

# YOUR PHARMACY BENEFITS



## Frequently asked questions

Your Cigna® pharmacy benefits provide you with access to many programs and services that can help you manage your health and prescription medication needs. Understanding your plan's pharmacy coverage can be confusing. Below are answers to some commonly asked questions.

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# Cigna Pharmacy Benefits FAQs

## How your pharmacy benefits work

**Q. I have medical and pharmacy coverage through Cigna. Will I get two ID cards?**

**A.** No, you'll have one ID card for both your pharmacy and medical needs.

**Q. When should I get my new Cigna ID card?**

**A.** You should get your new Cigna ID card shortly before your benefits start. Here are two important things to remember about your new ID card:

1. **Replace your ID card when your new plan year begins.** Please continue to use your current ID card until then.
2. **Use your new Cigna ID card every time you fill a prescription.** Your pharmacist will need to use the BIN, PCN, and Rx Group number on your ID card to access your benefits and process your claim.

**Q. Can I access my Cigna ID card online?**

**A.** Yes. Log in to the **myCigna®** App<sup>1</sup> to access your ID card. You can also download and print a temporary ID card from **myCigna.com®**.<sup>2</sup>

**Q. I had Cigna pharmacy coverage last year. I just got a new Cigna ID card. Do I need to use it?**

**A.** Yes. Your pharmacists will need to use the BIN, PCN and Rx Group number on your ID card to access your benefits and process your claim. Be sure to replace your current ID card when your new plan year begins.

**Q. I tried to refill my prescription but my pharmacist said it's "too soon to refill." What does that mean?**

**A.** Your plan only allows refills when you have a certain amount of medication left. It must have been too early for you to fill. Your pharmacist will tell you when you can pick up your next refill.

**Q. When should I refill my prescription?**

**A.** If you didn't sign up for automatic refills, you should refill your current prescription when you have 1-2 weeks of medication left. If it's too soon to refill your prescription, your pharmacy will let you know.

**Q. How do I know what I'll pay for my prescription?**

**A.** 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).<sup>3</sup> 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.

**Q. Can I use my Health Reimbursement Account (HRA) or Health Savings Account (HSA) plan to pay for my medications?**

**A.** Yes. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, for more information.

**Q. What's the difference between medications covered under the pharmacy benefit and medical benefit?**

**A.** Some medications are covered under the pharmacy benefit, some are covered under the medical benefit and others are covered under both benefits. Medications that you take on your own (are self-administered) and fill at the pharmacy are typically covered under the pharmacy benefit. Medications that are injected or infused, and are administered at a doctor's office, an infusion center, or at home, are typically covered under the medical benefit. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to learn more about how your plan covers medications.

# Cigna Pharmacy Benefits FAQs

## How your pharmacy benefits work (cont)

### **Q. What's a cost-share?**

**A.** It's the amount you pay out of your own pocket for a covered prescription and/or an eligible health care or related service. For some plans, the cost-share is a copay; for other plans, it's a coinsurance.

### **Q. What's a copay?**

**A.** It's the amount you pay out of your own pocket for a covered prescription and/or eligible health care or related service, typically due at the time the service is provided.

### **Q. What's coinsurance?**

**A.** It's the percentage you pay after you meet your deductible.

### **Q. What's a deductible?**

**A.** It's a set dollar amount you pay out of your own pocket each year for covered prescriptions and/or covered services before your plan starts covering part of the costs.

### **Q. What are out-of-pocket costs?**

**A.** It's the amount you pay toward covered prescriptions and/or health care services and/or products that aren't reimbursed by your plan.

### **Q. What's an out-of-pocket maximum?**

**A.** It's the total dollar amount you pay out of your own pocket each year for pharmacy deductibles, cost-shares and/or coinsurance. Once you reach your out-of-pocket maximum, your plan pays 100% of eligible expenses for covered prescriptions and/or covered services for the rest of the plan year.

### **Q. I'm filling a brand-name medication. Why does my pharmacy charge me more than just my brand-name copay or coinsurance to fill it?**

**A.** Your brand-name medication probably has a generic equivalent available. When it comes to prescription medications, you and your doctor usually have a choice between a brand-name medication and its generic version. 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.<sup>4</sup> That's why in most cases, your pharmacy will automatically fill a brand-name prescription with the available generic medication.

If you choose to fill a brand-name medication that has a generic equivalent available, you'll pay more for your prescription.<sup>5</sup> You'll pay your plan's brand copay plus the difference in cost between the brand-name and the generic medication.<sup>6</sup> To save money on your prescription, call your doctor's office to talk about your options. Ask them if the generic will work for you. If your doctor agrees, ask for a new prescription.

### **Q. Where can I find more information about my pharmacy benefits?**

**A.** You can use the online tools and resources on the **myCigna** App or **myCigna.com** to help you better understand your pharmacy coverage. You can find out how much your medication costs, see which medications your plan covers, find an in-network pharmacy, ask a pharmacist a question and see your pharmacy claims and coverage details. You can also manage your home delivery prescription orders.<sup>7</sup>

## myCigna App and website

### **Q. How do I get started using myCigna?**

**A.** Go to **myCigna.com**<sup>2</sup> and/or download the **myCigna** mobile App<sup>1</sup> to create an account. Follow the online instructions to set up your username and password.

# Cigna Pharmacy Benefits FAQs

## myCigna App and website (cont)

### Q. What information can I see on the myCigna App or myCigna.com?

A. You can see all of your plan's coverage information - 24/7. For example:

- › See which medications your plan covers.
- › Use the Price a Medication tool to find out how much your medication costs, and view lower-cost alternatives (if available).<sup>8</sup>
- › Find an in-network pharmacy.
- › Ask a pharmacist a question.
- › See your pharmacy claims and coverage details.
- › Manage your home delivery prescription orders.<sup>7</sup>
- › See all of the prescriptions you've filled in the past 18 months at both retail and through home delivery.

### Q. How can I find out how much I'll pay for a specific medication?

A. The price of a medication can be different from one pharmacy to another so it's important to shop wisely. When you and your doctor are considering the right medication for your treatment, knowing how much it costs, what lower-cost alternatives are available, and which pharmacies offer the best prices can help you avoid surprises. Before you fill your prescription, compare your costs online. Log in to the **myCigna App** or **myCigna.com** and use the Price a Medication tool to see how much your medication costs before you get to the pharmacy counter - or, even before you leave your doctor's office.<sup>8</sup>

### Q. What else can the Price a Medication tool show me?<sup>8</sup>

A. Here are a few examples:

- › Lower-cost alternatives (if available).
- › Which medications your plan covers (or doesn't cover).
- › Your costs for a 30-day and 90-day supply, depending on what your plan covers.
- › Which medications need approval before your plan will cover them.

## Prescription Drug List

### Q. What is the prescription drug list?

A. 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). Covered medications are divided into tiers, or coverage/cost levels. Typically, the higher the tier, the higher the cost of the medication. Log in to the **myCigna App** or **myCigna.com**, or check your plan materials, to learn more about the medications your plan covers.

### Q. What are tiers?

A. Tiers give you an idea of how much you may pay for a medication. On your drug list, covered medications are divided into tiers or cost-share levels. Typically, the higher the tier, the higher the price you'll pay to fill the prescription.

#### 3-Tier Prescription Drug List

- › **Tier 1: Typically generics.** Lowest-cost medications (\$). Generic medications have the same strength and active ingredients as the brand name, but often cost much less - in some cases, up to 85% less.<sup>4</sup>
- › **Tier 2: Typically preferred brand medications.** Medium-cost medications (\$\$). These medications usually cost more than generics, but may cost less than non-preferred brands.
- › **Tier 3: Typically non-preferred brand medications.** Highest-cost medications (\$\$\$). These medications usually have generic and/or preferred brand alternatives that are used to treat the same condition.

# Cigna Pharmacy Benefits FAQs

## Prescription Drug List (cont)

### 4-Tier Prescription Drug List

- › **Tier 1: Typically generics.** Lowest-cost medications (\$). Generic medications have the same strength and active ingredients as the brand name, but often cost much less – in some cases, up to 85% less.<sup>4</sup>
- › **Tier 2: Typically preferred brand medications.** Medium-cost medications (\$\$). These medications usually cost more than generics, but may cost less than non-preferred brands.
- › **Tier 3: Typically non-preferred brand medications.** Higher-cost medications (\$\$\$). These medications usually have generic and/or preferred brand alternatives that are used to treat the same condition.
- › **Tier 4: Specialty medications.** Highest-cost medications (\$\$\$\$). These medications are used to treat complex medical conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis. Some plans cover oral and injectable specialty medications on tier 4; others only cover injectable medications on tier 4.

