# Your Pharmacy Benefits Made Simple.

**Get answers to your coverage questions.**

Here's some info to help you get to know your Cigna Healthcare® pharmacy benefits.



All sources and disclosures are at the end of this document.

## How Your Pharmacy Benefits Work

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

A. No – you'll just have one ID card for both pharmacy and medical needs. Most plans use digital cards now instead of printed ones. You can check yours anytime on the myCigna app[1] and/or myCigna.com.

**Q. When will I get my ID card?**

A. Most plans use digital ID cards, which you can find on myCigna®. If your plan sends printed cards, you should get yours in the mail before your plan starts.

Once your plan starts, use your Cigna Healthcare ID card every time you fill a prescription – your pharmacist will need the info on it to process your claim correctly. Until then, keep using your current card.

**Q. Can I see my ID card online?**

A. Yes. You can get your digital ID card from myCigna.com or the mobile app.[1] To make things easier, you can add it to your Apple® or Google® Wallet. You can also:

- Download it to save, share, print, or email to covered family members, your pharmacist, or doctor.
- Show it on your phone when you're at the pharmacy or doctor's office.
- Email it from your myCigna inbox.
- Print it out if you want a paper copy.

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

A. Yes. Your pharmacist will need the BIN, PCN, and Rx Group number from your new ID card to check your coverage and make sure everything goes through correctly. Be sure to start using your new card when your new plan year starts.

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

A. You can use the myCigna app[1] or myCigna.com to learn more about your pharmacy coverage. It's easy to check your medication costs, find lower-cost options, see what's covered, find in-network pharmacies, ask a pharmacist questions, and see your claims. You can also manage your home delivery orders.[2]

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

A. Try to refill your medication when you've got about 1–2 weeks left. To make it easier, you can sign up for automatic refills or reminders through your pharmacy. If it's too early to refill, your pharmacy will let you know.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

## How Your Pharmacy Benefits Work *(cont.)*

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

A. Your plan only lets you refill when you have a certain amount of medication left. You must have too much at home to refill right now. To make things easier, you can sign up for automatic refills or reminders with your pharmacy, so you'll know when it's time.

**Q. My doctor gave me a prescription for a brand-name medication, but my pharmacy filled the generic. Why?**

A. To save you and your plan money. Pharmacies will usually fill the generic because it works in the same way and have the same health benefits as the brand-name medication but costs less.[4]

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

A. Some medications are covered by your pharmacy benefits, some by your medical benefits, and some by both. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your medication is covered.

- Medications that you fill at the pharmacy and take yourself are usually covered by your pharmacy benefits.
- Medications that are given by shot (injection) or through an IV (infused) – like at a doctor's office, hospital, or at home – are usually covered by your medical benefits.

***Why does the benefit matter?*** Because it can affect how much your medication costs, if it needs approval (prior authorization), and where you may have to fill it.

**Q. How can I find out how much my medication will cost me to fill?**

A. Believe it or not, different pharmacies can charge different prices for the same medication. For example, 'DRUG A' might cost $25 at one pharmacy but only $5 at another – same medication, same amount, just a different price. So, it's smart to shop around.

When you're talking with your doctor about treatment options, use the Price a Medication tool on myCigna. You can even log in while you're at their office. It'll show you how much a medication costs, if there are lower-cost options, and which pharmacies offer the best prices.[3]

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

A. Most plans don't cover (pay for) OTCs because you can buy them at your local pharmacy or retail store without a prescription. You'll just pay the product's retail price at the store. Because you won't use your plan (insurance) to pay for it, your costs won't count toward your deductible and/or out-of-pocket maximum. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how OTCs are covered.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
4. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Content current as of 11/01/21. fda.gov/drugs/generic-drugs/generic-drug-facts.

## How Your Pharmacy Benefits Work *(cont.)*

**Q. Does my pharmacy plan cover vaccines?**

A. Vaccines (or "shots") may be covered by both the pharmacy and medical benefit. Most travel-related vaccines are only covered by the medical benefit. Not all plans cover vaccines in the same way. You should log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan covers them.

- If you get your shot at the pharmacy, you'll pay your generic or brand cost-share.
- If you get your shot at the doctor's office, you'll pay your medical cost-share.

Some vaccines are available at no cost ($0) to you as part of the Patient Protection and Affordable Care Act (PPACA)'s preventive services coverage requirement. To see which ones are $0, go to Cigna.com/PDL and click on the dropdown next to "Drug Lists for Employer Plans." Under the Preventive Drug Lists section, click on the pdf of the PPACA No Cost-Share Preventive Drug List.

Before getting your shot, call the pharmacy to check if your plan covers it and if they offer it. Not all pharmacies carry the same vaccines, and some have age rules.

**Q. What are compounded medications?**

A. They're custom-made by a pharmacist. The pharmacist mixes or changes ingredients to create a medication that's not available off the shelf. Some people need compounded medications because regular ones don't work for them. For example, they might be allergic to an ingredient or need the medication in liquid form instead of as a pill.[5]

**Q. Are compounded medications approved by the FDA?**

A. No. The FDA doesn't check compounded medications for safety, effectiveness, or quality before they're sold. But some of the ingredients used may be FDA-approved.[5]

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

A. Compounded medications are usually made of several ingredients. Your plan only covers (pays for) the ones that are FDA-approved. If any ingredients aren't approved, you'll have to pay for them yourself – without using your plan (insurance) to pay for it – and those costs won't count toward your deductible and/or out-of-pocket maximum.

**Q. Are there any risks to using a compounded medication?**

A. Compounded medications should only be used when FDA-approved ones don't work. Because the FDA doesn't check them for safety or quality, there can be risks – like contamination – if they're not made in a clean space.[5]

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
5. U.S. Food and Drug Administration (FDA) website, "Compounding and the FDA: Questions and Answers." Last updated 08/5/24. fda.gov/drugs/human-drug-compounding/compounding-and-fda-questions-and-answers.

## How Your Pharmacy Benefits Work *(cont.)*

**Q. What are opioids?**

A. They're narcotic pain medications. Opioids are "controlled medications" because of their high risk of causing harm and/or addiction.

**Q. What are "controlled substances?"**

A. These are medications that have a high risk of causing harm and/or addiction. To protect public health, the government controls how they're made, sold and used, as well as how many refills your doctor can give you.

The U.S. Drug Enforcement Administration (DEA) puts controlled substances into five "schedules" based on their risk of abuse and/or dependence and accepted medical use.[6]

- **Schedule I:** *These are illegal drugs.* They have a high risk of abuse and no accepted medical use. Example: Heroin.
- **Schedule II:** These have a high risk of abuse and dependence but have accepted medical use. Examples: oxycodone (OxyContin®), Ritalin®, and fentanyl.
- **Schedule III:** These have a low to medium risk of abuse and dependence compared to Schedule I and II products. Examples: products that have less than 90 mg of codeine in them (Tylenol® with codeine) and anabolic steroids.
- **Schedule IV:** These have a lower risk of abuse and dependence than Schedule III products. Examples: Xanax®, Valium®, and Ambien®.
- **Schedule V:** These have the lowest risk of abuse. Example: cough medications that have a small amount of codeine in them.

**Q. What does "Dispense as Written" mean?**

A. "Dispense as Written" (or "DAW") means your doctor wants your pharmacist to give you the exact medication they wrote on your prescription. They don't want it switched (filled) with a generic or different brand medication, even if there's one available.  A doctor may do this if:

- Their patient had a bad reaction to a generic.
- The brand-name medication is made in a certain way or comes in a form that works best for their patient.
- They think the brand-name medication will work better for their patient.

**Q. What's a DAW code?**

A. It's a number (0-9) used by pharmacists to show why they filled a certain medication instead of a different one. Here's what some common codes mean:

- DAW 2: The patient wants the brand-name medication, even though there's a generic available.
- DAW 1: The doctor wants the pharmacist to fill the brand, even if a generic is available.
- DAW 0: It's OK to fill the generic instead of the brand.

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6. U.S. Drug Enforcement Administration (DEA) website, "Drug Scheduling." Accessed 09/30/25 (Page has no report/last updated date). dea.gov/drug-information/drug-scheduling.

## How Your Pharmacy Benefits Work *(cont.)*

**Q. I filled a prescription for a brand-name medication. Why did my pharmacy charge me more than just my normal brand copay?**

A. Some plans charge an extra fee if you choose to fill a brand-name medication when a generic is available. You'll pay your brand copay or coinsurance plus the difference in price between the brand and generic.[7] To save money, you should ask your doctor if you can use the generic. If your doctor says yes, ask for a new prescription.

**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[1] or myCigna.com, or check your plan details, for more info. You can also see how much money you have left in your HRA or HSA.

**Q. I have a high-deductible health plan (HDHP). How does that affect my medication costs?**

A. If you have a HDHP, you'll pay the full cost of your medication until you meet your deductible. After that, you'll just pay your copay or coinsurance to fill your prescription.

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

A. You may be able to save money by switching to a lower-cost medication (like a generic) or by getting a 90-day supply (if your plan allows).[8] Talk to your doctor to see what may work best for you.

**Q. Can I use GoodRx® to save money on my medications?**

A. If you're filling a generic medication[9] at a pharmacy in your plan's network that takes GoodRx, you may already be getting the GoodRx price. It's included in your pharmacy benefits.

You don't need a GoodRx discount card to save money. Just show your Cigna Healthcare ID card at the pharmacy. Their system will compare your plan's price with GoodRx to find the lowest cost for your medication. They'll charge you whichever price is lower, and what you pay counts toward your deductible and out-of-pocket maximum. In most cases, your plan offers the lower price, but there may be times when GoodRx's pricing is better.

**Q. What's GoodRx?**

A. It's a tool that compares medication prices at different pharmacies to help people save money. You can use GoodRx at retail pharmacies in the United States, Puerto Rico and the U.S. Virgin Islands – including major retail chains like CVS Pharmacy®, Walgreens® Pharmacy, Costco® Pharmacy and Walmart® Pharmacy.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
7. If your plan includes "Member Pay Difference" and your doctor writes "Dispense as Written" on your prescription and asks that the pharmacist fill the brand-name medication (not the available generic version), you'll only pay your brand cost-share. Check your plan details. 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 cost and generic cost may not apply.
8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
9. This pricing only applies to medications that are covered under the benefit. Your information for a qualifying claim may be processed by GoodRx. The claim is processed outside of your pharmacy benefits, but your out-of-pocket costs at the register will still be applied to your plan's deductible and no further action is required by you, the member.

## How Your Pharmacy Benefits Work *(cont.)*

**Q. How does the GoodRx pricing work?**

A. Just show your Cigna Healthcare ID card at the pharmacy. Their system will compare your plan's price with GoodRx to find the lowest cost for your medication. They'll charge you whichever price is lower, and what you pay counts toward your deductible and out-of-pocket maximum. In most cases, your plan offers the lower price, but there may be times when GoodRx's pricing is better.

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

A. Yes. But for some plans, if you use a savings program – like a coupon, copay assistance, or discount card – only the money you pay out of your own pocket (or from a HSA or HRA), will count toward your deductible and/or out-of-pocket maximum.[10] The dollar amount of the savings program won't count. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan treats these programs.

If your plan does this, you'll have to decide if using a savings program is right for you. While it can help you pay less for each fill, it may take you longer to meet your deductible and/or out-of-pocket maximum.

## The myCigna App and myCigna.com

**Q. What's myCigna?**

A. It's a secure site just for people with a Cigna Healthcare plan. Once you create an account, you can sign in anytime on the myCigna app[1] or myCigna.com to see your plan details.

Download the myCigna app[11] to stay connected whenever and wherever you are. You can get it from the Apple App Store, Google Play or Amazon Appstore.

**Q. My Cigna Healthcare plan hasn't started yet. Can I use myCigna now or do I have to wait?**

A. Even if your plan hasn't started yet, you can still use some of myCigna's features. Go to myCigna.com and/or download the myCigna app[11] to create an account. Just follow the steps online to set up your username and password. Here's what you can do on myCigna before your plan starts:

- Get your digital ID card.
- Find a pharmacy, doctor, dentist, or service.
- Use coaching programs to help with stress, sleep, healthy eating habits, and/or exercise (fitness).
- Listen to health-related podcasts.
- Take a tour of the myCigna site.
- Take your Health Assessment.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
11. 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.

## The myCigna App and myCigna.com *(cont.)*

**Q. What information can I see on the myCigna app[1] and myCigna.com once my plan starts?**

A. You can see all of your plan info, 24/7/365.

**Learn about your coverage, costs, and options:**

- See which medications your plan covers.
- Use the Price a Medication tool to find out how much your medication costs and your lower-cost options.[3]
- Find an in-network pharmacy.
- See your pharmacy claims and coverage details.

**Get help and more info:**

- Ask a pharmacist a question.
- See all of the prescriptions you've filled in the past 18 months at both retail and/or through home delivery.[2]
- See where your medication is in the coverage review (prior authorization) process, if needed.

**Home delivery pharmacy:**

- Move a prescription from a retail pharmacy to home delivery with Express Scripts Pharmacy.[2]
- Manage your home delivery prescription orders (if you use home delivery).[2]
- Connect to your Accredo Specialty Pharmacy online account (if you have one).[2]

**Q. How can I find out if my medication is covered and how much it costs?**

A. Log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool.[3]

- See how much your medication costs at each pharmacy in your network.
- Find lower-cost options that treat the same condition.
- See your costs for a 30-day and 90-day supply (if your plan allows).[8]
- See which medications your plan covers.
- Find out if your medication needs approval (prior authorization) before your plan will cover it.[12]

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## The myCigna App and myCigna.com *(cont.)*

**Q. How do I get my pharmacy ID card on myCigna?**

A. You'll just have **one** ID card for both pharmacy and medical needs. Log in to the myCigna app[1] or myCigna.com and click on "ID Cards." You'll see an image of your card on the page.

