dose. Just because you can't feel a difference doesn't mean the medicine is not working. Skipping doses, over time, can make your symptoms worse or allow new problems to develop. |
| › I can't remember why I'm taking it. | Ask your doctor or pharmacist what each medicine is for. Ask for an information sheet on each medicine you take, with the most important information circled. |
| › I can't keep track of all my pills. | Get a weekly or monthly pill organizer at your pharmacy. Ask your pharmacy technician to fill it for you. Call customer service and ask to be enrolled in Refill Reminders to receive an email or text when your refill is due. |
| › If I skip doses, I can save money. | Ask your doctor if there is a less expensive option. |

Adapted from: National Institutes of Health Senior Health; Agency for Healthcare Research and Quality.

Managing your medications *(continued)*

Create your personal medication list

Here's all you have to do.

- ▶ Go to **CignaMedicare.com/group/MAresources** to download the form.
- ▶ Scroll down to the “Information for Cigna Medicare Advantage group plan customers” section.
- ▶ Select “Personal Medication List” to open the form.
- ▶ Print the form and fill in your medications on the list.

Then, keep it with you for reference when you go to the pharmacy, visit your doctor or when you call Cigna customer service.

Example

MY MEDICATION LIST

Name:	
Date of birth:	Date prepared:
PCP name:	PCP phone #:

This medication list may help you keep track of your medications and how to use them the right way.

Instructions:

- ▶ Use this blank form to add prescription medications, over the counter drugs, herbal products, vitamins, and minerals.
- ▶ Cross out medications when you no longer use them. Then write the date and why you stopped using them.
- ▶ Ask your doctors, pharmacists, and other healthcare providers to update this list at every visit.
- ▶ If you go to the hospital or emergency room, take this list with you. Share this with your family or caregivers too.

Allergies to medications:

Drug name:	How I take it:
------------	----------------

Doctor:

What I use medication for:

Notes:



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Rita, 69
roses cultivated

Value-added discounts

Healthy Rewards discount program

Cigna gives you more ways to save money while improving your health. Our Healthy Rewards* program offers discounts and savings toward:



Weight and nutrition programs



Fitness and body/mind programs



Vision and hearing programs



Alternative medicine programs



Wellness and healthy products programs



To access Healthy Rewards, call **1-800-292-0013** or visit us online at **myCigna.com**.



Enjoy discounts on wellness products and programs that can improve your whole health – physically, emotionally, socially and financially.

* 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 you must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all areas and programs may be discontinued at any time. Healthy Rewards participating vendors are independent contractors and solely responsible for any products or services provided. Before using any discount program, check with any other insurance or plan you may have to determine the same or similar programs, products or services may be available to you at a lesser charge. All savings amounts and provider counts are based on Cigna data as of the date of publication and are subject to change. Actual savings may vary.

Value-added discounts *(continued)*

Hearing aids and exams

Deeply discounted pricing on hearing aids, plus free batteries for two years and free follow-up care for one year through our partner Amplifon. More than 2,000 hearing aid models, from leading brands such as Miracle-Ear®, Oticon, Phonak and Starkey®. Low price guarantee – find a local quote for less and Amplifon will beat it by 5%. Plus, 40% off diagnostic services/testing at thousands of locations nationwide.

Weight and nutrition

Savings up to 50% off weight and nutrition programs, including Jenny Craig®* and more.

Fitness clubs

Choose from 9,000+ fitness centers nationwide for \$25/month (plus a \$25 enrollment fee and applicable taxes). The program offers:

- ▶ A free guest pass to try out a fitness center before enrolling (where available).
- ▶ The option to switch fitness centers at any time.
- ▶ Online fitness tracking from a wide variety of popular wireless fitness devices, apps and exercise equipment.

Vision exams and eyewear

Discounts for routine vision services, including exams and eyeglasses, through the Vision Network Savings Program. Over 25,000 locations nationwide, including these national retail opticals: Pearle Vision®, Sears®, Target™ and JCPenney®.

Alternative medicine and therapy

Save up to 25% off services, including chiropractic care, acupuncture, massage therapy, routine foot care and more.

Yoga and wellness products

Save up to 25% off yoga mats, wellness and fitness accessories, instructional yoga and fitness DVDs.

* Not valid with any other offers or discounts. Only available at participating locations and Jenny Craig Anywhere. **New members only.** Restrictions apply.

Value-added discounts *(continued)*



LifeStation medical alert system

Feel more secure with a personal protection system that calls emergency help at the touch of a button, 24 hours a day, 7 days a week. Available to customers for a discounted price of \$25 per month. Call **1-800-711-7995**.*



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Help is always here.

If you have any questions, customer service is here to help. We go above and beyond to make sure you have everything you need to understand and get the most from your plan.

1-888-281-7867 (TTY 711)

October 1 – March 31, 8 a.m. – 8 p.m. local time, 7 days a week. April 1 – September 30, Monday – Friday, 8 a.m. – 8 p.m. local time. Messaging service used weekends, after hours and on federal holidays. Customer service also has free language interpreter services available for non-English speakers.

* The LifeStation medical alert system is an additional value-added discount that is not part of the Healthy Rewards program. The products and services described are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Cigna Medicare Advantage grievance process.

Claims and reimbursements

Whenever you believe you've paid more than your share of the cost for covered medical services or drugs, you can ask our plan to reimburse you. To submit a claim for reimbursement, follow these steps.*

PART C (Medical Coverage)

1. Complete the Medical Reimbursement Claim Form located online at: **CignaMedicare.com/group/MAresources**. Submit a separate form for each request.
2. Attach all payment receipts. If you do not have a detailed receipt for each claimed service, call your doctor or provider for a replacement receipt or a patient printout. The receipt must show proof of payment.
3. Make sure to make a copy for your records.
4. Mail your claim or reimbursement request to us at:
Cigna
Attn: Direct Member Reimbursement,
Medical Claims
PO Box 20002
Nashville, TN 37202

PART D (Prescription Drug)

1. Complete the Prescription Drug Reimbursement Claim Form located online at: **CignaMedicare.com/group/MAresources**. Submit a separate form for each request.
2. Attach bill(s) and documentation of any payment(s) you have made.
3. Make sure to make a copy of any bills and/or receipts for your records.
4. Mail your claim or reimbursement request to us at:
Cigna
Attn: Direct Member Reimbursement,
Pharmacy
PO Box 20002
Nashville, TN 37202

* Notes:

- ▶ If you are submitting a claim request for someone other than yourself, include the required Appointment of Representation (AOR), Power of Attorney or Executor of Estate form. The AOR form can be found online at: **CignaMedicare.com/group/MAresources**.
- ▶ Claims that have missing information may be denied.
- ▶ You must submit your claim to us within 12 months for medical services or items, or three years for prescription drugs, from the date you received the service, item or drug.
- ▶ Remember to send detailed receipts or an invoice printout. Cash register receipts alone are not acceptable.

If you have questions about any bills you've received, or need help with claims or reimbursement requests, call customer service at 1-888-281-7867 (TTY 711). For more information about submitting a claim or reimbursement request, refer to your Evidence of Coverage (EOC).



This information is not a complete description of benefits. Call 1-888-281-7867 (TTY 711) for more information. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.

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

Out-of-network/non-contracted providers are under no obligation to treat Cigna-HealthSpring True Choice (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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