### Q. How can I find out my cost-share for each tier on my drug list?

**A.** Here are three places you can go to find out how much you'll pay for your medication based on the tier it's listed in, including the maximum cost-share amount allowed:

1. **Check your Cigna ID card.** It lists your cost-share for Tier 1, Tier 2, Tier 3 (and Tier 4, if you have a 4-tier plan) medications.
2. **Log in to the myCigna App or myCigna.com to view your pharmacy coverage information.** You can also use the Price a Medication tool to find out how much your medication may cost you at the different pharmacies in your plan's network.<sup>8</sup>
3. **Check your Summary of Benefits** coverage document.

### Q. Why do you make changes to my plan's drug list?

**A.** Cigna regularly reviews and updates the prescription drug list. We make changes for many reasons – like when new medications become available or are no longer available, or when medication prices change. These changes may include:<sup>9,10</sup>

- › Moving a medication to a lower cost tier. This can happen at any time during the year.
- › Moving a brand medication to a higher cost tier when a generic becomes available. This can happen at any time during the year.
- › Moving a medication to a higher cost tier and/or no longer covering a medication. This typically happens twice a year on January 1st and July 1st.
- › Adding extra coverage requirements to a medication.

When we make a change that affects the coverage of a medication you're taking, we let you know before it happens. This way, you have time to talk with your doctor about your options. We try to give you many options to choose from to treat your health condition.

### Q. Why doesn't my plan cover certain medications?

**A.** To help lower your overall health care costs, your plan doesn't cover certain high-cost brand medications because they have lower-cost, covered alternatives which are used to treat the same condition. Meaning, the alternative works the same or similar to the non-covered medication. If you're taking a medication that your plan doesn't cover and your doctor feels an alternative isn't right for you, he or she can ask Cigna to consider approving coverage.

Your plan may also exclude certain medications or products from coverage. This is known as a "plan (or benefit) exclusion." For example, your plan excludes medications that aren't approved by the U.S. Food and Drug Administration (FDA). With excluded medications, there's no option to get coverage through Cigna's coverage review process.

# Cigna Pharmacy Benefits FAQs

## Prescription Drug List (cont)

### **Q. How do you decide which medications are covered?**

**A.** The Cigna Prescription Drug List is developed with the help of Cigna's Pharmacy and Therapeutics (P&T) Committee, which is a group of practicing doctors and pharmacists, most of whom work outside of Cigna. The group meets regularly to review medical evidence and information provided by federal agencies, drug manufacturers, medical professional associations, national organizations and peer-reviewed journals about the safety and effectiveness of medications that are newly approved by the FDA and medications already on the market. The Cigna Health Plan Commercial Value Assessment Committee (HVAC) then looks at the results of the P&T Committee's clinical review, as well as the medication's overall value and other factors before adding it to, or removing it from, the drug list.

### **Q. Are all of the medications on this drug list approved by the U.S. Food and Drug Administration (FDA)?**

**A.** Yes. All medications are approved by the FDA.

### **Q. My medication is "excluded from coverage." What does that mean?**

**A.** Your plan excludes certain types of medications or products from coverage. This is known as a "plan (or benefit) exclusion." This means there's no option to receive coverage through Cigna's medication review process. You should talk with your doctor about your options. For example, you may be able to use a different prescription medication or an over-the-counter (OTC) product, which is available without a prescription.<sup>11</sup>

### **Q. Why does my plan exclude from coverage prescription medications that are used to treat allergies (ex. Allegra®, Clarinex®, Xyzal® and generics) and heartburn/stomach acid conditions (ex. Nexium®, Prilosec OTC® and generics)?**

**A.** Your plan doesn't cover these medications because they have over-the-counter (OTC) alternatives, which are available at your local retail pharmacy without a prescription. If you're taking a prescription heartburn/stomach acid and/or allergy medication, call your doctor's office to talk about your options. Ask if an OTC product will work for you.<sup>11</sup>

### **Q. Does my plan cover over-the-counter (OTC) products?**

**A.** Most plans don't cover OTCs. Meaning, if you buy an OTC product, you'll pay its retail cash price directly to the pharmacy and the cost can't be applied to your annual deductible or out-of-pocket maximum. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to learn more about how your plan covers OTCs.

### **Q. My medication is excluded from coverage, but my doctor wants me to take it. Do I have any options or do I just have to pay my medication's full cost out of my own pocket?**

**A.** Sometimes your doctor prescribes a medication that's excluded under your plan. This is often because the medication is also available over-the-counter at the pharmacy. The Supplemental Discount Program can help you pay for these medications.<sup>12,13</sup> It's available through your pharmacy benefit plan – you don't need to do anything to sign up and there's no cost to participate. All you need to do is use your Cigna ID card when you fill your prescription. The pharmacist will be shown a discounted cash price and will review it with you. If it works for you, pay the pharmacy directly.<sup>12</sup>

### **Q. Are medications newly approved by the FDA covered on my drug list?**

**A.** Newly approved medications may not be covered on your drug list for the first six months after they receive approval from the FDA. These include, but are not limited to, medications, medical supplies and/or devices covered under standard pharmacy benefit plans. We review all newly approved medications to see if they should be covered – and if so, on what tier. If your doctor feels a currently covered medication isn't right for you, he or she can ask Cigna to consider approving coverage of the newly approved medication.

# Cigna Pharmacy Benefits FAQs

## Prescription Drug List (cont)

### **Q. What are compounded medications?**

**A.** Compounded medications are mixed by a licensed pharmacist at a compounding pharmacy. The compounding pharmacist combines, mixes or changes the ingredients of one or more medications to make different a medication that may not be available on the market.

### **Q. Does my plan cover compounded medications?**

**A.** Compounded medications are typically made up of several different chemical ingredients. Your plan only covers medications that are FDA-approved for safety and effectiveness. This means your plan doesn't cover any ingredients in your compounded medication that are not approved by the FDA. You'll pay for those ingredients out-of-pocket and the cost can't be applied to your annual deductible or out-of-pocket maximum.

### **Q. What's an "Authorized Generic?"**

**A.** It's a brand-name product that's approved by the U.S. Food and Drug Administration (FDA), but sold as a generic. An authorized generic is made by the same manufacturer as the branded product. It's exactly the same as the brand-name medication – in ingredients and how it works – but labeled as a generic. So, it's not a "true" generic version of the brand-name medication.

### **Q. What benefit are vaccines covered under?**

**A.** They're covered under both the pharmacy and medical benefit. Not all plans cover vaccines in the same way. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to find out how your specific plan covers them. You can also see a current list of covered vaccines and pharmacies in your plan's network.

Some vaccines are also available at no cost to you (\$0) under the Patient Protection and Affordable Care Act (PPACA)'s preventive services coverage requirement. Go to **Cigna.com/PDL** to view the PPACA No Cost-Share Preventive Medications drug list.

### **Q. How can I find out how much I'll pay for a specific medication?**

**A.** The price of a medication can be different from one pharmacy to another so it's important to shop wisely. When you and your doctor are considering the right medication for your treatment, knowing how much it costs, what lower-cost alternatives are available, and which pharmacies offer the best prices can help you avoid surprises. Before you fill your prescription, compare your costs online. Log in to the **myCigna** App or **myCigna.com** and use the Price a Medication tool to see how much your medication costs before you get to the pharmacy counter – or, even before you leave your doctor's office.<sup>8</sup>

### **Q. How can I save money on my prescription medications?**

**A.** You may be able to save money by switching to a medication that's on a lower tier (example: generic or preferred brand) or by filling a 90-day supply, if your plan allows. You should talk with your doctor to find out if one of these options may work for you.

### **Q. Can I use a manufacturer coupon to help pay for my medication?**

**A.** Yes. However, if you use a coupon, its value won't count toward your deductible and out-of-pocket maximum.<sup>14</sup> Only the amount you pay out of your own pocket, or from a health savings or health reimbursement account, will apply. This means you need to carefully consider whether or not a coupon is worth it. While it can help you spend less on your prescription, it may take you longer to meet your plan's deductible and/or out-of-pocket maximum.