- Click on the blue "View [person's name]'s ID Card" button to get the card you need – for example, medical, vision, or dental.*
- Click "Download" to download the card image or "Print" to print a paper copy of the card.
- On the myCigna mobile app, click "Share" to email the image, as needed. You can also save a copy to your Apple or Google Wallet.

**To see a covered family member's ID card, click the dropdown next to "View ID Cards for: [person's name]."*

**Q. How do I update my information on myCigna?**

A. Log in to the myCigna app[1] or myCigna.com. Click on your name and choose "Profile" from the dropdown to update your:

1. **Personal/contact info:** Name (and preferred name), address, email address, and phone number.
2. **Communication Preferences:** Choose which ones you'd like to get, go paperless, and choose your preferred language.
3. **Other insurance coverage info.**
4. **Home delivery info:** Update your shipping address, manage your home delivery contacts and alerts, and update your health info so we can help keep you safe from drug allergies or side effects.
5. **Spending accounts:** Turn auto pay settings on or off and update your direct deposit bank account settings.
6. **Security and login info:** Link your employer's site for quick access to your myCigna account, update/change your password, update your security question, invite family members to set up an account, share access with others on your plan, and turn on two-step authentication to help protect your info.

**Q. Where do I manage my medications on myCigna?**

A. Click on the Prescriptions tab to go to the My Medications page. You can:

- **Check on your medications/see your medication history:** View the prescriptions you've filled within the last 18 months and see where your medication is in the coverage review (prior authorization) process, if needed.
- **Manage your home delivery orders:**[2] Move your prescription from a retail pharmacy to home delivery with Express Scripts Pharmacy, get real-time order status and tracking, sign up for automatic refills, pay your bill online, sign up for a payment plan and more, and connect to your Accredo online account (if you have one).

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

## The Cigna Healthcare Prescription Drug List

**Q. What's the prescription drug list?**

A. It's a list of prescription medications your plan covers. It shows what tier they're covered on and if there are any rules for using them. All of the medications on the drug list are FDA-approved. We put covered medications into tiers or cost-share levels. These are our drug lists by tier:

**3-Tier Prescription Drug List***
[Performance, Advantage, Legacy (Performance)]

- **Tier 1: Generics.** These medications are covered at your plan's lowest cost-share. Generics work in the same way and have the same clinical benefits as their brand-name versions but cost less.[4]
- **Tier 2: Preferred brands.** These medications usually have one or more lower-cost generic option(s) that treat the same condition.
- **Tier 3: Non-preferred brands.** These medications are covered at your plan's highest cost-share. They usually have a generic and/or preferred brand option(s) that treats the same condition.

** Specialty medications are covered on tiers 1-3.*

**4-Tier Prescription Drug List**
[Performance, Advantage, Legacy (Performance)]

- **Tier 1: Generics.** These medications are covered at your plan's lowest cost-share. Generics work in the same way and have the same clinical benefits as their brand-name versions but cost less.[4]
- **Tier 2: Preferred brands.** These medications usually have one or more lower-cost generic option(s) that treat the same condition.
- **Tier 3: Non-preferred brands.** These medications usually have a generic and/or preferred brand option(s) that treats the same condition.
- **Tier 4: Specialty.** These medications are covered at your plan's highest cost-share. They're used to treat rare and/or complex medical conditions.

**Q. How do I know which drug list my plan uses?**

A. You can find the name of your drug list in your plan details and/or Summary of Benefits.

**Q. Can I see my drug list online?**

A. Yes. Here are two ways to look at it:

- Before your plan starts, go to Cigna.com/druglist. Click the "Select drug list" button to open the dropdown. Then click on the name of your drug list. You can either type in the name of your medication or scroll through the full list in alphabetical order.
- Once your plan starts, log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool to see how your medication is covered.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
4. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Content current as of 11/01/21. fda.gov/drugs/generic-drugs/generic-drug-facts.

## The Cigna Healthcare Prescription Drug List *(cont.)*

**Q. How do you decide which medications to cover?**

A. The Cigna Healthcare Prescription Drug List is developed with the help of the Cigna Healthcare Pharmacy and Therapeutics (P&T) Committee, which is a group of practicing doctors and pharmacists, most of whom work outside of Cigna Healthcare. 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 Healthcare 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. Why do you make changes to the drug list?**

A. We review and update the drug list often to make sure you have low-cost, safe, and effective medication options. We make changes for many reasons. For example, when a new medication comes out or is no longer available or when the cost of a medication goes up a lot. These changes may include:

- **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 its generic comes out.** This can happen at any time during the year.
- **Moving a medication to a higher cost tier and/or no longer covering[13] a medication.** This usually happens twice a year on January 1 and July 1.
- **Adding extra coverage rules (requirements) to a medication.** This usually happens twice a year on January 1 and July 1.

When we make a change that affects your medication – like if it will cost more, won't be covered[13], and/or will have a coverage rule added – we'll let you know before it happens. That way, you have time to talk with your doctor about your options and, together, can decide what's best for your care.

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

A. Yes.

**Q. What are tiers?**

A. We put covered medications into "tiers," or cost-share levels. This gives you an idea of how much you may pay for a medication. Usually, the higher the tier, the higher the cost.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
13. We don't do this to medications on the Cigna Healthcare Legacy (Performance) Prescription Drug List.

## The Cigna Healthcare Prescription Drug List *(cont.)*

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

A. Here are three ways to find out how much you'll pay for your medication:

1. Check your ID card. It lists your cost-share for each tier of your drug list. Or
2. Log in to the myCigna app[1] or myCigna.com to see your pharmacy plan details. You can also use the Price a Medication tool to see how much your medication costs.[3] Or
3. Check your Summary of Benefits.

**Q. What's a generic medication?**

A. It's a prescription medication that works in the same way and has the same clinical benefits as its brand-name version, but costs less.[4] They have the same active ingredient, strength, and form (like a tablet or capsule). They're usually sold under their chemical or scientific name, instead of the patented brand name.

**Q. What's a preferred brand medication?**

A. It's a brand-name prescription medication that usually has one or more lower-cost generic option(s) that treat the same condition.

**Q. What's a non-preferred brand medication?**

A. It's a brand-name prescription medication that usually has a generic and/or preferred brand option(s) that treats the same condition.

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

A. To help keep your costs down, your plan doesn't cover (won't pay for) certain high-cost brand-name medications if there's a lower-cost option that treats the same condition.[13] If your medication isn't covered and your doctor feels a different one isn't right for you, they can ask us to review it to see if it can be.

**Q. Why doesn't my plan cover prescription medications that treat allergies (like Allegra®, Clarinex® and Xyzal®) and heartburn/stomach acid conditions (like Nexium® and Prilosec OTC®)?**

A. It's because you can buy them at your local pharmacy or retail store without a prescription. If you're taking a prescription heartburn/stomach acid and/or allergy medication, call your doctor's office and ask if an OTC product will work for you. You'll just pay the product's retail price at the store. Because you won't use your plan (insurance) to pay for it, your costs won't count toward your deductible and/or out-of-pocket maximum.

**Q. Does my plan cover medications that the FDA recently approved?**

A. We look at new medications, supplies and devices to decide if they should be covered and on what tier (at what cost). This review can take up to six months after the FDA approves them. If your doctor wants you to use a new medication, they can ask us to cover it through our review (prior authorization) process.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
4. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Content current as of 11/01/21. fda.gov/drugs/generic-drugs/generic-drug-facts.
13. We don't do this to medications on the Cigna Healthcare Legacy (Performance) Prescription Drug List.

## The Cigna Healthcare Prescription Drug List *(cont.)*

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

A. There are some medications and products that your plan won't cover at all – even if your doctor feels you need it. These are called "plan (or benefit) exclusions." This means they aren't on the drug list and can't be reviewed or approved through our medication coverage review (prior authorization/medical necessity) process. For example, your plan doesn't cover medications that aren't FDA-approved.

Since your medication can't be covered, you should talk with your doctor about your other options. You may be able to use a different prescription medication or an over-the-counter (OTC) product, which you can buy at your local pharmacy (or retail store) without a prescription.

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

A. You can use the Supplemental Discount Program, which is part of your pharmacy benefits.[14] Just show your ID card at the pharmacy. If your plan doesn't cover the medication, the pharmacist will offer it at a lower cash price. If the price works for you, you'll pay the pharmacy directly – no insurance needed.

### Extra coverage rules for certain medications[12]

**Q. Why do some medications have extra rules to be covered?**[12]

A. This helps to make sure you're getting coverage for the right medication, at the right cost, in the right amount, and for the right reason. Here are a few examples of coverage rules and what they mean:

- **Prior authorization:** The medication needs approval from Cigna Healthcare before your plan will cover it. Your doctor's office will have to send us information to review to make sure you meet coverage rules. If you do, we'll cover it.
- **Quantity limits:** Your plan will only cover a certain amount of medication at one time. If you need more, your doctor can ask us to approve it through our coverage review process.
- **Step Therapy:**[15] If your medication needs "Step Therapy," you have to try a lower-cost, preferred medication first, before your plan will cover a higher-cost option. If your doctor doesn't want you to try a different medication (or you already have), they can ask us to approve the higher-cost medication through our coverage review process.
- **Age requirement:** Your plan will only cover the medication if you're a certain age or within a certain age range. If you're not in the covered age range, your doctor's office can ask us to approve it through our coverage review process.

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12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
14. The Supplemental Discount Program only applies to medications that are excluded for all customers (off plan) at the highest level of the benefit set-up (some exclusions apply). If filling at Express Scripts Pharmacy, we may contact the customer first. 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 customer walking in off the street. "Customer pays the lessor of." Your payment won't count toward your deductible or out-of-pocket maximum.
15. Because of certain state laws (mandates), Step Therapy may vary or may not apply to your specific plan. To see if these rules apply to your plan, check your plan details, log in to the myCigna app or myCigna.com or call customer service using the toll-free number on your ID card.

# The Cigna Healthcare Prescription Drug List *(cont.)*

## Extra coverage rules for certain medications[12] *(cont.)*

**Q. What types of medications usually need approval (prior authorization)?**

A. Medications that:

- May not be safe to take with certain medications.
- Have lower-cost options that work just as well at treating the same condition.
- Should only be used for certain health conditions.
- Are often used in the wrong way or are abused (taken more often than you should).

**Q. What types of medications usually have quantity limits?**

A. Medications that are often:

- Taken in a greater amount or used for a longer time than they should be.
- Used in the wrong way or are abused (taken more often than you should).

**Q. What types of medications are part of Step Therapy?[15]**

A. They're usually high-cost medications that treat conditions like:

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

**Q. Why do some medications have an age requirement?**

A. It's to make sure the medication has been proven safe and effective for that age group. Medications don't work the same way for everyone. What's safe for one person could be too strong, or not strong enough, for another.

**Q. How do I know if I'm taking a medication that needs approval (prior authorization)?[12]**

A. Check your drug list or log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool. If the medication has:

- **PA** (prior authorization) or **ST** (Step Therapy)[15] next to it, then it needs approval before your plan will cover it.
- **QL** (quantity limit) next to it, you may need approval depending on how much you're filling at one time.
- **AGE** (age requirement) next to it, you may need approval depending on your age.

If your medication needs approval, ask your doctor's office to contact us to start the coverage review process. They know how this process works and will take care of everything for you.

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12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
15. Because of certain state laws (mandates), Step Therapy may vary or may not apply to your specific plan. To see if these rules apply to your plan, check your plan details, log in to the myCigna app or myCigna.com or call customer service using the toll-free number on your ID card.

## The Cigna Healthcare Prescription Drug List *(cont.)*

### Extra coverage rules for certain medications[12] *(cont.)*

**Q. What happens if I try to fill a prescription that needs approval, but I don't get it ahead of time?**

A. When your pharmacist tries to put your prescription through their system, they'll see that the medication needs our approval before it can be covered. You can still fill it (without using your plan/insurance), but you'll pay its full price at the pharmacy counter. Just keep in mind – if you do, that cost won't count toward your deductible and/or out-of-pocket maximum. Instead, ask your doctor's office to contact us to start the coverage review process.

**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 allows. If you need more, your doctor can ask us to approve it through our coverage review process.

**Q. What's the coverage review process?**

A. This is also known as "prior authorization" or "medical necessity review." It's a way for us to make sure that, based on the latest medical guidelines and research, you truly need that specific medication to treat your condition – and there isn't a lower-cost option that does the same thing or may be safer to use.

**Q. How does the coverage review process work?**

A. Here are the three basic steps to the coverage review (prior authorization) process:

1. **Your doctor contacts Cigna Healthcare.** They know how the process works and will take care of everything for you. They'll send us some information to review – like your medical and medication history, chart notes, lab results, and why you need the medication for your treatment.

2. **We review the information.** This is to make sure you meet the medication's coverage rules. If you do, we'll approve it.

3. **We make a decision.** We'll send you and your doctor a letter with our decision (approved/not approved) and next steps. It can take up to five business days to hear from us.

   You can always check with your doctor's office to find out if we've made a decision. Or you can log in to the myCigna app[1] or myCigna.com to see where your medication is in the review process.