# Cigna Pharmacy Benefits FAQs

## Prior Authorization, Quantity Limits, Step Therapy and Age Requirements

### Q. Why do some medications have extra requirements before my plan will cover them?

A. Your plan is designed to provide you with quality health care coverage, and that includes a cost-effective pharmacy benefit. Certain medications on your drug list have extra requirements before your plan will cover them. 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. Here are some examples:

#### Medications that need approval from Cigna before your plan will cover them (prior authorization).

Your plan will only cover these medications if your doctor's office requests and receives approval from Cigna. For example, medications that need approval:

- › May be unsafe when combined with other medications.
- › May have lower-cost, equally effective alternatives available.
- › Should only be used for certain health conditions.
- › Are often misused or abused.

#### Medications that have quantity limits.

For some medications, your plan only covers up to a certain amount over a certain length of time. Your plan will only cover a larger amount if your doctor's office requests and receives approval from Cigna. For example, medications with quantity limits:

- › Are typically taken in amounts larger than (or for longer than) may be appropriate.
- › May be misused or abused.

#### Medications that are part of Step Therapy.

Certain high-cost medications are part of the Step Therapy program.<sup>16</sup> Step Therapy encourages the use of lower-cost medications (typically generics and preferred brands) that can be used to treat the same condition as the higher-cost medication. These conditions include, but are not limited to: ADD/ADHD, allergies, bladder problems, breathing problems, depression, high blood pressure, high cholesterol, osteoporosis, 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).<sup>17</sup>

- |                      |                       |                   |
|----------------------|-----------------------|-------------------|
| › ADD/ADHD           | › Depression          | › Pain            |
| › Allergies          | › High blood pressure | › Skin Conditions |
| › Bladder problems   | › High cholesterol    | › Sleep disorders |
| › Breathing problems | › Osteoporosis        |                   |

#### Medications that have an age requirement.

For certain medications, you must be within a specific age range for your plan to cover them. This is because some medications are only considered clinically appropriate for people of a certain age.

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

A. Log in to the **myCigna** App or **myCigna.com**, 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. If it has **(AGE)** next to it, you may need approval depending on the covered age range for the medication.

### Q. How do I request approval for a non-covered medication?

A. Ask your doctor's office to contact Cigna to start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at **cignaforhcp.com**.

# Cigna Pharmacy Benefits FAQs

## Prior Authorization, Quantity Limits, Step Therapy and Age Requirements *(cont)*

Cigna will review information your doctor provides to make sure your medication meets coverage guidelines. We'll send you and your doctor a letter with next steps. It can take between 1-5 days to hear from us. You can always check with your doctor's office to find out if a decision's been made. You can also log in to the **myCigna** App or **myCigna.com** to check the status of your approval. Click on Prescriptions, then choose My Medications from the dropdown menu. On the left side of the page under "Prior Authorization," click the "View List" button.

- **If you meet coverage guidelines**, your medication will be approved for coverage. Medications are typically approved for one year of coverage.
- **If you don't meet coverage guidelines**, you and your doctor can appeal the decision by sending Cigna a written request stating why the medication should be covered. Instructions are included in the letter we send you. If you don't get approval and continue to fill your medication, you'll pay its full cost out-of-pocket directly to the pharmacy. Also, the cost can't be applied to your annual deductible or out-of-pocket maximum.

### **Q. My medication needs approval before my plan will cover it. What do I need to do to get it covered?**

- A.** Ask your doctor's office to contact Cigna to start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at [cignaforhcp.com](http://cignaforhcp.com).

Cigna will review information your doctor provides to make sure your medication meets coverage guidelines. We'll send you and your doctor a letter with next steps. It can take between 1-5 days to hear from us. You can always check with your doctor's office to find out if a decision's been made. You can also log in to the **myCigna** App or **myCigna.com** to check the status of your approval. Click on Prescriptions, then choose My Medications from the dropdown menu. On the left side of the page under "Prior Authorization," click the "View List" button.

- **If you meet coverage guidelines**, your medication will be approved for coverage. Medications are typically approved for one year of coverage.
- **If you don't meet coverage guidelines**, you and your doctor can appeal the decision by sending Cigna a written request stating why the medication should be covered. Instructions are included in the letter we send you. If you don't get approval and continue to fill your medication, you'll pay its full cost out-of-pocket directly to the pharmacy. Also, the cost can't be applied to your annual deductible or out-of-pocket maximum.

### **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 plan coverage won't apply. Meaning, your plan won't cover the cost of your medication. You should ask your doctor to contact Cigna to start the coverage review process. Or, you can choose to pay its full cost out-of-pocket directly to the pharmacy (the cost can't be applied to your annual deductible or out-of-pocket maximum).

### **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 medication is part of the Step Therapy program. I don't want to try an alternative. What do I need to do to get my medication covered?**

- A.** If you and your doctor feel an alternative medication won't work for you, please ask your doctor's office

# Cigna Pharmacy Benefits FAQs

## Prior Authorization, Quantity Limits, Step Therapy and Age Requirements (cont)

to contact Cigna to start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at [cignaforhcp.com](http://cignaforhcp.com).

Cigna will review information your doctor provides to make sure your medication meets coverage guidelines. We'll send you and your doctor a letter with next steps. It can take between 1-5 days to hear from us. You can always check with your doctor's office to find out if a decision's been made. You can also log in to the **myCigna** App or **myCigna.com** to check the status of your approval. Click on Prescriptions, then choose My Medications from the dropdown menu. On the left side of the page under "Prior Authorization," click the "View List" button.

- › **If you meet coverage guidelines**, your medication will be approved for coverage. Medications are typically approved for one year of coverage.
- › **If you don't meet coverage guidelines**, you and your doctor can appeal the decision by sending Cigna a written request stating why the medication should be covered. Instructions are included in the letter we send you. If you don't get approval and continue to fill your medication, you'll pay its full cost out-of-pocket directly to the pharmacy. Also, the cost can't be applied to your annual deductible or out-of-pocket maximum.

## Generic Medications

### Q. What is a generic medication?

**A.** A generic medication is the same as the brand-name medication in safety, effectiveness, quality, strength and dosage, as well as in the way it's taken and used. Brand-name medications are protected by patents. Patents prevent other manufacturers from selling generic versions of the brand-name medication. Once a patent ends, other companies can make and sell a generic version of the brand-name medication. Generics are typically sold under their chemical or scientific name, instead of the manufacturer's patented brand name.

### Q. Do generics work the same as brand name medications?

**A.** Yes. A generic medication works in the same way and provides the same clinical benefit as its brand-name version.<sup>4</sup> Generic and brand-name medications have the same:

- › Active ingredients
- › Effectiveness
- › Strength
- › Safety
- › Quality
- › Dosage

### Q. What are the differences between generic and brand-name medications?

**A.** The medications may look different. For example, generics may have a different shape, size or color than the brand-name medication. They may also have a different flavor, contain different preservatives, come in different packaging and/or with different labeling and may expire at different times. Generics may look different than the brand-name, but they're just as safe and effective.<sup>4</sup>

Generics typically cost much less than brand-name medications – in some cases, up to 85% less.<sup>4</sup> Just because generics cost less than brands, doesn't mean they're lower-quality medications.

### Q. Are generics as safe as the brand-name medication?

**A.** Yes. The U.S. Food and Drug Administration (FDA) requires that a generic medication work in the same way and provide the same clinical benefit as its brand-name version. This means that generics must:<sup>4</sup>

- › Have the same active ingredient, strength and dosage form (such as a tablet, capsule or an injectable) as the brand-name medication.
- › Have the same use indications and be used in the same way (such as taken by mouth or applied to the skin) as the brand-name medication.

# Cigna Pharmacy Benefits FAQs

## Generic Medications *(cont)*

- › Have acceptable inactive ingredients.
- › Be made under the same strict standards as the brand-name medication.