   - Click on the "Coverage" tab and choose "Prior Authorizations" from the dropdown.
   - Once you're on the Prior Authorizations page, click on the "Type" button.
   - Choose "Prescription" from the dropdown. You can also pick the person and date range the review is for. Then click the "Apply" button.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## The Cigna Healthcare Prescription Drug List *(cont.)*

### Extra coverage rules for certain medications[12] *(cont.)*

**Q. My medication needs approval (prior authorization) before my plan will cover it. What do I need to do?**

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

We'll review the information your doctor sends us to make sure you meet the medication's coverage rules. We'll send you and your doctor a letter with our decision (approved/not approved) and next steps. It can take up to five business days to hear from us.

You can always check with your doctor's office to find out if we've made a decision. Or you can log in to the myCigna app[1] or myCigna.com to see where your medication is in the review process.

- Click on the "Coverage" tab and choose "Prior Authorizations" from the dropdown.
- Once you're on the Prior Authorizations page, click on the "Type" button.
- Choose "Prescription" from the dropdown. You can also pick the person and date range the review is for. Then click the "Apply" button.

***Your plan won't cover your medication if it isn't approved.*** You can still fill it (without using your plan/insurance), but you'll pay its full price at the pharmacy counter. Just keep in mind – if you do, that cost won't count toward your deductible and/or out-of-pocket maximum.

**Q. My medication isn't covered, but I need it for my treatment. Is there anything I can do?**

A. Your doctor can ask us to review it to see if it can be covered. Ask your doctor's office to contact us. They know how the coverage review process works and will take care of everything for you. In case the office asks, they can download a request form from our provider portal at cignaforhcp.com.

We'll review the information your doctor sends us to see if you meet the medication's coverage rules. We'll send you and your doctor a letter with our decision (approved/not approved) and next steps. It can take up to five business days to hear from us. You can always check with your doctor's office to find out if we've made a decision. Or you can log in to the myCigna app[1] or myCigna.com to see where your medication is in the review process.

*(You'll find the rest of the answer on the next page.)*

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12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## The Cigna Healthcare Prescription Drug List *(cont.)*

### Extra coverage rules for certain medications[12] *(cont.)*

- Click on the "Coverage" tab and choose "Prior Authorizations" from the dropdown.
- Once you're on the Prior Authorizations page, click on the "Type" button.
- Choose "Prescription" from the dropdown. You can also pick the person and date range the review is for. Then click the "Apply" button.

***Your plan won't cover your medication if it isn't approved.*** You can still fill it (without using your plan/insurance), but you'll pay its full price at the pharmacy counter. Just keep in mind – if you do, that cost won't count toward your deductible and/or out-of-pocket maximum.

**Q. My medication needs Step Therapy.[15] I don't want to try a different medication. I want the one my doctor prescribed. Is there anything I can do?**

A. Your doctor can ask us to review it to see if it can be covered. Ask your doctor's office to contact us. They know how the coverage review process works and will take care of everything for you. In case the office asks, they can download a request form from our provider portal at cignaforhcp.com.

We'll review the information your doctor sends us to see if you meet the medication's coverage rules. We'll send you and your doctor a letter with our decision (approved/not approved) and next steps. It can take up to five business days to hear from us. You can always check with your doctor's office to find out if we've made a decision. Or you can log in to the myCigna app[1] or myCigna.com to see where your medication is in the review process.

- Click on the "Coverage" tab and choose "Prior Authorizations" from the dropdown.
- Once you're on the Prior Authorizations page, click on the "Type" button.
- Choose "Prescription" from the dropdown. You can also pick the person and date range the review is for. Then click the "Apply" button.

***Your plan won't cover your medication if it isn't approved.*** You can still fill it (without using your plan/insurance), but you'll pay its full price at the pharmacy counter. Just keep in mind – if you do, that cost won't count toward your deductible and/or out-of-pocket maximum.

**Q. My doctor went through the coverage review process, but my medication wasn't approved. Why?**

A. Sometimes, we don't get all the details we need from your doctor to approve your medication. If we don't approve it, your doctor can send us more information to review using the same process. We're happy to take another look. If your doctor gives us new information, we may be able to approve it.

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12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
15. Because of certain state laws (mandates), Step Therapy may vary or may not apply to your specific plan. To see if these rules apply to your plan, check your plan details, log in to the myCigna app or myCigna.com or call customer service using the toll-free number on your ID card.

## The Cigna Healthcare Prescription Drug List *(cont.)*

### Extra coverage rules for certain medications[12] *(cont.)*

**Q. My coverage was denied, but I still want to use the medication. Is there anything I can do?**

A. You have three options:

1. Your doctor can **send us more information to review**, using the same process as before. We're happy to review it again. If your doctor gives us new information, we may be able to approve it. Or

2. If you and your doctor think our decision was wrong and don't want to send us anything else to review, you can ask us to take another look at it. This is called an "**appeal**." To do that, you'll have to send us something in writing – like a letter – explaining why you think we should cover the medication. We'll include all your options in the letter we send you about our decision. Or

3. You can **fill your prescription (without using your plan/insurance)**, but you'll pay its full price at the pharmacy counter. Just keep in mind – if you do, that cost won't count toward your deductible and/or out-of-pocket maximum.

## Generic Medications

**Q. What's a generic medication?**

A. It's a prescription medication that works in the same way and has the same clinical (health) benefits as its brand-name version, but costs less.[4] They have the same active ingredient, strength, and form (like a tablet or capsule).

Brand-name medications are protected by patents, which means only one company can make and sell them for a while. Once the patent ends, other companies can make the same medication with a different name – these are "generics."

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

A. Yes. To be approved by the FDA, generic medications have to be just as safe as – and work just as well as – brand-name medications.[4]

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

A. Yes. To be approved by the FDA, the generic and the brand-name medication must:[4]

- Have the same active ingredient, strength, and form (like a tablet or capsule).
- Be able to treat the same condition(s).
- Be used in the same way (like swallowing a pill or putting a medication on your skin).
- Have inactive ingredients that are safe and don't change how the medication works.

4. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Content current as of 11/01/21. fda.gov/drugs/generic-drugs/generic-drug-facts.
12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## Generic Medications *(cont.)*

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

A. Generics and brands may:[4]

- Look different – come in a different shape, size, or color.
- Come in different flavors.
- Have different preservatives (ingredients that help keep the medication fresh) or inactive ingredients.
- Come in different packaging and/or with different labeling.

These small differences don't change how well the generic works.

**Q. What does "active ingredient" mean?**

A. It's the part of the medication that treats your condition or symptoms.

**Q. What does "inactive ingredients" mean?**

A. They're the parts of the medication that don't treat your condition. They help with things like taste, color, or keeping the medication fresh.

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

A. To save money. They usually cost 85% less than their brand-name versions.[4]

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

A. It's because the companies that make generic medications don't have to repeat the costly testing that was already done for the brand-name medication. And there's usually more than one company making a generic. This means they compete against each other, which helps lower the price for patients.[4]

**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 says yes, ask for a new prescription.

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

A. Log in to the myCigna app[1] or [myCigna.com](myCigna.com) and use the Price a Medication tool to see how much it costs at each retail pharmacy in your plan's network, as well as through home delivery.[2,3]

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
4. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Content current as of 11/01/21. fda.gov/drugs/generic-drugs/generic-drug-facts.

## Generic Medications *(cont.)*

**Q. What does "generic equivalent" mean?**

A. The generic has the **same active ingredient** as its brand-name version – but it has different inactive ingredients.

**Q. What does "generic alternative" mean?**

A. The generic has a **different active ingredient** from the brand-name medication – but both the brand and generic have similar clinical benefits.

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

A. It's actually a brand-name medication, not a true generic. An "authorized generic" and its brand-name version are **exactly** the same.[16] They're made by the same company, have the same active **and** inactive ingredients, and work in the same way. The authorized generic is just sold at a lower cost-share and without the brand name on its label.

**Q. What's an "AB-rated generic?"**

A. It's a generic medication that the FDA has approved as "therapeutically equivalent" to its brand-name version.[17] Both medications have the same active ingredient, strength, and form (like tablet or liquid). They also get into the body at the same rate and amount, and work in the same way.

The "AB" rating tells pharmacists and doctors that the generic can be safely substituted for the brand-name medication. Because of this, your pharmacist can fill your prescription for the brand-name medication with its AB-rated generic version without having to check with your doctor first (depending on state law).

**Q. What does "therapeutically equivalent generic" mean?**

A. It means the generic works just like the brand-name medication and is just as safe and effective. Both medications are:

- Pharmaceutically Equivalent: They have the same active ingredient, strength, dosage form (like tablet or liquid), and are taken in the same way (like by mouth, as a pill). They may not have the same inactive ingredients or come in the same color or shape.
- Bioequivalent: They get into the body at the same rate and amount and work in the same way.
- Safe and effective: They're both safe and work in the same way.

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16. U.S. Food and Drug Administration (FDA) website, "FDA List of Authorized Generic Drugs." Content current as of 01/04/24. fda.gov/drugs/abbreviated-new-drug-application-anda/fda-list-authorized-generic-drugs.
17. U.S. Food and Drug Administration (FDA) website "Orange Book Preface." Content current as of 03/27/2025. fda.gov/drugs/development-approval-process-drugs/orange-book-preface.

## Preventive Medications

**Q. What are preventive medications?**

A. They can help keep you from getting certain long-term health conditions, which improves your chances of staying well and living longer.[18] These are conditions like asthma, depression, diabetes, heart attack, high blood pressure, high cholesterol, osteoporosis (a disease that causes bones to become weak), prenatal nutrient deficiency (when a pregnant person doesn't get enough of the nutrients they need), and stroke.

**Q. Are quit smoking products considered preventive medications?**

A. It depends on your plan.[10] Some plans cover quit smoking products, prescription vitamins, and/or weight management medications as preventive care. This means you'll pay your preventive cost-share to fill them. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if yours does.

**Q. How much will a preventive medication cost me to fill?**

A. Not all plans cover preventive medications in the same way. Some plans have you pay a cost-share (copay, coinsurance and/or deductible) – others don't. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn more about the preventive medications your plan covers and what your cost-share is.

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

A. The Patient Protection and Affordable Care Act (PPACA), also known as "health care reform," was signed into law on March 23, 2010. PPACA requires health plans to cover the full cost of certain preventive medications and over-the-counter (OTC) products. This means **you don't have to pay anything ($0) for these products** – not even a copay, coinsurance, or deductible.

To see a list of $0 medications, go to Cigna.com/PDL. Click on the dropdown next to "Drug Lists for Employer Plans." Under the Preventive Drug Lists section, click on the link for the PPACA No Cost-Share Preventive Drug List.

**Q. My medication is on the PPACA drug list. Do I have to do anything to pay $0?**

A. Yes. You'll need a prescription from your doctor – even for an over-the-counter (OTC) product, which doesn't usually need one. Ask your doctor's office to send your prescription to the pharmacy (if they don't already have it). When the pharmacy fills your prescription, they won't charge you anything.

**Q. My employer won't cover my birth control pills at $0, even though it's on the PPACA drug list. Do I have any options, or do I just have to pay my normal cost-share?**

A. Contraceptives, or "birth control," help prevent pregnancy. Some employers don't have to cover them at $0 because of their religious beliefs. But because you have a Cigna Healthcare pharmacy plan, you may be able to get your medication at no cost. Ask your doctor's office to contact us to talk about your options. We'll keep your info private and won't share it with anyone.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
18. Centers for Disease Control and Prevention (CDC) website, "Preventing Chronic Diseases: What You Can Do Now." Content current as of 05/15/24. cdc.gov/chronic-disease/prevention.

## Maintenance Medications

**Q. What are "maintenance medications?"**

A. They're the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure, or high cholesterol. You don't take them to treat a short-term issue like an infection or pain caused by surgery or a broken bone.

**Q. Can I fill my maintenance medication in a 90-day supply?**[8]

A. It depends on your plan. Not all plans cover a 90-day (or 3-month) supply. And some plans only cover certain maintenance medications if you fill them in a 90-day supply. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan covers them.

**Q. Why should I fill my maintenance medication in a 90-day supply?**

A. Here's why:

- You'll make fewer trips to the pharmacy for refills (just four times a year instead of every month).
- You'll pay a cost-share (copay or coinsurance) just four times a year instead of every month.
- With more medication at home, you're less likely to run out and miss a dose.

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

A. It depends on your plan. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how much you'll pay.

### Cigna 90 Now[10]

**Q. What's the Cigna 90 Now program?**[10]

A. It helps make it easier for you to fill maintenance medications. With Cigna 90 Now, your plan covers:

- 90-day (or 3-month) supplies at **select** retail pharmacies in your plan's network or through home delivery with Express Scripts Pharmacy.[2] And,
- 30-day supplies at **all** retail pharmacies in your plan's network.

*(You'll find the rest of the answer on the next page.)*

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## Maintenance Medications *(cont.)*

### Cigna 90 Now[10] *(cont.)*

There are two types of Cigna 90 Now programs. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see which one you have.

1. **Allows 90-day fills[8] at CVS (and other pharmacies) – but not Walgreens.**
   - Your plan only covers up to a 30-day supply at Walgreens.
   - Some plans let you choose to fill maintenance medications in a 30-day or 90-day supply. And some plans only cover a 90-day supply.
2. **Allows 90-day fills[8] at Walgreens (and other pharmacies) – but not CVS.**
   - Your plan only covers up to a 30-day supply at CVS.
   - Some plans let you choose to fill maintenance medications in a 30-day or 90-day supply. And some plans only cover a 90-day supply.