### **Q. Why should I choose a generic?**

**A.** Generic medications work in the same way and provide the same clinical benefit as their brand-name versions. And you can save money – generics typically cost 85% less than the brand-name medication.<sup>4</sup>

### **Q. Why do generics cost so much less than the brand-name medication?**

**A.** Generic manufacturers don't have to repeat the high cost clinical trials that were required of the brand-name medication.<sup>4</sup> Also, there's usually more than one company making a generic version of a brand-name medication, which creates more competition in the marketplace and helps lower the generic's price.

### **Q. How do I switch to a generic?**

**A.** Call your doctor's office and ask if a generic will work for you. If your doctor agrees, ask for a new prescription.

### **Q. How can I find out how much the generic will cost me?**

**A.** Log in to the **myCigna** App or **myCigna.com** and use the Price a Medication tool to see how much your medication may cost you at the different retail pharmacies in your plan's network, as well as through home delivery.<sup>7,8</sup>

## Preventive Medications

### **Q. What are preventive medications?**

**A.** Preventive medications are used to keep certain conditions from developing or from coming back. These conditions include, but are not limited to asthma, depression, diabetes, heart attack, high blood pressure, high cholesterol, osteoporosis, prenatal nutrient deficiency and stroke.

### **Q. How much do preventive medications cost under my plan?**

**A.** Not all plans offer the same cost-share for their preventive medication program. For example, some plans may require you to pay a copay, coinsurance and/or deductible for a preventive medications; other plans may not.

Log into the **myCigna** App or **myCigna.com**, or check your plan materials, to learn more about the medications included in you plan's preventive medication program. You can also use the Price a Medication tool to see how much your medication may cost you at the different pharmacies in your plan's network.<sup>8</sup>

### **Q. Which medications are covered under the health care reform law?**

**A.** The Patient Protection and Affordable Care Act (PPACA), commonly referred to as "health care reform," was signed into law on March 23, 2010. Under this law, certain preventive medications (including some over-the-counter products) may be available to you at no cost-share (\$0), depending on your plan. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to learn more about how your plan covers preventive medications. You can also view the PPACA No Cost-Share Preventive Medications drug list at **Cigna.com/PDL**. For more information about health care reform, go to **informedonreform.com** or **Cigna.com**.

# Cigna Pharmacy Benefits FAQs

## Specialty Medications

### **Q. What are specialty medications?**

**A.** Specialty medications are used to treat complex medical conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis. They're typically injected or infused and may need special handling (like refrigeration).

### **Q. What are "Limited Distribution Drugs?"**

**A.** These specialty medications are only available at specific pharmacies in the United States and are used to treat conditions that are very hard to manage. These medications require special handling, patient support and monitoring.

### **Q. What is a "biosimilar" medication?**

**A.** Biosimilars are "biologic" medications that are approved by the U.S. Food and Drug Administration (FDA) to treat the same conditions as the original medication.<sup>18</sup> Biologic medications are typically made from natural sources and developed using advanced science. Biosimilars are used to treat many illnesses such as chronic skin and bowel diseases (like psoriasis, irritable bowel syndrome, Crohn's disease and colitis), arthritis, kidney conditions, and cancer.

### **Q. Are biosimilar medication safe to use?**

**A.** Yes. You can expect the same safety and effectiveness from the biosimilar as you would the original medication. Studies have shown that biosimilars are highly similar to the original medication in terms of clinical outcomes.<sup>18</sup> Biosimilars:

- › Provide the same treatment benefit.
- › Have similar safety and effectiveness.
- › Are available in the same strength and dosage.
- › Are given the same way.
- › Are made consistent with the same strict standards set by the FDA.
- › Have the same potential side effects.

### **Q. Will I save money by using a biosimilar?**

**A.** Biosimilars typically cost less than the original medication.<sup>18</sup>

### **Q. What is a "specialty pharmacy?"**

**A.** It's a pharmacy fills specialty medications.

### **Q. Why do some specialty medications have extra requirements before my plan will cover them?**

**A.** Some plans have specific coverage requirements for specialty medications. For example, your plan may:

- › Cover specialty medications on a specialty tier.
- › Limit coverage to a 30-day supply.
- › Require you to fill certain medications through Accredo®, a Cigna specialty pharmacy, to receive coverage.<sup>7</sup>

Log in to the [myCigna App](#) or [myCigna.com](#), or check your plan materials, to learn more about how your plan covers specialty medications.

### **Q. I take a "limited distribution drug," which is a specialty medication that can only be filled at certain pharmacies in the United States. How do I fill my prescription?**

**A.** Talk with your doctor. He or she should be able to tell you which in-network pharmacies can fill your prescription. Once you find a pharmacy, ask your doctor to send them your prescription.

# Cigna Pharmacy Benefits FAQs

## Specialty Medications (cont)

You may also be able to use Accredo, a Cigna specialty pharmacy, to fill your prescription.<sup>7</sup> Accredo has access to most specialty medications. Call Accredo at **877.826.7657** for more information. They're available Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am 4:00 pm CST.

### Accredo, a Cigna specialty pharmacy

#### **Q. What is Accredo? What do they do?**

**A.** Whether you've been going through treatment for years or just got diagnosed, managing a complex medical condition can be, well, complex. Accredo's team of specialty-trained pharmacists and nurses are here to help. They'll provide you with the personalized care and support you need to manage your therapy— at no extra cost. They'll also fill and ship your specialty medication to your home (or location of your choice).<sup>19</sup> Here are some of the services they provide:

- › Personalized care services including counseling and training on how to administer your medication.
- › 24/7 access to specialty-trained pharmacists and nurses experienced in complex conditions that require specialty medications.
- › Fast shipping, at no extra cost – even for medications that need special handling, like refrigeration.<sup>20</sup>
- › Easy refills and free reminders to help make sure you don't miss a dose. You can also refill certain prescriptions by text.<sup>21</sup>
- › Easily manage your medications and track your orders online using the **myCigna** App or **myCigna.com**.<sup>22</sup>
- › Help with applying for third-party copay assistance programs and other payment options.

To learn more about Accredo, go to **Cigna.com/specialty**. Be sure to check out the online video to learn more about the personalized care and support Accredo provides.

#### **Q. What conditions does Accredo support?**

**A.** Here are some of the conditions they support:

- |                      |                                   |  |
|----------------------|-----------------------------------|--|
| › Bleeding disorders | › HIV                             | › Rare diseases                                    |
| › Cardiovascular     | › Immune disorders                | › Rheumatoid arthritis and inflammatory conditions |
| › Cystic fibrosis    | › Multiple sclerosis              | › Transplant                                       |
| › Endocrine          | › Oncology                        |  |
| › Fertility          | › Pulmonary                       |  |
| › Hepatitis C        | › Pulmonary arterial hypertension |  |

#### **Q. Do I have to use Accredo to fill my specialty medication?**

**A.** It depends. Some plans require you to fill certain specialty medications through Accredo to be covered. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to find out how your plan covers specialty medications.

#### **Q. I take a specialty medication to treat multiple sclerosis. My plan requires me to fill my medication through Accredo, a Cigna specialty pharmacy. What do I need to do to get started?**

**A.** Call Accredo at **877.826.7657**. They're available Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am 4:00 pm CST. They'll take care of everything for you. Just be sure to call about two weeks before your next refill so Accredo has time to get a new prescription from your doctor's office.

#### **Q. I'd like to switch from my retail pharmacy to Accredo. What do I have to do to get started?**

**A.** Call Accredo at **877.826.7657**. They're available Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am 4:00 pm CST. They'll take care of everything for you. Just be sure to call about two weeks before your next refill so Accredo has time to get a new prescription from your doctor's office.

# Cigna Pharmacy Benefits FAQs

## Specialty Medications *(cont)*

**Q. After I place an order, how long will it take for me to get it?**

**A.** Once Accredo gets your order, you should get it in two to three days. To help make sure you don't miss a dose, 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.

**Q. Are the medications Accredo fills the same quality as what I'd get at a retail pharmacy?**

**A.** Yes. All medications are approved by the U.S. Food and Drug Administration (FDA). If you have any questions about the medication you get, call Accredo. They're happy to review your medication with you.

**Q. How safe is it to have Accredo ship my medication?**

**A.** It's very safe to fill your medication through Accredo. Accredo will ship your order by UPS or FedEx. The packaging is designed to protect your privacy and stand up to bad weather. And if your medication needs refrigeration, Accredo provides that, too. They'll ship to your home or workplace – or even to a vacation location – to make sure you get your medication when and where you need it.

**Q. Where can I have my order shipped?**

**A.** Accredo can ship your order to your home or another address in the U.S., Guam, Puerto Rico, or the U.S. Virgin Islands.

**Q. How much does shipping cost?**

**A.** There's no extra cost for standard shipping. However, there is an extra cost for rush delivery of your order.

**Q. What are my payment options?**

**A.** You can pay by debit or credit card (American Express®, Diners Club International®, Discover®, Mastercard® or Visa®), with your checking account, or through a flexible spending account (FSA). You can set up automatic payments and update your payment preferences online.

**Q. Can I manage my specialty medications online?**

**A.** Yes. If you already have a prescription at Accredo, you can manage your medication online. Simply log in to the **myCigna** App or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the dropdown menu. Then click the button next to your medication name. We'll automatically connect you to your Accredo online account.

**Q. What do I do if I have a question about my medication?**

**A.** You can talk with an Accredo pharmacist at any time, 24/7. Simply call **877.826.7657**. Accredo pharmacists are trained to provide clinical support for complex conditions that require specialty medications.

**Q. How can I be sure that Accredo will fill my prescriptions correctly?**

**A.** All prescriptions are filled by licensed pharmacists. They follow the same state and federal guidelines that retail pharmacists do.

**Q. I need syringes and a sharps container for my medication. Does Accredo supply those?**

**A.** Yes. Accredo will send the extra supplies you need at no extra cost to you.

**Q. Does Accredo offer payment assistance?**

**A.** Yes. You have access to a dedicated team at Accredo that will help coordinate copay assistance and other options if you need help paying for your medication.

# Cigna Pharmacy Benefits FAQs

## Specialty Medications (cont)

### **Q. Can I use a manufacturer coupon to help pay for my specialty medication?**

**A.** Yes, you can use coupons to help pay for the medications you fill through Accredo. However, if you use a coupon, its value won't count toward your deductible and out-of-pocket maximum.<sup>14</sup> Only the amount you pay out of your own pocket, or from a health savings or health reimbursement account, will apply. This means you need to carefully consider whether or not a coupon is worth it. While it can help you spend less on your prescription, it may take you longer to meet your plan's deductible and/or out-of-pocket maximum.

### **Q. Does my plan offer manufacturer copay assistance?**

**A.** Not all plans offer the manufacturer copay assistance service administered by SaveOnSP.<sup>23</sup> Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to find out if it's included in your pharmacy benefits.

### **Q. What is the manufacturer copay assistance service administered by SaveOnSP?**

**A.** It's a service that can help lower your out-of-pocket costs for certain specialty medications filled through Accredo.<sup>23</sup> If your plan offers this service and you're taking an eligible medication, a representative from SaveOnSP will call you to talk about enrolling. There's no extra cost to participate – it's included in your pharmacy benefits. With this service, you'll pay as little as \$0 out-of-pocket for your medication. The medication's full cost will be paid through a manufacturer copay assistance program. Without this service, you'll pay a 30% coinsurance when you fill your medication.

### **Q. What conditions does the manufacturer copay assistance service administered by SaveOnSP support?**

**A.** They support many conditions, including, but not limited to:<sup>24</sup>

- › Hepatitis C
- › Inflammatory bowel disease
- › Multiple sclerosis
- › Oncology
- › Psoriasis
- › Rheumatoid arthritis

## Freedom Fertility Pharmacy

### **Q. I take a fertility medication. Is there someone who can help support my therapy?**

**A.** Yes. As part of your pharmacy benefits, you have access to Freedom Fertility Pharmacy®, which is a Cigna company. Freedom specializes in fertility treatment support and has been helping people with their fertility prescriptions for 25 years. Their team of specialized, registered pharmacists will give you the personalized care and support you need throughout your treatment. They'll help get your medications approved for coverage, work with your doctor to make sure your treatment is going well, and more. Freedom Fertility® also works with several organizations that offer loans and financing solutions if you need help paying for your medication.

To learn more about Freedom Fertility Pharmacy, please go to [www.freedomfertility.com](http://www.freedomfertility.com). You can also call **800.660.4283** to talk with a pharmacist, or email [help@freedomfertility.com](mailto:help@freedomfertility.com).

### **Q. What are some of the services Freedom Fertility Pharmacy provides?**

**A.** They offer personalized, expert fertility treatment support. Here are some of the services they provide:

- › 24/7 access to specialized, registered pharmacists with more than 10 years of experience in fertility treatments.
- › Online videos that give easy, step-by-step instruction on how to administer your medication.
- › Help with understanding your plan coverage and payment options.
- › Same-day medication support.<sup>25</sup>
- › A dedicated donor and third-party reproduction team.
- › On-time delivery of your medication at no extra cost to you. Freedom will schedule and ship your medications in packaging designed to protect your privacy.

# Cigna Pharmacy Benefits FAQs

## Specialty Medications (cont)

### Cigna Pathwell Specialty

**Q. What is Cigna Pathwell Specialty?**

**A.** It's a program for people using a specialty medication to treat a complex medical condition. The Cigna Pathwell Specialty<sup>SM</sup> program includes many specialty medications covered under the Cigna medical benefit. Certain medications need approval from Cigna (precertification) before they're covered, and some medications have to be administered by a provider<sup>26</sup> in the Cigna Pathwell Specialty Network (or ordered from an in-network specialty pharmacy) to be covered.

**Q. Does my plan include the Cigna Pathwell Specialty program?**

**A.** Not all plans offer the Cigna Pathwell Specialty program. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to find out if it's included in your pharmacy benefits.

**Q. What providers are in the Cigna Pathwell Specialty network?**

**A.** The network is made up of many local, clinically appropriate, and affordable infusion providers. Go to **Cigna.com/pathwellspecialty** to see a list of in-network providers. You may also be able to have treatment in your home, with the help of a licensed nurse who will stay with you throughout your infusion and make sure you have everything you need.

**Q. What happens if I'm having an infusion with an out-of-network provider?**

**A.** We'll send you and your doctor a letter explaining your options for staying covered. Your doctor will either have to order your medication through an in-network specialty pharmacy, or move your treatment to a location in the Cigna Pathwell Specialty Network. You don't have to change your doctor. A Cigna Pathwell Specialty Care Manager will also call you to talk about staying in-network. Please know that you don't need to do anything unless you or your doctor decides to change your treatment location. If that happens, your Care Manager will help find you a new place that meets your needs and will help make sure your treatment's covered and not interrupted.

**Q. I'm having infusions with an out-of-network provider. What do I need to do to be covered?**

**A.** We'll reach out to your doctor to talk about your options. In the meantime, if you have questions, our Care Managers can help. Cigna Pathwell Care Managers are licensed, registered nurse case managers who have a strong understanding of your condition, the specialty medication(s) you're receiving, and your insurance benefits. They'll take care of everything for you, so you can focus on your health and well-being. They'll:

- Help you find an in-network treatment location – and work with your doctor to get orders and information to the new treatment provider.
- Work with your doctor's office to make sure your specialty medication and medical treatment(s), like infusions and injections, are pre-approved for coverage (precertification).
- Help you stay on track with your treatment by regularly checking in with you, as needed.
- Arrange for counseling and/or other support, if you need it.

To talk with a Cigna Specialty Care Manager, call **877.505.3681**, Monday–Friday, 8:00 am–7:00 pm EST. If you call outside of these hours, please leave a voice message.

**Q. Managing my treatment and condition isn't easy. I get help from my family, but it's taking a toll on them. Does the Cigna Pathwell Specialty program offer any extra support services for caregivers?**

**A.** Yes, as long as your plan includes the Cigna Pathwell Specialty program. We understand how challenging it can be to manage the day-to-day stress of being a caregiver. To help make it easier, we created Caregiver Bridge. Caregiver Bridge provides support to people caring for an adult or child living with complex medical conditions. Services are available at no additional cost to you. Digital resources

# Cigna Pharmacy Benefits FAQs

## Specialty Medications (cont)

are available 24/7/365. We'll:

- › Make sure you have the emotional support you need to manage stress, anxiety, loneliness, and more.
- › Have you work with the same Caregiver coach throughout your caregiving journey.
- › Be there to help you manage times of crisis as well as everyday challenges.