**Q. Does my plan offer Cigna 90 Now?[10]**
A. Not all plans offer the Cigna 90 Now program. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if yours does.

**Q. Are all maintenance medications part of Cigna 90 Now?**
A. No. You can log in to the myCigna app[1] or myCigna.com to see if your medication is in the program. If it is, we'll send you a letter that explains your options.

**Q. Can I choose to fill my maintenance medication in a 30-day supply? Or do I have to fill a 90-day supply?**
A. It depends on your plan's Cigna 90 Now program. For most plans, you can fill a maintenance medication in any amount. But some plans only cover maintenance medications if you fill them in a 90-day supply. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan covers them.

**Q. Can all medications be filled in a 90-day supply?**
A. No. For example, you wouldn't usually fill these in a 90-day (or 3-month) supply:

- Medications that treat a short-term issue like an infection or pain caused by surgery or a broken bone.
- Narcotic pain medications (also known as opioids).
- Most specialty medications, which treat rare and/or complex medical conditions.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

# Maintenance Medications *(cont.)*

## Cigna 90 Now[10] *(cont.)*

**Q. Why should I fill my maintenance medication in a 90-day supply?**

A. Here's why:

- You'll make fewer trips to the pharmacy for refills (just four times a year instead of every month).
- You'll pay a cost-share (copay or coinsurance) just four times a year instead of every month.
- With more medication at home, you're less likely to run out and miss a dose.

**Q. My prescription is for a 30-day supply. Do I need my doctor's okay to switch to a 90-day supply?**

A. Yes. You'll need a new prescription for a 90-day (or 3-month) supply.

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

A. It depends on your plan. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how much you'll pay.

**Q. I want to fill a 90-day supply, but my 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.[8] Then ask them to send it to an in-network pharmacy that's approved to fill 90-day supplies.

**Q. My medication doesn't come in a 90-day supply, but my plan only covers 90-day fills. What does that mean for me?**

A. Not all medications come in a 90-day supply. For example, oral contraceptives ("birth control") come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day" supply, we still think of it as a 90-day prescription.

If your plan only covers 90-day supplies and you're filling less, we'll send you a letter to let you know the steps you need to take to stay covered.

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

A. No. For your plan to cover a 90-day supply, you must use an in-network retail pharmacy that's approved to fill 90-day supplies or home delivery with Express Scripts Pharmacy.[2] To find an approved pharmacy in your plan's network, log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## Maintenance Medications *(cont.)*

### Cigna 90 Now[10] *(cont.)*

**Q. Can I fill my 30-day prescriptions at the same retail pharmacy I get my 90-day supply from?**

A. Yes. All retail pharmacies in your network are approved to fill 30-day prescriptions. Only select retail pharmacies are approved to fill 90-day prescriptions.

**Q. My plan covers 90-day prescriptions at CVS, but I use Walgreens. Can I fill a 90-day supply at Walgreens?**

A. With Cigna 90 Now, 90-day fills aren't covered at both CVS and Walgreens. Since your plan covers 90-day fills at CVS, Walgreens is only approved to fill 30-day supplies. If you fill a 90-day supply at Walgreens, your medication won't be covered.

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

A. Here are two easy ways to move your prescription:

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

**Q. Are 90-day prescription fills available through Express Scripts Pharmacy?**

A. Yes, as long as your plan offers home delivery.[2]

## Specialty Medications

**Q. What are specialty medications?**

A. They treat rare and/or complex medical conditions like multiple sclerosis, hepatitis C, and rheumatoid arthritis. They're usually given by shot (injection) or through an IV (infused) and may need to be kept cold.

**Q. Can I fill my specialty medication in any amount?**

A. It depends on your plan. Some plans will only cover up to a 30-day supply, others cover up to a 90-day supply. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan covers them.

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10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## Specialty Medications *(cont.)*

**Q. Why do some specialty medications have extra rules before my plan will cover them?**[12]

A. This helps to make sure you're getting coverage for the right medication, at the right cost, in the right amount, and for the right reason. For example, some plans may:

- Cover specialty medications on a specialty tier.
- Only cover up to a 30-day supply at one time.
- Only cover certain medications if you fill them through Accredo.[2]

Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn more about how your plan covers specialty medications.

**Q. I just started using a specialty medication for the first time. Why does my plan only cover a 15-day supply?**[10]

A. Specialty medications cost a lot of money. When you start using one, your doctor may need time to find the right dose or medication for you. That's why your plan only covers up to a 15-day supply at first.[10]

Starting with a smaller amount of medication helps you save money if your dose and/or medication changes. You'll also have less medication leftover. Once your doctor finds what works best, your plan will cover more at each refill.

**Q. What's a "limited distribution drug?"**

A. Some medications are only available at certain specialty pharmacies. These are called "limited distribution drugs." The companies that make them pick which pharmacies can fill them. This is to make sure that specially-trained pharmacists give patients the right support. For example, these pharmacies must:

- Know how to give (administer) the medication and manage your treatment.
- Be able to give you extra help and check in with you to make sure you're doing okay.
- Follow careful rules for storing, handling and giving the medication.
- Keep track of how you're using the medication and how well it's working.

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## Specialty Medications *(cont.)*

**Q. I take a limited distribution drug. Where can I fill my prescription?**

A. Your doctor should be able to tell you which specialty pharmacies in your plan's network can fill your prescription. Once you find one, ask your doctor to send it to them. Or you may be able to use Accredo to fill your prescription.[2] They have access to most limited distribution drugs. Call Accredo at **1 (877) 826-7657** for more info. They're available Monday–Friday 7:00 am–10:00 pm and on Saturdays, 7:00 am 4:00 pm CST.

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

A. Yes. But for some plans, if you use a savings program – like a coupon, copay assistance or discount card – only the money you pay out of your own pocket (or from a HSA or HRA), will count toward your deductible and/or out-of-pocket maximum.[10] The dollar amount of the savings program won't count. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan treats these programs.

If your plan does this, you'll have to decide if using a savings program is right for you. While it can help you pay less for each fill, it may take you longer to meet your deductible and/or out-of-pocket maximum.

### SaveOnSP[10]

**Q. What is SaveOnSP?**

A. It's a company that helps you sign up for and manage – at no extra cost to you – manufacturer copay assistance for your specialty medication.

**Q. What's "manufacturer copay assistance?"**

A. Many companies that make brand-name medications offer programs to help lower their cost. This help is called "copay assistance." It means the company pays all (or part) of what you'd normally pay, so your medication costs less to fill.

**Q. Do I have SaveOnSP as part of my benefits?**

A. Not all plans offer SaveOnSP's copay assistance service.[10] Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if yours does.

**Q. Why should I use SaveOnSP's copay assistance service?**

A. To save money. If you use it, you'll pay as little as $0 out-of-pocket for your medication (after you've met your deductible). If you don't, you'll pay a higher cost-share.

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## Specialty Medications *(cont.)*

### SaveOnSP[10] *(cont.)*

**Q. How do I know if my medication has a copay assistance program that SaveOnSP supports?**

A. If your plan has SaveOnSP[10] and you're using a medication that has a copay assistance program, we'll send you a letter with info and next steps.

**Q. How does SaveOnSP's copay assistance service work?**

A. If your specialty medication has a manufacturer copay assistance program that SaveOnSP supports, we'll send you a letter with info and next steps.

- If you choose to use SaveOnSP's service, you'll pay as little as $0 out-of-pocket for your medication (after you've met your deductible). Its full cost will be paid by manufacturer copay assistance. SaveOnSP will check your claims to make sure you're paying the right amount each time you fill.[19]
- If you choose not to use SaveOnSP's service, you'll pay a higher cost-share (for example, a 30% coinsurance) to fill your medication.

**Q. What conditions does the SaveOnSP service support?**

A. They support conditions like:

- Cancer (oncology)
- Hepatitis C
- Inflammatory bowel disease
- Psoriasis
- Multiple sclerosis
- Rheumatoid arthritis

## Biosimilar Medications

**Q. What's a biosimilar medication?**

A. It's a medication that's highly similar to (almost the same as) another one the FDA has already approved – there are no clinically meaningful differences between them. This means they're just as safe, and work just as well, as the original medication. They provide the same clinical outcomes and treatment benefits – and usually cost less. Both the biosimilar and its original medication must:[20]

- Be made from the same kinds of things – like plant cells or tiny organisms.
- Work just as well for treating the condition.
- Be used the same way, at the same strength and dosage.
- Have similar side effects and shouldn't cause any new or worse ones.
- Follow the same FDA rules for quality and safety.

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10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
19. SaveOnSP will check your pharmacy claims to make sure you're being charged the correct amount. They won't look at any other information. Your claim information won't be shared with anyone other than Cigna Healthcare (if needed).
20. U.S. Food and Drug Administration (FDA) website "Biosimilar Basics for Patients." Last updated 08/01/24. fda.gov/drugs/biosimilars/biosimilars-basics-patients.

## Biosimilar Medications *(cont.)*

**Q. Are biosimilars safe to use?**

A. Yes. They're just as safe, and work just as well, as the original medication. They provide the same clinical outcomes and treatment benefits.[20]

**Q. Why aren't biosimilars identical to the original medications (biologics)?**

A. Since most medications come from living things, it's normal for biosimilars and their original medications to have tiny differences from batch to batch. Medications can't be copied perfectly, so biosimilars aren't exactly the same as the originals.[20]

**Q. Will I save money if I use a biosimilar?**

A. It's likely. They usually cost less than the original medication.[20]

**Q. What conditions do biosimilars treat?**

A. They treat chronic and complex medical conditions like:[20]

- Arthritis
- Chronic bowel diseases (like colon, Crohn's disease, and irritable bowel disorder)
- Chronic skin diseases (like psoriasis)
- Diabetes
- Kidney conditions
- Macular degeneration
- Multiple Sclerosis
- Osteoporosis
- Some cancers (like breast, lung, and colon cancer)

**Q. Are biosimilars the same as generic drugs?**

A. No, but both biosimilars and generics are FDA-approved as safe, effective, and lower-cost options to brand-name medications.

## GLP-1 Medications

**Q. What is a GLP-1?**

A. "GLP-1s" (short for glucagon-like peptide-1 agonists) are medications mostly used to treat Type 2 diabetes, but the FDA has also approved some of them for other conditions – like weight management, obstructive sleep apnea, and certain liver diseases like MASH (a type of fatty liver disease). Most GLP-1s are self-injected under the skin, usually in the stomach, thigh, or upper arm.

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20. U.S. Food and Drug Administration (FDA) website "Biosimilar Basics for Patients." Last updated 08/01/24. fda.gov/drugs/biosimilars/biosimilars-basics-patients.

## GLP-1 Medications *(cont.)*

**Q. What do GLP-1s do?**

A. GLP-1s act like a natural hormone in the body that controls blood sugar and appetite. They help:

- Your body make insulin so your blood sugar doesn't get too high.
- Your stomach empty more slowly, so food takes longer to digest.
- You feel less hungry and more full.

GLP-1s do a great job of lowering blood sugar and keeping it steady over time. That's why the American Diabetes Association now recommends that people with type 2 diabetes start treatment with a GLP-1.[21]

**Q. Does my plan cover GLP-1s?**

A. Your plan covers GLP-1 medications used to treat **diabetes**, but they may need approval first (prior authorization) or have limits on how much you can fill at one time. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see which GLP-1s your plan covers.

Some plans also cover GLP-1s for **weight management**.[10] Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if your does.

**Q. Which GLP-1s are used to treat diabetes?**

A. The FDA has approved these GLP-1s for diabetes, but this list may change as new medications become available. Also, your plan may not cover all of these medications – and some may need approval first (prior authorization) or have limits on how much you can fill at one time. Log in to the myCigna app[1] or myCigna.com to see which ones your plan covers.

- dulaglutide (Trulicity®)
- exenatide (Byetta®)
- exenatide extended-release (Bydureon®/Bydureon BCise®)
- liraglutide (Victoza®)
- semaglutide injection (Ozempic®)
- semaglutide tablets (Rybelsus®)
- tirzepatide (Mounjaro®)

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10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
21. The American Diabetes Association (ADA) website, "Introduction and Methodology: Standards of Care in Diabetes–2025." December 2024, Vol.48, S1-S5. diabetesjournals.org/care/issue/48/Supplement_1.

## GLP-1 Medications *(cont.)*

**Q. Which GLP-1s are used for weight management?**

A. The FDA has approved these GLP-1s for weight management, but this list may change as new medications become available. Also, not all plans cover prescription weight management medications – and some plans have extra coverage rules for GLP-1s.[10,12] Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if they're covered.

- Saxenda® (liraglutide)
- Wegovy®
- Zepbound™

**Q. My plan covers GLP-1s. Can I fill my prescription through home delivery?**

A. Express Scripts Pharmacy no longer fills prescriptions for GLP-1s. They still fill prescriptions for other maintenance medications (that aren't GLP-1s).

Depending on your plan, you may be able to fill your prescription through home delivery with Evernorth EnGuide Pharmacy.[2,10] EnGuide is our home delivery pharmacy just for people using a GLP-1. Their specially trained, licensed pharmacists will help you manage your GLP-1 and answer any questions you have. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if EnGuide is in your plan's network.

**Q. Is EnGuide Pharmacy included in my pharmacy benefits?**[2,10]

A. Not all plans offer EnGuide Pharmacy as a covered pharmacy option. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network.