To get learn more about Caregiver Bridge, call toll-free **877.852.6139**.

### **Q. What type of support services are available through Caregiver Bridge?**

**A.** Caregiver programs and resources include:

- › One-on-one coaching with a caregiving expert.
- › Personalized resources through Vela, a secure mobile app for caregivers.<sup>27</sup> Vela provides convenient communication with your coach between telephonic coaching sessions. Upload important documents like advance directives, medication history, discharge summary and keep track of a loved ones appointments on the app.

## Pharmacy Network

### **Q. How do I know which pharmacies are in my plan's network?**

**A.** 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. You can also use Express Scripts® Pharmacy, our home delivery pharmacy (if your plan allows). Simply log in to the **myCigna** App or **myCigna.com** and use the Price a Medication tool to find an in-network pharmacy near you.

### **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 prescription at any pharmacy in my plan's network?**

**A.** It depends on your plan. Some plans have requirements for where you can fill certain medications. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to learn more.

## Home Delivery

### **Q. Is home delivery included in my pharmacy benefits?**

**A.** Not all plans offer Express Scripts® Pharmacy, our home delivery pharmacy, as a covered pharmacy option. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to learn more about the pharmacies in your plan's network.

### **Q. I take a medication every day to treat diabetes. My plan requires me to fill my medication through home delivery. What do I need to do to get started?**

**A.** Here are three easy ways to get started using Express Scripts® Pharmacy:

1. **Log in to the myCigna App or myCigna.com to move your prescription(s) electronically.** Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to move your prescription(s). Or,
2. **Call your doctor's office.** Ask them to send your prescription for a 90-day (or 3-month)<sup>28</sup> supply electronically to Express Scripts Home Delivery. Or,

# Cigna Pharmacy Benefits FAQs

## Home Delivery (cont)

3. **Call Express Scripts® Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna ID, doctor's contact information and medication name(s) ready when you call.

### **Q. What are the benefits of using home delivery?**

**A.** Express Scripts® Pharmacy is a convenient option when you're taking a medication on a regular basis to treat an ongoing health condition. It's simple, safe – and saves you trips to the pharmacy. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice). Here are some of the services they offer – at no extra cost to you.

- › Easily order, manage, track, and pay for your medications on your phone or online.
- › Standard shipping at no extra cost.<sup>20</sup>
- › Fill up to a 90-day supply at one time.
- › Helpful pharmacists available 24/7.
- › Automatic refills<sup>29</sup> or refill reminders so you don't miss a dose.
- › Flexible payment options if you need help paying for your medication.

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

**A.** No – it's part of your plan's pharmacy benefits.<sup>7</sup> There's no extra cost for standard shipping.<sup>20</sup> However, there is an extra cost to rush delivery of your order.

### **Q. How do I get started using home delivery?**

**A.** Here are three easy ways to get started:

1. **Log in to the myCigna App or myCigna.com to move your prescription(s) electronically.** Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to move your prescription(s). Or,
2. **Call your doctor's office.** Ask them to send your prescription for a 90-day (or 3-month)<sup>28</sup> supply electronically to Express Scripts Home Delivery. Or,
3. **Call Express Scripts® Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna ID, doctor's contact information and medication name(s) ready when you call.

### **Q. What type of prescriptions can I fill through home delivery?**

**A.** You can fill maintenance medications through Express Scripts® Pharmacy. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol.

### **Q. How do I refill my prescription?**

**A.** Here are two easy ways to refill your prescription:

1. **Log in to the myCigna App or myCigna.com.** Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to refill your prescription. Or,
2. **Call Express Scripts® Pharmacy at 800.835.3784** to place an order over the phone.

### **Q. Can Express Scripts® Pharmacy help transfer my current prescription from my local retail pharmacy?**

**A.** Yes. Simply call Express Scripts® Pharmacy at **800.835.3784** and have your Cigna ID, doctor's contact information and prescription medication name(s) ready. They'll take care of the rest.

# Cigna Pharmacy Benefits FAQs

## Home Delivery (cont)

**Q. I just got a new prescription from my doctor. How do I place an order through home delivery?**

**A.** Here are two easy ways to place a new order:

1. **Electronically:** For fastest service, ask your doctor's office to send your prescription electronically to Express Scripts Home Delivery, NCPDP 2623735. Or,
2. **By fax:** Have your doctor's office call **888.327.9791** to get a Fax Order Form.

**Q. Can I manage my home delivery medications online?**

**A.** Yes. Simply log in to the **myCigna** App or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the dropdown menu. There, you can provide your payment information and shipping address, list any known allergies and/or health conditions, pay your bill online, track your order, place a refill, and more.

**Q. Can I refill my prescriptions online?**

**A.** Yes. Simply log in to the **myCigna** App or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to refill it.

**Q. Can I check the status of my home delivery prescription orders online?**

**A.** Yes. You can check the status of your order online, at any time. Simply log in to the **myCigna** App or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the dropdown menu.

**Q. What happens when I'm out of refills?**

**A.** Express Scripts® Pharmacy will send you an email and/or text<sup>30</sup> you when you're out of refills. If you signed up for automatic refills, you can electronically ask your doctor for a new prescription – right from the email Express Scripts® Pharmacy sends you.

**Q. Can Express Scripts® Pharmacy automatically refill my prescriptions?**

**A.** Express Scripts® Pharmacy can automatically refill certain medications.<sup>29</sup> To sign up, log in to the **myCigna** App or **myCigna.com** or call **800.835.3784**. Express Scripts® Pharmacy will send you an email before they automatically refill your prescription. That gives you time to make changes to your order before it ships.

**Q. After I place an order, how long will it take for me to get it?**

**A.** Once Express Scripts® Pharmacy gets your order, it usually takes about 48 hours to fill it. You should get your order in about 8 days (or 10-14 days if it's a new prescription). To help make sure you don't miss a dose of your medication, please be sure you have a 30-day supply on hand when you place your order. Log in to the **myCigna** App or **myCigna.com** to check the status of your order online, at any time.

**Q. Where can I have my order shipped?**

**A.** Express Scripts® Pharmacy can ship your order to your home or another address in the U.S., Puerto Rico or the Virgin Islands.

**Q. How much does shipping cost?**

**A.** There's no extra cost for standard shipping.<sup>20</sup> However, there is an extra cost for rush delivery of your order.

**Q. Can Express Scripts® Pharmacy ship my maintenance medications overnight?**

**A.** Yes. There's an extra cost to overnight or rush delivery of your order, but standard shipping is always free.<sup>20</sup> Also, your order won't be processed any faster. Overnight service only gets your order delivered to you faster.

# Cigna Pharmacy Benefits FAQs

## Home Delivery *(cont)*

**Q. Are the medications Express Scripts® Pharmacy fills the same quality as what I'd get at a retail pharmacy?**

**A.** Yes. All medications Express Scripts® Pharmacy fills are approved by the U.S. Food and Drug Administration (FDA). If the medication Express Scripts® Pharmacy sends looks different from your current medication, it's probably because they get it from a different manufacturer than your retail pharmacy does. If you have any questions about the medication you get, call Express Scripts® Pharmacy. They're always happy to review your medication with you.

**Q. How safe is it to have my medication shipped through home delivery?**

**A.** It's very safe to fill your medication through home delivery. Millions of people have their medication delivered to their home (or location of their choice) every day. Express Scripts® Pharmacy's packaging is designed to protect your privacy and stand up to bad weather. And if your medication needs refrigeration, they provide that, too. Express Scripts® Pharmacy will ship to your home or workplace – or even to a vacation location – to make sure you get your medication when and where you need it.

**Q. My medication has to be kept cold. Will Express Scripts® Pharmacy be able to do this?**

**A.** Yes. If your medication needs to be refrigerated, Express Scripts® Pharmacy will send it in an insulated box or foam cooler with ice packs.

**Q. What are my payment options?**

**A.** You can pay by debit or credit card (American Express, Diners Club International, Discover, Mastercard or Visa), with your checking account, or through a flexible spending account (FSA). You can set up automatic payments and update your payment preferences online.

**Q. Can I pay my bill online?**

**A.** Yes. Simply log in to the **myCigna** App or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the dropdown menu. There, you can pay your bill online.

**Q. Does Express Scripts® Pharmacy offer a payment plan?**

**A.** Yes. If you need help paying for your medication, Express Scripts® Pharmacy offers an Extended Payment Plan. This gives you the option to split your bill into three smaller equal payments, which you'll pay over a three month period. You can sign up with a credit card, which they'll automatically charge each time payment is due.

To sign up, log in to the **myCigna** App or **myCigna.com**. Click on the Prescriptions tab and select My Medications from the dropdown menu. Select the home delivery medication you'd like to fill. During checkout, you'll see an EPP section under Payment Method. Click on the Learn More button.

**Q. Can I use a manufacturer coupon to help pay for my medication?**

**A.** Yes. Express Scripts® Pharmacy accepts manufacturer coupons.

**Q. My generic medication only costs me \$6 a month at my local retail pharmacy. How much will I pay for it through home delivery?**

**A.** You can log in to the **myCigna** App or **myCigna.com** and use the Price a Medication tool to see how much your medication may cost you through Express Scripts® Pharmacy. You can also see if there are lower-cost alternatives available.<sup>8</sup>

**Q. What do I do if I have a question about my medication?**

**A.** You can talk with an Express Scripts pharmacist at any time, 24/7. Simply call **800.835.3784**.

# Cigna Pharmacy Benefits FAQs

## Home Delivery (cont)

### Q. How can I be sure that Express Scripts® Pharmacy will fill my prescriptions correctly?

A. All prescriptions are filled by licensed pharmacists. They follow the same state and federal guidelines that retail pharmacists do.

### Q. Before filling my prescriptions, will Express Scripts® Pharmacy check to see if my medications interact with each other?

A. Yes. Everyone who uses our home delivery pharmacy must provide information about his or her allergies and health conditions. Express Scripts' pharmacists will review this information before they fill your order. If it looks like your medications may cause a serious or dangerous health issue when taken at the same time, the pharmacist will contact your doctor's office to talk about your options.

## The Cigna 90 Now Program

### Q. Does my plan offer the Cigna 90 Now program?

A. Not all plans offer the Cigna 90 Now<sup>SM</sup> program. Log in to the [myCigna App](#) or [myCigna.com](#), or check your plan materials, to find out if it's included in your pharmacy benefits.

### Q. What's the Cigna 90 Now program?

A. It's a program that helps make it easier for you to fill maintenance medications. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol.

- › Provides coverage for 90-day (or 3-month) supplies<sup>28</sup> at select retail pharmacies in your plan's network or through our home delivery pharmacy (if your plan allows).<sup>7</sup>
- › Provides coverage for 30-day supplies at all retail pharmacies in your plan's network.
- › If you fill a prescription in a 90-day supply, you must use a retail pharmacy approved to fill 90-day supplies, or home delivery, to receive coverage.
- › Does not include narcotics or specialty medications.

### Q. Are there any benefits to filling a 90-day supply?

A. Yes. 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>31</sup>

### Q. Do I need my doctor's approval to switch to a 90-day prescription?

A. Yes, you'll need a new prescription for a 90-day supply.

### Q. Will I save money by filling a 90-day supply?

A. It depends on your plan. Log in to the [myCigna App](#) or [myCigna.com](#), or check your plan materials, to learn more about how your plan covers 90-day fills.

### 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 retail pharmacies in your plan's network or through our home delivery pharmacy.<sup>7</sup> To find a retail pharmacy in your plan's network that's approved to fill 90-day prescriptions, log in to the [myCigna App](#) or [myCigna.com](#).

### Q. Are 90-day prescription fills available through home delivery?

A. Yes, but make sure your plan offers home delivery.<sup>7</sup> Here are three easy ways to switch to Express Scripts® Pharmacy:

1. **Log in to the myCigna App or myCigna.com to move your prescription(s) electronically.** Click on the Prescriptions tab and select My Medications from the dropdown menu. Then simply click the button next to your medication name to move your prescription(s). Or,

# Cigna Pharmacy Benefits FAQs

## The Cigna 90 Now Program *(cont)*

2. **Call your doctor's office.** Ask them to send your prescription for a 90-day (or 3-month)<sup>28</sup> supply electronically to Express Scripts Home Delivery. Or,
3. **Call Express Scripts® Pharmacy at 800.835.3784.** They'll contact your doctor's office to get your prescription. Have your Cigna ID, doctor's contact information and medication name(s) ready when you call.

**Q. I have a 90-day prescription but my retail pharmacy isn't approved to fill 90-day supplies. How do I switch pharmacies?**

**A.** Here are two easy ways you can move your prescription:

1. **Call your doctor's office.** Ask them to send your 90-day prescription electronically your new retail pharmacy. Or,
2. **If your prescription still has a refill available,** ask the pharmacist from your new pharmacy to contact your current pharmacy to help transfer your prescription.

**Q. I want to fill a 90-day supply, but my current prescription is only for 30-days. How do I fill a larger amount?**

**A.** Call your doctor's office and ask them for a new prescription for a 90-day (or 3-month) supply. Then ask them to send it electronically to an in-network pharmacy that's approved to fill 90-day supplies.

## Cigna Medication Coaching Program

**Q. Is the Cigna Medication Coaching Program included in my pharmacy benefit?**

**A.** Yes. As part of your Cigna plan, you have access to licensed, specially trained pharmacists from Express Scripts® who can help you stay on track with your medication routine.

**Q. Are Express Scripts' pharmacists licensed like retail pharmacists are?**

**A.** Yes. Our pharmacists are licensed and specially trained and certified to help you manage many health conditions.

**Q. What can an Express Scripts pharmacist help me with?**

**A.** Our pharmacists can help you stay on track with your medications. Here's how they can help.

- › Get tips to help you remember to take your medication.
- › See how you can make refills easier.
- › Learn ways to save money on your medication.
- › Better understand how your medication works.
- › Learn how to work through side effects.

**Q. What number do I call to talk with a pharmacist?**

**A.** Call Customer Service using the number on your Cigna ID card. We'll connect you with an Express Scripts pharmacist who can answer your medication questions. Feel free to call as often as you need to. There's no extra cost to you, and all calls are confidential. It's important to know that you don't have to use our home delivery pharmacy to talk with a pharmacist. They're available to you – at no extra cost – through your plan.

**Q. Why should I call an Express Scripts pharmacist instead of talking to my retail pharmacist?**

**A.** Retail pharmacists are often busy and don't always have time to answer all of your questions. Plus, there's no private space for you to talk. Our licensed pharmacists can help answer your medication questions in the privacy – and comfort – of your own home. Express Scripts' pharmacists are specially trained and certified to help you manage many health conditions. They'll take as much time as you need to talk through your questions. And you can call as often as you need to. There's no extra cost to you, and all calls are confidential.

# Cigna Pharmacy Benefits FAQs

## Patient Assurance Program

### **Q. Is the Patient Assurance Program included in my pharmacy benefit?**

**A.** Not all plans offer the Patient Assurance Program<sup>SM</sup>. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to find out if it's available to you.

### **Q. My plan includes the Patient Assurance program. I take a medication that's available through the program. How do I participate?**

**A.** You don't have to sign up for anything and there's no cost to participate – it's part of your Cigna pharmacy benefits. Just fill a prescription for an eligible medication<sup>32</sup> and pay no more than \$25 for a 30-day supply, or no more than \$75 for a 90-day supply, out-of-pocket.

### **Q. What medications are part of this program?**

**A.** Right now, the program only includes certain diabetes medications and insulins. However, we regularly update the list of participating drug classes and medications.

### **Q. How do I find out if my medication is available through the Patient Assurance Program?**

**A.** Log in to the **myCigna** App or **myCigna.com** and use the Price a Medication tool to see how much your medication costs.<sup>8</sup>

## Claims

### **Q. I paid for my covered medication out-of-pocket. How do I get reimbursed?**

**A.** You can ask for re-payment if you paid the full price for your medication out-of-pocket. You just need to provide proof of any payment you made. If you didn't keep your receipt, you should be able to ask your pharmacy for a copy. Here are two easy ways to submit a claim:

- 1. Online.** Log in to **myCigna.com** or the **myCigna** App and click on the Claims tab. Then select "Forms Center" from the dropdown. Or,
- 2. By mail.** Download the prescription drug claim form from **myCigna.com**. Fill it out and return it to the address listed on the form.