**Q. My plan covers GLP-1s. Can I fill my prescription at any retail pharmacy?**

A. It depends on your plan. With most plans, you can fill a GLP-1 at any retail pharmacy in your network. But for some plans, GLP-1s aren't covered at certain retail pharmacies.

To save money, you should use a pharmacy that's in your network. If you go outside your network, you'll pay more for your medication – or it may not be covered at all. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to find an in-network pharmacy.

Because GLP-1s cost a lot, not every pharmacy keeps them in stock.
It's a good idea to call your pharmacy first to make sure they have it.

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10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## GLP-1 Medications *(cont.)*

**Q. Can my retail pharmacy give me extra GLP-1 support if I need it?**

A. It depends on your plan and the pharmacy you're using.[10] Log in to the myCigna app[1] or [myCigna.com](http://myCigna.com), or check your plan details, to see what's available to you.

**Q. Does my pharmacy plan offer any extra GLP-1 support if I need it?**

A. If you have questions about your GLP-1 (or any other medication), you can call the number on your ID card to talk with one of the licensed, specially trained pharmacists at Express Scripts® – at no extra cost.[22] They can also:

- Give tips to help make it easier to remember to take your medication.
- Help you understand how your medication works – and explain why taking it really matters.
- Talk about simple ways to cut your medication costs.
- Help you find ways to make refills easier.
- Talk about how to work through medication side effects.

**Q. My plan lets me get extra GLP-1 support at certain retail pharmacies, like Costco and Walgreens.[10] What does that mean?**

A. When you fill your GLP-1 at one of these pharmacies, you'll get:

1. **One-on-one clinical support.** Their pharmacists will:
    - Answer your questions about using a GLP-1.
    - Make sure you're taking your medication as prescribed. If you miss too many doses, you may have to start all over again, at the lowest dose.
    - Keep track of how well your medication is working for you. For example, you may need to move to a higher (or lower) dose.
2. **Learning materials and resources.** Read about how GLP-1s work and what to expect when using one, like side effects, and how to inject yourself.
3. **Helpful payment options.** Use a manufacturer coupon or copay assistance program to help lower your costs.
4. **Easy refills.**
    - Get refill reminders so you don't miss a dose.[23]
    - Fill up to a 90-day supply at one time.[8] You'll start out with a 30-day fill but once your doctor finds what works best, your plan will cover more at each refill.

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8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or [myCigna.com](http://myCigna.com), or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or [myCigna.com](http://myCigna.com), or check your plan details, to see if yours does.
22. When you call, we'll connect you with an Express Scripts pharmacist. Cigna Healthcare, Evernorth Health Services and Express Scripts are all part of The Cigna Group. It doesn't matter what pharmacy you're using – Express Scripts pharmacists are here to help you. We all work together to serve your health, wellness, and pharmacy needs.
23. You can't sign up for automatic refills for GLP-1. You'll have to contact the pharmacy each time you need a refill.

## GLP-1 Medications *(cont.)*

**Q. Do I have to do anything to get this extra support at my retail pharmacy?[10]**

A. No. When you pick up your GLP-1, your pharmacist will know your plan includes support and may talk with you about it. They may also give you some info about their services or send you something in the mail. You may even get a follow-up call to see if you have questions. Any time you have questions, just go to the pharmacy counter and ask to talk with the pharmacist.

## Pharmacy Network

### Retail Pharmacies

**Q. What's a retail pharmacy?**

A. It's a place where you can go to fill prescriptions, buy over-the-counter products and get health advice from a pharmacist. They also offer health screenings and vaccines. Retail pharmacies are usually located in grocery stores (like Kroger® or Stop&Shop®), retail stores (like Target® or Walmart) or wholesale warehouse stores (like Costco or Sam's Club®), or in their own buildings (like CVS or Walgreens).

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

A. Your network includes thousands of retail pharmacies – like local drugstores, grocery stores, big-name retailers and wholesale warehouse stores – so you can pick up your medications where you already shop. Log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool to find an in-network pharmacy near you.

**Q. Can I fill a prescription at any pharmacy in my plan's network?**

A. It depends on your plan. Some plans only cover certain medications if you fill them at specific pharmacies. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn about your in-network options.

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

A. It depends on your plan. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see what your plan allows.

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

A. To save money, you should use a pharmacy that's in your network. If you go outside your network, you'll pay more for your medication – or it may not be covered at all. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to find an in-network pharmacy.

**Q. How do I switch to an in-network pharmacy?**

A. Here are two easy ways to get started:

1. Call your doctor's office. Ask them to send your prescription your new retail pharmacy. Or
2. If your prescription still has a refill available, ask the pharmacist at your new pharmacy to contact your current pharmacy to help move your prescription.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## Pharmacy Network *(cont.)*

### Retail Pharmacies *(cont.)*

***For plans that can choose which major retail pharmacy chain (CVS or Walgreens) is in-network.***[10]

**Q. I got a letter from you that said I have to choose which pharmacy – CVS or Walgreens – I want in my network. What does that mean?**

A. Your plan lets each covered family member choose either CVS or Walgreens as their main pharmacy chain. You'll only have one of them in your network – not both. To get you started, we've put you in a network that has CVS or Walgreens in it. If you want to change your network, you can do that on the myCigna app[1], myCigna.com or by calling the number on your ID card.

**Q. How did you decide which pharmacy network to give me?**

A. We looked at where you usually fill your prescriptions – CVS or Walgreens – and placed you in the network that includes that pharmacy. If you don't use either, we went with the network your plan or the plan's subscriber chose.

If you want to change your network, you can do that on the myCigna app[1], myCigna.com or by calling the number on your ID card.

**Q. Is CVS or Walgreens the only retail pharmacy chain in my network?**

A. No. Your network includes thousands of retail pharmacies (besides CVS and Walgreens) – like local drugstores, grocery stores, big-name retailers and wholesale warehouse stores.

Your plan is just letting each covered family member choose the main pharmacy chain (CVS or Walgreens) they want in-network.

**Q. Does my pharmacy network have both CVS and Walgreens in it?**

A. No. Your plan only covers prescriptions at either CVS or Walgreens – not both. One will be in-network, and the other will be out-of-network.

To save money, you should use a pharmacy that's in your network. If you go outside your network, you'll pay more for your medication – or it may not be covered at all. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to find an in-network pharmacy.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## Pharmacy Network *(cont.)*

### Retail Pharmacies *(cont.)*

***For plans that can choose which major retail pharmacy chain (CVS or Walgreens) is in-network.***[10] *(cont.)*

**Q. How do I know which pharmacy network I have?**

A. We'll send you a letter to let you know which network you have. You can also log in to the myCigna app[1] or myCigna.com and go to the Profile page to see your network. If you want to change your network, you can do that on the myCigna app[1], myCigna.com or by calling the number on your ID card.

**Q. I don't use CVS or Walgreens. How do I know which pharmacy network I have?**

A. If you don't use either, we placed you in the network that your plan or the plan's subscriber chose. We'll send you a letter to let you know which network you have.

You can also log in to the myCigna app[1] or myCigna.com and go to the Profile page to see your pharmacy network. If you want to change your network, you can do that on the myCigna app[1], myCigna.com or by calling the number on your ID card.

**Q. I don't use CVS or Walgreens. Can I still use my current pharmacy?**

A. Yes. You don't have to use CVS or Walgreens. You can still fill your prescription at your current in-network pharmacy. To learn more about your network, log in to the myCigna app[1] or myCigna.com, or check your plan details.

**Q. I want to change the major pharmacy chain that's in my network. How do I do that?**

A. Each covered family member can change their network one time in a calendar year. Any change you make will take place within 24 hours.

Here are two ways you can do this:

1. **By phone:** Call customer service using the toll-free number on your ID card. Let them know you'd like to change your pharmacy network. Or
2. **Online:** Log in to the myCigna app[1] or myCigna.com and go to the profile section. Follow the on-screen instructions to change your pharmacy network.

**Q. I use CVS, but my son uses Walgreens. Do we have to use the same pharmacy network?**

A. No. Each covered family member can pick the pharmacy network that works best for them – with CVS or Walgreens. So, you may choose CVS, and your son may choose Walgreens. You'll both be covered.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## **Pharmacy Network** *(cont.)*

### **Retail Pharmacies** *(cont.)*

***For plans that can choose which major retail pharmacy chain (CVS or Walgreens) is in-network.***[10] *(cont.)*

**Q. What's an "affiliate pharmacy" and what does this mean for my network options?**

A. An affiliate pharmacy is usually a smaller pharmacy that's owned by, or connected to, a larger pharmacy group or chain. Here's what this means for your options:

- **If your pharmacy network has CVS in it**, your medication won't be covered at Walgreens (or any of its affiliate pharmacies).
- **If your pharmacy network has Walgreens in it**, your medication won't be covered at CVS (or any of its affiliate pharmacies).

**Q. How do I know which affiliate pharmacies belong to CVS and Walgreens?**

A. These are their affiliates:

- **CVS' affiliates include:** Longs Drugs, Navarro Discount Pharmacies, Target and Wellness Works Pharmacy.
- **Walgreens' affiliates include:** Ava Drug, Baxter Drug, Broadwater Drug, Carthage Discount Drug, Center for Living Well Pharmacy, Charley McCool's Prescription, Community, Cox Drug, DFHC Pharmacy, Dominguez, Drug Warehouse, Duane Reade™, Employers Healthcare Center, Ferguson Drug, Forbes Pharmacy, Golden Health Pharmacy, Hapeth Prescription Shoppe, Happy Harry's, Health Care Center Pharmacy, Ken's Discount, Kerr Drug, Linn Drug, Living Well Health & Wellness Center, Mansfield Drug, May's Drug, Med-X, Murphy Drugs & Gifts, Overturf Pharmacy, Parkway Drugs, Pharmacy for Living Well, Pioneer Pharmacy, Seymour Pharmacy, Stanley, Super D Drug, Taylor's Discount Pharmacy, USA Drug and Worksite Pharmacy.

**Q. Can I use an out-of-network pharmacy to fill my prescription?**

A. To save money, you should use a pharmacy that's in your network. But if you choose to use an out-of-network pharmacy, here's what you need to know:

- **If you have out-of-network benefits**, you can pay for your medication upfront and ask your plan to pay you back.
- **If you don't have out-of-network benefits**, your medication won't be covered. You can choose to pay the full price for your medication without using your plan (insurance). Just keep in mind – if you do, that cost won't count toward your deductible and/or out-of-pocket maximum.

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10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

# Pharmacy Network *(cont.)*

## Home Delivery Pharmacies

**Q. What's a home delivery pharmacy?**

A. A home delivery, or "mail order," pharmacy is a state-licensed pharmacy with licensed pharmacists that fill and send your medications right to your home. Their pharmacists are available to answer your medication questions and offer personalized support.

### Express Scripts Pharmacy[2]

**Q. What's Express Scripts Pharmacy?**

A. It's our home delivery pharmacy for people taking medications on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure, or high cholesterol. These are called "maintenance medications."

Express Scripts Pharmacy is run by Evernorth Health Services, which is a part of The Cigna Group (as is Cigna Healthcare). Since 1987, millions of patients have filled their prescriptions through Express Scripts Pharmacy. To learn more about them, go to Cigna.com/homedelivery.

**Q. Is home delivery included in my pharmacy benefits?[2]**

A. Not all plans offer home delivery as a covered pharmacy option. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network.

**Q. Is there an extra cost to use Express Scripts Pharmacy?**

A. No. It's part of your plan's pharmacy benefits.

**Q. What type of prescriptions can I fill through Express Scripts Pharmacy?**

A. You can fill 90-day (or 3-month) prescriptions[8] for maintenance medications.

**Q. What are "maintenance medications?"**

A. They're the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure, or high cholesterol. You don't take them to treat a short-term issue like an infection or pain caused by surgery or a broken bone.

**Q. Can I fill my prescription through Express Scripts Pharmacy?[2]**

A. Not all plans offer Express Scripts Pharmacy as a covered pharmacy option. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.

## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Express Scripts Pharmacy[2] *(cont.)*

**Q. Do I have to use Express Scripts Pharmacy?**

A. It depends on your plan. Some plans only cover certain maintenance medications if you fill them through Express Scripts Pharmacy. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan covers maintenance medications.

If you have to fill your medication through Express Scripts Pharmacy, we'll send you a letter with the steps you need to take to stay covered.

**Q. Why should I use Express Scripts Pharmacy?**

A. Home delivery with Express Scripts Pharmacy is a simple and safe way to get the medications you take on a regular basis – without extra trips to the pharmacy. To learn more, go to Cigna.com/homedelivery. You can:

- Order, manage, track, and pay for your medications right from your phone or online.
- Get standard shipping at no extra cost.[24]
- Fill up to a 90-day supply at one time.[8]
- Talk with a pharmacist, 24/7.
- Sign up for automatic refills or refill reminders so you don't miss a dose.[25]
- Use a payment plan (if you need it).

**Q. My medication doesn't come in a 90-day supply. Can I still use Express Scripts Pharmacy?**

A. Yes. Not all medications come in a 90-day supply. For example, oral contraceptives ("birth control") come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day" supply, we still think of it as a 90-day prescription.

**Q. Can I fill 30-day prescriptions through Express Scripts Pharmacy?**

A. No. You can fill 90-day (or 3-month) prescriptions[8] for maintenance medications through home delivery.

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
24. Your plan pays the cost for standard shipping.
25. Express Scripts Pharmacy can automatically refill certain medications. Log in to the myCigna app or myCigna.com or call 800.835.3784 to sign up. 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 the Express Scripts texting service. You can do this online or over the phone. Once you sign up, just reply to their welcome text to get started. Standard text messaging rates apply.

## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Express Scripts Pharmacy[2] *(cont.)*

**Q. How do I get started using Express Scripts Pharmacy?**

A. Here are two easy ways:

1. **Online.** Log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Choose My Medications from the dropdown. Click the button next to your medication name to move your prescription(s) from your retail pharmacy to home delivery. Or

2. **By phone.**
   - Call your doctor's office. Ask them to send a 90-day prescription (with refills) to Express Scripts home delivery. Or
   - Call Express Scripts Pharmacy at **1 (800) 835-3784** and ask them to get your prescription from your doctor. Have your ID card, doctor's contact info, and medication name(s) ready when you call.

**Q. Can Express Scripts Pharmacy get my prescription from my current pharmacy?**

A. Yes. Call Express Scripts Pharmacy at **1 (800) 835-3784** and ask them to help move your prescription. Have your ID card, doctor's contact info, and prescription medication name(s) ready.

**Q. How can my doctor's office send a new prescription to Express Scripts Pharmacy?**

A. Here are two easy ways:

1. **Electronically (E-Prescribe):** Ask your doctor's office to send your prescription to Express Scripts home delivery, NCPDP 2623735. Or

2. **By fax:** Have your doctor's office call **1 (888) 327-9791** to get a Fax Order Form.

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

A. Yes. Log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Choose My Medications from the dropdown and click the button next to your medication name to refill it.

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

A. Express Scripts Pharmacy will send you an email and/or text to let you know. If you signed up for automatic refills, you can ask your doctor for a new prescription right from the email they send you.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

## **Pharmacy Network** *(cont.)*

### Home Delivery Pharmacies | Express Scripts Pharmacy[2] *(cont.)*

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

A. Here are two easy ways:

1. Log in to the myCigna app[1] or myCigna.com. Click on the Prescriptions tab and select My Medications from the dropdown. Click the button next to your medication name to refill your prescription. Or
2. Call Express Scripts Pharmacy at **1 (800) 835-3784** to place an order over the phone.

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

A. They can automatically refill certain medications.[25] To sign up for auto refills, log in to the myCigna app[1] or myCigna.com or call **1 (800) 835-3784**.

Express Scripts Pharmacy will send you an email before they refill your prescription. That gives you time to make changes to your order before it ships.

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

A. Yes. Log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Choose My Medications from the dropdown. You can update your payment and shipping details, list any allergies or health conditions, sign up for automatic refills or reminders, order refills, track shipments, pay bills online, and more – all in one place.

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

A. For new and transferred prescriptions, you should get your medication in 7-10 days. Refills are faster. If the pharmacy needs more info from you or your doctor, it may take a bit longer to get your order. You can log in to the myCigna app[1] or myCigna.com at any time to check on your order.

To help make sure you don't miss a dose, you should have a 30-day supply at home when you place your order.

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

A. Yes. You can check it at any time. Log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Then choose My Medications from the dropdown.

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25. Express Scripts Pharmacy can automatically refill certain medications. Log in to the myCigna app or myCigna.com or call 800.835.3784 to sign up. 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 the Express Scripts texting service. You can do this online or over the phone. Once you sign up, just reply to their welcome text to get started. Standard text messaging rates apply.

## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Express Scripts Pharmacy[2] *(cont.)*

**Q. Is it safe to have my medication sent through the mail?**

A. Yes. Millions of people have their medication delivered to them every day. Express Scripts Pharmacy will ship your medication in packaging that keeps it private and safe – even in bad weather. And if your medication needs to stay cold, they've got that covered at no extra cost. They'll deliver to your home, work or even your vacation spot – wherever you need it.

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

A. Yes. All medications are FDA-approved. If your medication looks different, 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 happy to go over your medication with you.

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

A. Licensed pharmacists fill every prescription. They follow the same state and federal rules 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. To use home delivery, you'll need to tell them about any allergies and health conditions you have. Express Scripts' pharmacists will check this info before they fill your order. If they see any issues with you using the medication, they'll reach out to your doctor to find the safest option for you.

**Q. Where can Express Scripts Pharmacy ship to?**

A. They 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.[24] Or you can choose next-day or two-day shipping for an extra fee (when available).

**Q. Can Express Scripts Pharmacy ship my medication overnight?**

A. Yes, but there's an extra cost for next-day or two-day shipping. There's no extra cost for standard shipping.[24]

**Q. My medication is temperature-sensitive. Can Express Scripts Pharmacy make sure I get it at the right temperature?**

A. Yes. They'll ship your medication using a faster delivery method – at no extra cost – in packaging that keeps it at the right temperature. They check travel time and the weather to make sure it stays cool with enough ice packs.

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

24. Your plan pays the cost for standard shipping.

## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Express Scripts Pharmacy[2] *(cont.)*

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

A. You can pay by debit or credit card, with your checking account, or through a Flexible Spending Account (FSA). You can set up automatic payments and update your payment info online.

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

A. Yes. Log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Choose My Medications from the dropdown to pay your bill.

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

A. No. Express Scripts Pharmacy doesn't take manufacturer coupons or discount cards.

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

A. Yes. You can use what's called the "Extended Payment Plan" (EPP). This lets you split your bill into three equal monthly payments – with no interest or fees. For example, if your bill is $90, you'll pay $30 for three months in a row. You'll pay the first part when you place your order. Express Scripts Pharmacy will send your medication(s) at that time.

- You can sign up with a credit or debit card, which they'll automatically charge each time payment is due.
- EPP applies to all of your home delivery prescriptions.
- If you choose to cancel EPP, you'll have to pay Express Scripts Pharmacy the rest of what you owe.
- To use EPP, log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Choose My Medications from the dropdown and pick the medication you want to order. During checkout, you'll see an EPP section under Payment Method – just click the "Learn More" button.

**Q. My generic medication only costs me $6 a month at my local retail pharmacy. How much will it cost me if I use home delivery?**

A. You can log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool to see how much you'll pay.[3]

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3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Evernorth EnGuide Pharmacy[2,10]

**Q. What's Evernorth EnGuide Pharmacy?[2,10]**

A. EnGuide is our home delivery pharmacy just for people using a GLP-1. GLP-1s are not like other medications – they need a deeper level of care. EnGuide's specially trained, licensed pharmacists will help you manage your GLP-1 and answer any questions you have. To learn more, go to Enguidepharmacy.com.

EnGuide Pharmacy is the new name for CHD Pharmacy, which is located in Fairfield, Ohio. It's run by Evernorth Health Services, which is a part of The Cigna Group (as is Cigna Healthcare).

**Q. What are GLP-1 medications?**

A. "GLP-1s" (short for glucagon-like peptide-1 agonists) are medications mostly used to treat Type 2 diabetes, but the FDA has also approved some of them for other conditions – like weight management, obstructive sleep apnea, and certain liver diseases like MASH (a type of fatty liver disease). Most GLP-1s are self-injected under the skin, usually in the stomach, thigh, or upper arm.

**Q. Is EnGuide Pharmacy included in my benefits?[2,10]**

A. Not all plans offer EnGuide Pharmacy as a covered option. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network.

**Q. Is there an extra cost to use EnGuide Pharmacy?**

A. No. It's part of your plan's pharmacy benefits.

**Q. What type of prescriptions can I fill through EnGuide Pharmacy?**

A. They only fill prescriptions for GLP-1 medications.

**Q. Can I fill a 30-day prescription through EnGuide Pharmacy?**

A. Because GLP-1s can be hard to manage, EnGuide will start you off with a 30-day supply. Starting with a smaller amount of medication helps you save money if your dose changes. You'll also have less medication leftover. Once your doctor finds what works best, your plan will cover up to a 90-day (or 3-month) supply.

**Q. How do I get started using EnGuide Pharmacy?**

A. Here are two easy ways:

1. Call your doctor's office. Ask them to send your prescription to Evernorth EnGuide Pharmacy/CHD. Or
2. Call EnGuide Pharmacy at **1 (800) 835-3784** and ask them to get your prescription from your doctor. Have your ID card, doctor's contact info, and medication name(s) ready when you call.

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

### Home Delivery Pharmacies | Evernorth EnGuide Pharmacy[2,10] *(cont.)*

**Q. Why should I fill my GLP-1 through EnGuide?**

A. Their pharmacists are specially trained to support the unique needs of people using a GLP-1. EnGuide also works closely with the companies that make GLP-1s to help keep them in stock and ready to ship on time. Here's what EnGuide offers:

1. **Clinical support anytime, 24/7.** Their pharmacists will:
   - Answer any questions you have about using a GLP-1. Call as often as you need to and talk for as long as you need to.
   - Help you work through any side effects you may have.
   - Make sure you're taking your medication as prescribed. If you miss too many doses, you may have to start all over again, at the lowest dose.
   - Help you safely get to the dose that's right for you. For example, you may need to move to a higher (or lower) dose depending on how well it's working.
   - Give you helpful resources so you can get the most from your medication.
2. **A virtual learning library you can use anytime, 24/7.** Topics include:
   - **Taking a GLP-1.** Learn how to use, store and throw out your injection pens, and work through side effects.
   - **Weight management.** Learn exercises, get tips for tracking your weight, and learn about the right foods to eat to support your health goals.
   - **Diabetes management.** Learn about tracking your A1C, treatment options for type 2 diabetes, and how your medication works with insulin.
   - **Overall health.** Get tips for traveling with your medication and more.
3. **Safe, fast delivery of your medication.**
   - Get standard shipping at no extra cost.[24]
   - GLP-1s need to stay cold. EnGuide will ship your medication in special packaging with cooling packs that protects your privacy and holds up in bad weather.

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

24. Your plan pays the cost for standard shipping.

## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Evernorth EnGuide Pharmacy[2,10] *(cont.)*

4. **Easy refills.**
   - Get refill reminders so you don't miss a dose.[23]
   - Fill up to a 90-day (or 3-month) supply at one time.[8] You'll start out with a 30-day fill but once your doctor finds what works best, your plan will cover more at each refill.
5. **Helpful payment options.**
   - Use a manufacturer coupon or copay assistance program to help lower your out-of-pocket costs.
   - Pay online using a debit or credit card, checking account, or PayPal account.
   - Sign up for Autopay. EnGuide will charge the card or account you have on file each time your order ships. You can set a limit on how much they can charge. And if your order costs more than that amount, they'll contact you before charging anything.
   - Use a payment plan to pay for your 90-day prescriptions. This lets you split your bill into three equal monthly payments – with no interest or fees. For example, if your bill is $90, you'll pay $30 for three months in a row. You'll pay the first part when you place your order. EnGuide Pharmacy will send your medication(s) at that time.
6. **Manage your GLP-1 on myCigna.** Log in to myCigna.com or the myCigna app[1] to connect to your EnGuide Pharmacy online account.[26] You can update your payment and shipping details, sign up for refill reminders, order refills, track shipments, pay bills online, and more.

**Q. Can EnGuide Pharmacy get my prescription from my current pharmacy?**

A. Yes. Call EnGuide Pharmacy at **1 (800) 835-3784** and ask them to help move your prescription. Have your ID card, doctor's contact info, and prescription medication name(s) ready.

**Q. Can EnGuide Pharmacy automatically refill my prescriptions?**

A. No. Because patients often change their dose, EnGuide doesn't offer automatic refills for GLP-1s. But you can sign up for refill reminders so you don't forget to take your medication.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
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8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.

10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

23. You can't sign up for automatic refills for GLP-1. You'll have to contact the pharmacy each time you need a refill.

26. Cigna Healthcare uses the Express Scripts/Evernorth Health Services website for certain programs and services. Cigna Healthcare, Evernorth Health Services, Express Scripts, Express Scripts Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy are all part of The Cigna Group.

## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Evernorth EnGuide Pharmacy[2,10] *(cont.)*

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

A. Missing doses can set you back. You should sign up for refill reminders so EnGuide can let you know when it's time to place an order.

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

A. Yes. Log in to myCigna.com or the myCigna app[1] to connect to your EnGuide Pharmacy online account.[26]

**Q. Can I manage my GLP-1s online?**

A. Yes. Log in to myCigna.com or the myCigna app[1] to connect to your EnGuide Pharmacy online account.[26] You can order refills, track shipments, sign up for refill reminders, update your payment and shipping details, pay bills online, sign up for a payment plan, and more.

**Q. Can I check the status of my prescription order online?**

A. Yes, you can check it at any time. Log in to myCigna.com or the myCigna app[1] to connect to your EnGuide Pharmacy online account.[26]

**Q. Are the GLP-1s EnGuide Pharmacy fills the same quality as what I'd get at a retail pharmacy?**

A. Yes, they're the same GLP-1s you'd get at a retail pharmacy. If you have any questions about your order, call EnGuide Pharmacy. They're happy to go over it with you.

**Q. How can I be sure that EnGuide will fill my GLP-1 prescription correctly?**

A. Licensed pharmacists fill every prescription. They follow the same state and federal rules that retail pharmacists do.

**Q. Is it safe to have my GLP-1 sent through the mail?**

A. Yes. Millions of people use home delivery for their medications. And because GLP-1s need to stay cold, EnGuide will ship your medication in special packaging with cooling packs that protects your privacy and holds up in bad weather.

**Q. What do I do if I have a question about my GLP-1?**

A. You can call **1 (800) 835-3784** to talk with a pharmacist at any time, 24/7.

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## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Evernorth EnGuide Pharmacy[2,10] *(cont.)*

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

A. Here are two easy ways:

1. Log in to myCigna.com or the myCigna app[1] to connect to your EnGuide Pharmacy online account.[26] Or
2. Call EnGuide Pharmacy at **1 (800) 835-3784** to place an order over the phone.