### **Q. What do you need to process my payment?**

**A.** You'll need to submit a separate form for each covered family member requesting repayment. Clearly write your Cigna ID number and the plan's group number on the claim form. You'll also need to provide this information:

- › Your Cigna ID number, and
- › Your Cigna Group number, and
- › A pharmacy receipt with details about the purchase. This is the store/medication paperwork that's attached to the pharmacy bag. Your pharmacy receipt (store/medication paperwork) must show **ALL** of this information:
  - Patient's name
  - Drug name and strength
  - Quantity filled and day supply
  - Pharmacy identifier (NABP or NPI #)
  - Cost of each medication (shown as paid in full)
  - Fill date
  - 11-digit National Drug Code (NDC) number
  - Pharmacy name and address
  - Prescriber's name

### **Q. I filled a prescription for a compounded medication out-of-network. How do I request repayment?**

**A.** You can submit the Cigna claim form. If you can't submit the form, we'll also accept a universal claim form for compounded medications. Your receipt must show details for each prescription ingredient or we can't process your payment. For example, your compounded product was made using three

# Cigna Pharmacy Benefits FAQs

## Claims (cont)

ingredients. The receipt should list **ALL** three ingredients in detail.

**Important:** If you send in a paper claim for a compounded medication you filled in-network, you may get a lesser refund. The pharmacy should send you a bill for the compounded medication. You shouldn't need to submit a claim.

## Who to Contact

### Express Scripts® Pharmacy

800.835.3784 | 24/7

### Accredo

877.826.7657

Monday–Friday | 7:00 am–10:00 pm

Saturdays | 7:00 am–4:00 pm CST

### Freedom Fertility Pharmacy

800.660.4283

[www.freedomfertility.com](http://www.freedomfertility.com)

[help@freedomfertility.com](mailto:help@freedomfertility.com)

### Cigna Pathwell Specialty Care Manager

877.505.3681

Monday–Friday | 8:00 am–7:00 pm EST

### Caregiver Support

(part of the Cigna Pathwell Specialty program)

877.852.6139

### Talk with one of our pharmacists

Call the number on your Cigna ID card | 24/7

Ask to talk with a pharmacist

### Cigna Customer Service

#### › By phone

The number on your Cigna ID card | 24/7

#### › Online chat | [myCigna.com](http://myCigna.com)

Monday–Friday | 9:00 am–8:00 pm EST



1. The downloading and use of the **myCigna** App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Actual App features available may vary depending on your plan and individual security profile.

2. Customers under age 13 (and/or their parent/guardian) will not be able to register at **myCigna.com**.

3. 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.

4. U.S. Food and Drug Administration (FDA) website, "Generic Drugs: Questions and Answers." Last updated 03/16/21. <https://www.fda.gov/drugs/questions-answers/generic-drugs-questions-answers>.

5. If your plan includes "Member Pay Difference" and your doctor writes "Dispense as Written" on your prescription and he or she requests that the pharmacist fill the brand name medication (not the available generic equivalent), you'll only pay your brand name cost-share.

6. Check your plan materials. If your plan includes a deductible and/or out-of-pocket maximum, only the brand medication cost or brand copay may apply to the deductible and/or out-of-pocket maximum. The difference between the brand name cost and generic cost may not apply.
7. Not all plans offer home delivery and Accredo as covered pharmacy options. Log in to the **myCigna** App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.
8. Prices shown on **myCigna** are not guaranteed and coverage is subject to your plan terms and conditions. Visit **myCigna** for more information.
9. State laws in Connecticut, Louisiana, New York, and Texas may require your plan to cover your medication at your current benefit level until your plan renews. This means that if your medication is taken off the drug list, is moved to a higher cost-share tier or needs approval from Cigna before your plan will cover it, these changes may not begin until your plan's renewal date. To find out if these state laws apply to your plan, please call Customer Service using the number on your Cigna ID card.
10. State law in Illinois may require your plan to cover your medications at your current benefit level until your plan renews. This means that if you currently have approval through a review process for your plan to cover your medication, the drug list change(s) listed here may not affect you until your plan renewal date. If you don't currently have approval through a coverage review process, you may continue to receive coverage at your current benefit level if your doctor requests it. To find out if this state law applies to your plan, please call Customer Service using the number on your Cigna ID card.
11. Most plans don't cover OTCs. Meaning, if you buy an OTC product, you'll pay its retail cash price directly to the pharmacy and the cost can't be applied to your annual deductible or out-of-pocket maximum. Log in to the **myCigna** App or **myCigna.com**, or check your plan materials, to learn more about how your plan covers OTCs.
12. Because your plan doesn't cover the medication, the amount you pay out-of-pocket to the pharmacy won't count toward your deductible and/or out-of-pocket maximum.
13. The Supplemental Discount Program only applies to medicine excluded for all members (off plan) at the highest level of the benefit set-up (some exclusions apply). If filling at Express Scripts® Pharmacy, we may first contact the member. Discounted rates apply at pharmacies that allow for cash discounts in their pharmacy contracts. The program compares the discounted rate to the usual and customary/pharmacy submitted rate, which should be comparable to what the pharmacy would charge a member walking in off the street. Member pays "the lesser of."
14. Plan designs vary, so please check your plan documents for the details of your specific plan coverage.
15. These coverage requirements may not apply to your specific plan. That's because some plans don't have prior authorization, quantity limits, Step Therapy, and/or age requirements. Log in to the **myCigna** App or website, or check your plan materials, to find out if your plan includes these specific coverage requirements.
16. Due to state mandates, Step Therapy requirements may vary or may not apply to your specific health plan. To find out if these state mandates apply to your plan, review your plan materials or contact Cigna Customer Service at the number listed on your ID card.
17. If your doctor feels an alternative medication isn't right for you, he or she can ask Cigna to consider approving coverage of your current medication.
18. U.S. Food and Drug Administration (FDA) website, "Biosimilar Basics for Patients"; Content current as of 09/16/22. <https://www.fda.gov/drugs/biosimilars/patient-materials>.
19. As allowable by law. For medications administered by a health care provider, Accredo will ship the medication directly to your doctor's office.
20. Standard shipping costs are included as part of your prescription plan.
21. 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.
22. You'll see your first order in the **myCigna** App or website once Accredo ships it.
23. SaveOnSP is a service of Express Scripts, and Express Scripts is a Cigna company. SaveOnSP administers this copay assistance service at no extra cost to you. SaveOnSP and Cigna are working together to better serve you and all of your pharmacy, health, and wellness needs. SaveOnSP is only available to non-Health Savings Account (HSA) plans. If your plan offers multiple plan options and you'd like to participate, you'll need to select a non-HSA plan during open enrollment. If you select a HSA plan during open enrollment, you won't be eligible for SaveOnSP.
24. These specific specialty medications are not considered "essential health benefits" (minimum coverage requirements under the Affordable Care Act). Eligible medications and their coinsurance are subject to change.
25. Freedom Fertility provides same-day emergency support for certain medications and locations. Please call Freedom to find out if you can get same-day emergency support for your medication and where you live.
26. "Provider" means an in-network specialty pharmacy your doctor orders your medication from, or the place (location) where you're having your treatment done.
27. Program services are provided by independent companies/entities and not by Cigna. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change. App/online store terms and mobile phone carrier/data charges apply. Cigna does not endorse or guarantee the accuracy of any third party content and is not responsible for it. You agree to use third party content at your own risk.
28. 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.
29. Express Scripts® Pharmacy can automatically refill certain medications. Log in to the **myCigna** App or website or call 800.835.3784 to sign up.
30. You can sign up to get emails and/or texts from Express Scripts® Pharmacy. To get text messages, you'll have to sign up for Express Scripts' texting service. You can do this online or over the phone. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.
31. Internal Cigna analysis performed Jan 2019, utilizing 2018 Cigna national book of business average medication adherence (customer adherent > 80% Proportion Days Covered), 90-day supply vs. those who received a 30-day supply taking antidiabetics, blood pressure medications and statins.
32. Not all medications are covered under this program. Subject to applicable law, Cigna reserves the right to make changes to our drug list or this program at any time. Log in to the **myCigna** App or website to see which medications are eligible.

**Para obtener ayuda en español llame al número en su tarjeta de Cigna.**

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