**Q. How can my doctor's office send a new prescription to EnGuide Pharmacy?**

A. Here are three easy ways:

1. **Electronically (E-Prescribe):** For fastest service, ask your doctor's office to send your prescription to Evernorth EnGuide Pharmacy/CHD (4600 North Hanley Road, Suite C, St. Louis, MO 63134). Or
2. **By phone:** Call **1 (866) 435-8451**. Or
3. **By fax:** Dial **1 (866) 219-1934**.

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

A. For new and transferred prescriptions, you should get your medication in 3-5 days. Refills are faster. If the pharmacy needs more info from you or your doctor, it may take a bit longer to get your order. To check on your order, log in to myCigna.com or the myCigna app.[1] We'll connect you to your EnGuide Pharmacy online account.[26]

**Q. Where can EnGuide Pharmacy ship to?**

A. They can ship 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 or next-day air.[24] But there's an extra cost if you choose rush delivery.

**Q. Can EnGuide Pharmacy ship my medication overnight?**

A. Yes, but there's an extra cost if you choose overnight or rush delivery.

**Q. GLP-1s need to stay cold. Can EnGuide do this?**

A. Yes. EnGuide will ship your medication in special packaging with cooling packs.

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10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

24. Your plan pays the cost for standard shipping.

26. Cigna Healthcare uses the Express Scripts/Evernorth Health Services website for certain programs and services. Cigna Healthcare, Evernorth Health Services, Express Scripts, Express Scripts Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy are all part of The Cigna Group.

## Pharmacy Network *(cont.)*

### Home Delivery Pharmacies | Evernorth EnGuide Pharmacy[2,10] *(cont.)*

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

A. Yes. Log in to myCigna.com or the myCigna app[1] to connect to your EnGuide Pharmacy online account.[26]

**Q. How much does my GLP-1 cost at EnGuide?**

A. You can log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool to see how much it will cost you to fill.[3]

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

A. Yes. You can use a manufacturer coupon or copay assistance program.

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

A. You can pay online using a debit or credit card, checking account, or PayPal account. You can also:

- Sign up for Autopay. EnGuide will charge the card or account you have on file each time your order ships. You can also set a limit on how much they can charge your card or account. And if your order costs more than that amount, EnGuide will contact you before taking any payment.
- Use a manufacturer coupon or copay assistance program to help lower your out-of-pocket costs.
- Use a payment plan to pay for your 90-day prescriptions. They'll split your bill into three smaller, equal monthly payments (with no interest or service fee). You'll make your first payment when they ship your order.

**Q. How does EnGuide's payment plan work?**

A. Their "Extended Payment Plan" (EPP) lets you split your bill into three equal monthly payments – with no interest or fees. For example, if your bill is $90, you'll pay $30 for three months in a row. You'll pay the first part when you place your order. EnGuide Pharmacy will send your medication(s) at that time.

- You can sign up with a credit or debit card, which they'll automatically charge each time payment is due.
- If you choose to cancel EPP, you'll have to pay EnGuide the rest of what you owe.
- To use EPP, log in to myCigna.com or the myCigna app.[1] We'll connect you to your EnGuide Pharmacy online account.[26] During checkout, click the button for "3 Monthly payments."

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## Pharmacy Network *(cont.)*

### Specialty Pharmacies

**Q. What's a specialty pharmacy?**

A. It's a state-licensed pharmacy, with licensed pharmacists who support people using a specialty medication to treat a rare and/or complex medical condition. They offer patient care and services that most retail pharmacies don't. They also fill prescriptions for specialty medications.

**Q. What are specialty medications?**

A. They're prescription medications that treat rare and/or complex medical conditions like multiple sclerosis, hepatitis C, and rheumatoid arthritis. They're usually given by shot (injection) or through an IV (infused) and may need to be kept cold.

### Accredo[2]

**Q. What's Accredo?**

A. Accredo is our specialty pharmacy. Their pharmacists and nurses are specially trained to support specific rare and/or complex medical conditions so they can help you with your medication and treatment. They'll also fill and ship your specialty medication to your home, your doctor's office[27], or wherever works best for you.

Accredo is run by Evernorth Health Services, which is a part of The Cigna Group (as is Cigna Healthcare). To learn more about them, go to Cigna.com/specialty.

**Q. What are specialty medications?**

A. They're prescription medications that treat rare and/or complex medical conditions like multiple sclerosis, hepatitis C, and rheumatoid arthritis. They have to be:

- Handled, packed and stored with extra care.
- Given in a certain way – usually by shot (injection) or through an IV (infused).
- Kept at a certain temperature.
- Watched closely to make sure they're working well and not causing any issues or side effects.

**Q. What are "rare and/or complex medical conditions?"**

A. These are conditions like cancer, Crohn's disease, hemophilia, hepatitis C, multiple sclerosis, rheumatoid arthritis, and sickle cell disease.

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27. As allowable by law. For medications that are given to you by your health care provider, Accredo will ship them directly to your doctor's office.

**Q. Is Accredo included in my pharmacy benefits?**[2]

A. Not all plans offer Accredo as a covered pharmacy option. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network.

**Q. What type of prescriptions can I fill through Accredo?**

A. You can fill specialty medications through Accredo.

**Q. Is there an extra cost to use Accredo?**

A. No. It's part of your plan's pharmacy benefits.

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

A. It depends. Some plans only cover certain specialty medications if you fill them through Accredo. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan covers them.

> **!** If you have to fill your medication through Accredo, we'll send you a letter with the steps you need to take to stay covered.

**Q. Why should I use Accredo?**

A. They do more than just fill specialty medications – they'll help you manage your medical condition so you can focus on living your life. Whether you've been going through treatment for years or just got diagnosed, dealing with a complex condition can be tough. Accredo's team of specially-trained pharmacists, nurses, patient care advocates, and social workers have spent years working with patients, so they know what you're going through.

**Q. What services does Accredo provide?**

A. They offer:

1. **Clinical support anytime, 24/7.** Accredo's team will:
   - Answer any questions you have. Call as often as you need to, talk for as long as you need to.
   - Offer counseling and personalized care, like dealing with side effects and showing you how to take/give yourself your medication and use your equipment.

*(You'll find the rest of the answer on the next page.)*

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## Pharmacy Network *(cont.)*

### Specialty Pharmacies | Accredo[2] *(cont.)*

- Keep an eye on how your treatment's going and work with your doctor to make sure you're getting the right care.
- Work with your doctor's office to help make sure your medication is covered.

2. **Safe, fast delivery of your medication.** Accredo will ship to your home, work, or even your vacation spot – wherever you need them. You'll get:
   - Fast shipping at no extra cost – even for medications that need special handling, like refrigeration.[24]
   - Packaging that protects your privacy and holds up in bad weather and heat.
   - Supplies like syringes and a sharps container at no extra cost to you.
3. **Easy refills.**
   - Sign up for refills and reminders to help make sure you don't miss a dose.
   - Refill certain prescriptions by text.[28]
   - Manage your medications and track your orders online.
4. **Helpful payment options.** Accredo will help you find ways to pay for your medication, if needed – like getting copay help from the company that makes it or support from a non-profit foundation.
5. **Manage your medication on myCigna.** Log in to myCigna.com or the myCigna app[1] to connect to your Accredo online account.

**Q. What specialized care does Accredo provide?**

A. Accredo has 15 condition-based centers called "Therapeutic Resource Centers" (or "TRCs" for short). TRCs are kind of like small specialty pharmacies. Each one has a specially-trained care team – pharmacists, nurses, patient advocates, nutritionists, and more – who know the condition inside and out. They're there 24/7 to support you and your caregivers.

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24. Your plan pays the cost for standard shipping.
28. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for the Accredo texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, just reply to their welcome text to get started. Standard text messaging rates apply.

## Specialty Pharmacies | Accredo[2] *(cont.)*

**Q. What conditions do the TRCs support?**

A. They support people living with these conditions:

- Advanced pulmonary (lung) conditions
- Asthma and allergy
- Blood disorders
- Cancer (oncology)
- Cystic fibrosis
- Endocrine (hormone-related) disorders
- Fertility
- Hepatology (liver, gallbladder, bile ducts, pancreas)
- Human immunodeficiency virus (HIV)
- Immune and complex conditions
- Rare diseases
- Neurology (brain, spinal cord, nerves) and multiple sclerosis
- Rheumatoid arthritis and inflammatory conditions
- Select specialty conditions
- Transplant

**Q. How do I get started using Accredo?**

A. Call Accredo about two weeks before your refill and ask them to get your prescription from your doctor. You can reach them at **1 (877) 826-7657**, Monday–Friday 7:00 am–10:00 pm or Saturdays 7:00 am–4:00 pm CST.

**Q. Can Accredo get my prescription from my current pharmacy?**

A. Yes. Call Accredo and ask them to help move your prescription. You can reach them at **1 (877) 826-7657**, Monday–Friday 7:00 am–10:00 pm or Saturdays 7:00 am–4:00 pm CST.

**Q. Is it safe to have my medication sent through the mail?**

A. Yes. Millions of people use home delivery for their medications. Accredo will ship your order using FedEx® or UPS®. They use packaging that protects your privacy and holds up in bad weather and heat. Accredo also provides refrigeration if your medication needs it.

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

A. Yes. All medications are FDA-approved. If you have any questions about the medication you get, call Accredo. They're happy to go over your medication with you.

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

A. Licensed pharmacists fill every prescription. They follow the same state and federal rules that retail pharmacists do.

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

A. You can call **1 (877) 826-7657** at any time to talk with an Accredo pharmacist – they're available 24/7.

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

A. For new medications, it usually takes 5-7 days. Refills usually take 24-48 hours (1-2 days) to get to you.

**Q. Where can Accredo ship to?**

A. They can ship 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.[24] But there's an extra cost if you choose rush delivery.

**Q. Can Accredo ship my medication overnight?**

A. If it's an emergency and you need your medication right away, they may be able to have your medication delivered overnight.

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

A. You can pay by debit or credit card (American Express®, 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 info online.

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

A. Yes. Log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Choose My Medications from the dropdown and click the button next to your medication name. We'll connect you to your Accredo online account. You can order refills[28], track your orders/shipments, see your medication history, add copay assistance, pay a balance, set dose reminders, sign up for texting, and more.

**Q. My medication has to be kept cold. Can Accredo do this?**

A. Yes. They look at travel time and the weather and will ship your medication at no extra cost, using special packaging and cold packs to keep it at the right temperature.

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24. Your plan pays the cost for standard shipping.
28. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for the Accredo texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, just reply to their welcome text to get started. Standard text messaging rates apply.

## Specialty Pharmacies | Accredo[2] *(cont.)*

**Q. I need syringes and a sharps container for my medication. Does Accredo supply those?**
A. Yes. Accredo will send you any supplies you need at no extra cost.

**Q. What's TherapEase?**
A. Good nutrition can help you stay strong, boost energy, and lower your risk of infection during cancer treatment. TherapEase Cuisine® is an online nutrition program for Accredo cancer patients. It's written by a registered dietitian and board-certified cancer nutrition specialist and reviewed by a board-certified cancer pharmacist using guidance from the Academy of Nutrition and Dietetics. It also gives tips for dealing with medication side effects like nausea, taste changes, and constipation.

**Q. How do I get started using TherapEase?**
A. Log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Choose My Medications from the dropdown and click the button next to your medication name. We'll connect you to your Accredo online account. Choose TherapEase Cuisine from the "Quick Links" list.

**Q. Does Accredo offer payment assistance?**
A. Accredo has a team that can help you find ways to pay for your medication, if needed – like getting copay help from the company that makes it or support from a non-profit foundation.

**Q. What's "manufacturer copay assistance?"**
A. Many companies that make brand-name medications offer programs to help lower their cost. This help is called "copay assistance." It means the company pays all (or part) of what you'd normally pay, so your medication costs less to fill.

**Q. Accredo said I may be able to get financial support from a non-profit foundation. What does that mean?**
A. Sometimes, non-profit foundations can help pay for your medication. These groups give money to people who need it – you don't have to pay them back. You may need to apply for this and share some basic info, like your income and insurance, but Accredo can help you with that.

**Q. If I'm already enrolled in copay assistance. Will it be applied to my orders?**
A. Yes. When you and Accredo are scheduling your order, have your copay assistance info ready. You can also add it to your account under "Payment Methods" in your profile.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

# Pharmacy Network *(cont.)*

## Specialty Pharmacies | Accredo[2] *(cont.)*

**Q. Are there any discounts or savings programs available for my medication?**

A. The company that makes your medication may offer copay help. Here are two easy ways to check:

1. Go to **accredo.com/copay-assistance**. Or
2. Log in to the myCigna app[1] or myCigna.com and click on the Prescriptions tab. Choose My Medications from the dropdown and click the button next to your medication name. We'll connect you to your Accredo online account. Use Accredo's Copay Assistance search tool to see what's available.

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

A. Yes. But for some plans, if you use a savings program – like a coupon, copay assistance, or discount card – only the money you pay out of your own pocket (or from a HSA or HRA), will count toward your deductible and/or out-of-pocket maximum.[10] The dollar amount of the savings program won't count. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see how your plan treats these programs.

If your plan does this, you'll have to decide if using a savings program is right for you. While it can help you pay less for each fill, it may take you longer to meet your deductible and/or out-of-pocket maximum.

**Q. Do I have SaveOnSP as part of my benefits?**

A. Not all plans offer SaveOnSP's copay assistance service.[10] Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if yours does.

**Q. Why should I use SaveOnSP's copay assistance service?**

A. To save money. If you use it, you'll pay as little as $0 out-of-pocket for your medication (after you've met your deductible). If you don't, you'll pay a higher cost-share.

**Q. How do I know if my medication has a copay assistance program that SaveOnSP supports?**

A. If your plan has SaveOnSP[10] and you're using a medication that has a copay assistance program, we'll send you a letter with info and next steps.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

# Pharmacy Network *(cont.)*

## Specialty Pharmacies | Accredo[2] *(cont.)*

**Q. How does SaveOnSP's copay assistance service work?**

A. If your specialty medication has a manufacturer copay assistance program that SaveOnSP supports, we'll send you a letter with info and next steps.

- If you choose to use SaveOnSP's service, you'll pay as little as $0 out-of-pocket for your medication (after you've met your deductible). Its full cost will be paid by manufacturer copay assistance. SaveOnSP will check your claims to make sure you're paying the right amount each time you fill.[19]
- If you choose not to use SaveOnSP's service, you'll pay a higher cost-share (for example, a 30% coinsurance) to fill your medication.

**Q. What conditions does the SaveOnSP service support?**

A. They support conditions like:

- Cancer (oncology)
- Hepatitis C
- Inflammatory bowel disease
- Psoriasis
- Multiple sclerosis
- Rheumatoid arthritis

## Freedom Fertility Pharmacy[2]

**Q. What's Freedom Fertility Pharmacy?**

A. It's our fertility pharmacy. For more than 25 years, Freedom Fertility has been providing specialized fertility care to women and men trying to get pregnant. They also fill prescriptions for fertility medications.

Freedom is run by Evernorth Health Services, which is a part of The Cigna Group (as is Cigna Healthcare). To learn more about them, go to freedomfertility.com.

**Q. What are fertility medications?**

A. They're prescription medications that help people who are trying to get pregnant.

**Q. Does my plan cover fertility medications?**

A. Not all plans cover fertility medications or offer fertility coverage.[10] Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn how your plan covers them.

**Q. Is Freedom Fertility Pharmacy included in my pharmacy benefits?[2]**

A. Not all plans offer Freedom Fertility as a covered pharmacy option. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

19. SaveOnSP will check your pharmacy claims to make sure you're being charged the correct amount. They won't look at any other information. Your claim information won't be shared with anyone other than Cigna Healthcare (if needed).

### Specialty Pharmacies | Freedom Fertility Pharmacy[2] *(cont.)*

**Q. What type of prescriptions can I fill through Freedom?**

A. You can fill fertility medications through Freedom Fertility.

**Q. Is there an extra cost to use Freedom Fertility Pharmacy?**

A. No. It's part of your plan's pharmacy benefits.

**Q. Why should I use Freedom Fertility Pharmacy?**

A. Their experienced, registered pharmacists are specially trained to support people going through fertility treatment – they understand what you're dealing with and are there to help. They offer:

1. **Clinical support anytime, 24/7.** Their pharmacists will:
    - Answer any questions you have about using a fertility medication. Call as often as you need to, talk for as long as you need to.
    - Help you work through any side effects you may have.
    - Help you understand your plan's fertility coverage or self-pay options better.
    - Tell you about fertility preservation programs, if you need one. They'll also work with your care team to help make sure your medications are where you need them, when you need them.
    - Help with the donor and third-party reproduction process – including personalized care, flexible payment options, and helpful resources.
    - Make a compounded fertility medication for you, if needed.
2. **A virtual learning library you can use anytime, 24/7.** Watch easy, step-by-step videos online that show how to self-inject your medication.
3. **Helpful payment options.** Find ways to pay for your medication, if needed. Freedom Fertility works with organizations that offer loans and financing to help make treatment more affordable.
4. **Safe, fast delivery of your medication.**
    - On-time delivery of your medication at no extra cost to you.
    - Packaging that protects your privacy and holds up in bad weather and heat.
    - Same-day medication support, if needed.[29]

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

29. Freedom Fertility provides same-day emergency support for certain medications and locations. Call Freedom Fertility to find out if you can get same-day emergency support for your medication where you live.

### Specialty Pharmacies | Freedom Fertility Pharmacy[2] *(cont.)*

**Q. How do I get started using Freedom Fertility Pharmacy?**

A. Here are two easy ways:

1. Ask your doctor to fax your prescription to **1 (888) 660-4283**. Freedom Fertility will contact you to set up your order and schedule delivery. Or
2. Call Freedom Fertility and ask them to get your prescription from your doctor. You can reach them at **1 (888) 660-4283**, Monday-Friday, 8:00 am-9:00 pm EST, Saturdays 9:00 am-6:00 pm EST or Sundays 10:00 am-4:00 pm EST.

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

A. Here are two easy ways to place an order:

1. **Online.** Go to patients.freedomfertility.com/order-refills/ and fill out the online form. Or
2. **By phone.** Call **1 (888) 660-4283**, Monday-Friday, 8:00 am-9:00 pm EST, Saturdays 9:00 am-6:00 pm EST or Sundays 10:00 am-4:00 pm EST.

**Q. How do I know how much my medication will cost?**

A. Call Freedom Fertility and ask for a self-pay price quote. You can reach them at **1 (888) 660-4283**, Monday-Friday, 8:00 am-9:00 pm EST, Saturdays 9:00 am-6:00 pm EST or Sundays 10:00 am-4:00 pm EST.

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

A. Yes. All medications are FDA-approved. If you have any questions about the medication you get, call Freedom Fertility. They're happy to go over your medication with you.

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

A. Licensed pharmacists fill every prescription. They follow the same state and federal rules that retail pharmacists do.

**Q. Is it safe to have my medication sent through the mail?**

A. Yes. Millions of people use home delivery for their medications. Freedom Fertility will ship your order using FedEx or UPS. They'll ship your medication in an insulated bag with an ice pack, in packaging that protects your privacy and holds up in bad weather and heat.

**Q. If I need my medication right away, what do I do?**

A. If you need your medication within 24 hours or delivered on a Saturday, call **1 (888) 660-4283** and **choose option 4.** Freedom normally delivers Monday through Saturday. They don't deliver on Sundays.

2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).

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

A. There's no extra cost for standard shipping.[24] But there's an extra cost if you choose rush delivery. Freedom Fertility will ship your order using FedEx or UPS. Most deliveries arrive between 8:00 am and 5:00 pm. If you live in a remote (far away) area, it'll be there by the end of the business day.

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

A. You can call **1 (888) 660-4283** at any time to talk with a pharmacist – they're available 24/7 – or email: help@freedomfertility.com.

## Getting Help from a Pharmacist *(our "Medication Coaching Program")*

**Q. What's the Medication Coaching Program?**

A. If you need help with your medication, Express Scripts pharmacists are here for you 24/7 – at no extra cost. They can answer questions about your medication, side effects, and interactions, and help you stay on track so you don't miss a dose.

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

A. Yes.

**Q. Is there a cost for me to talk with a pharmacist?**

A. No. It's included in your pharmacy benefits. You can call as often as you need and talk for as long as you want – everything you share stays private.

**Q. Are Express Scripts pharmacists the same as the ones at my retail pharmacy?**

A. Yes. They're licensed pharmacists, just like the ones at your local pharmacy. And they're specially trained and certified to help with many health conditions.[22]

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

A. Call the number on your Cigna Healthcare ID card and let them know you want to talk with a pharmacist about your medication.

**Q. Do I have to use Express Scripts Pharmacy to talk with a pharmacist?**

A. No. It doesn't matter what pharmacy you're using – they're here to help you.

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2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
22. When you call, we'll connect you with an Express Scripts pharmacist. Cigna Healthcare, Evernorth Health Services and Express Scripts are all part of The Cigna Group. It doesn't matter what pharmacy you're using – Express Scripts pharmacists are here to help you. We all work together to serve your health, wellness, and pharmacy needs.
24. Your plan pays the cost for standard shipping.

## Getting Help from a Pharmacist *(our "Medication Coaching Program")* *(cont.)*

**Q. What can a pharmacist help me with?**

A. They can:

- Give tips to help make it easier to remember to take your medication.
- Help you understand how your medication works – and explain why taking it really matters.
- Talk about simple ways to cut your medication costs.
- Help you find ways to make refills easier.
- Talk about how to work through medication side effects.

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

A. Pharmacists at retail stores are usually pretty busy, so they may not always have time to answer every question you have. And it can be hard to find a quiet, private place to talk.

You can talk with an Express Scripts pharmacist anytime, 24/7 – you don't have to leave a voicemail or wait for someone to call you back.[22] Call as often as you need and talk for as long as you want, all from privacy of your home. There's no extra cost to you and everything you share stays private.

## Patient Assurance Program[10]

**Q. What's the Patient Assurance Program?**

A. It helps lower your out-of-pocket costs for certain diabetes medications and insulins. If your medication is part of the program, you'll pay no more than $25 for a 30-day supply (or $75 for a 90-day supply). The company that makes your medication covers the rest of the cost.

**Q. Is the Patient Assurance Program included in my pharmacy benefits?[10]**

A. Not all plans offer this program. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if yours does.

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

A. Right now, the program includes certain diabetes medications and insulins – but that can change as drug makers choose to participate.

**Q. How do I know if my medication is part of the Patient Assurance Program?**

A. Log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool to see how much your medication costs.

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1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
22. When you call, we'll connect you with an Express Scripts pharmacist. Cigna Healthcare, Evernorth Health Services and Express Scripts are all part of The Cigna Group. It doesn't matter what pharmacy you're using – Express Scripts pharmacists are here to help you. We all work together to serve your health, wellness, and pharmacy needs.

## Patient Assurance Program[10] *(cont.)*

**Q. My diabetes medication isn't part of the Patient Assurance Program. Is there anything I can do to save money?**

A. You should call your doctor's office and ask if one of the medications in the program will work for you. If your doctor says yes, ask your doctor's office to send a new prescription to your pharmacy.

**Q. My medication is part of the Patient Assurance program, and the program is included in my benefits. What do I need to do to pay $25?**

A. You don't need to sign up or do anything extra. Just fill your prescription and you'll pay no more than $25 for a 30-day supply (or $75 for a 90-day supply) out-of-pocket.

## Copay Assurance Plan[10]

**Q. What's the Copay Assurance plan?**

A. It helps limit how much you pay for medications your plan covers.

**Q. Is the Copay Assurance plan included in my pharmacy benefits?[10]**

A. Not all plans offer this program. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if yours does.

**Q. Do I have to use a certain pharmacy to pay this set cost-share?**

A. No. You'll pay this lower cost-share at any in-network pharmacy.

**Q. With this plan, how much will I pay for my medications?**

A. Here's an example of what your costs may look like:[30]

| Day supply | Generics | Generic specialty* | Preferred brands | Non-preferred brands | Brand specialty* |
|---|---|---|---|---|---|
| **30-day** | $5 | $5 | $25 | $50 | $45 |
| **90-day** | $12.50 | $12.50 | $62.50 | $125 | $112.50 |

** If you fill a specialty medication in a different amount, your costs may be different.*

**Q. Do I have to meet my deductible before I pay this amount?**

A. It depends on your plan.

- If you have a Health Savings Account (HSA), you have to meet your deductible before you pay this copay.[31]
- If you have a different type of account, like a Health Reimbursement Account (HRA), you'll pay this copay even if you haven't met your deductible.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
30. This is only an example of costs and cost comparisons under the Copay Assurance plan. Actual discounts will vary.
31. Because of Internal Revenue Service (IRS) rules for Health Savings Accounts (HSAs), you have to meet your deductible before you'll pay this lower, set copay.

## Weight Management Medications[10]

**Q. Does my plan cover weight management medications?[10]**

A. Not all plans cover prescription weight management medications. Log in to the myCigna app[1] or myCigna.com, or check your plan details, to see if yours does.

**Q. Why would someone use a weight management medication?**

A. Obesity (having too much body fat) is a common health condition that can lead to serious problems like heart disease, diabetes, and certain cancers. In the United States, 1 in 5 children and 2 in 5 adults have obesity.[32]

Keeping a healthy weight isn't easy. Doctors sometimes prescribe weight management medications for people who haven't been able to lose weight with lifestyle changes like healthy eating and exercise. These medications aren't right for everyone, so talk with your doctor about what's best for you.

**Q. Do weight management medications come in pill form?**

A. Yes. Some come as pills you take by mouth, and some are shots you give yourself.

**Q. Do weight management medications need approval (prior authorization) before they can be covered?**

A. Some may need approval (prior authorization) from Cigna Healthcare before they can be covered and/or have a quantity limit.[12] Log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool to see how they're covered.

**Q. My plan covers weight management medications. How much will they cost me to fill?**

A. Log in to the myCigna app[1] or myCigna.com and use the Price a Medication tool to see how much you'll pay.[3]

**Q. My plan covers weight management medications. Which ones are available?**

A. This list may change as new medications become available:

- Adipex-P®
- benzphetamine HCL
- Contrave®
- diethylpropion HCL
- diethylpropion HCL ER
- Imcivree™ [33]
- liraglutide
- Lomaira™
- Orlistat
- phendimetrazine tartrate
- phendimetrazine tartrate ER
- phentermine HCL
- phentermine-topiramate ER
- Qsymia®
- Saxenda[34]
- Wegovy[34]
- Xenical®
- Zepbound[34]

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
32. Centers for Disease Control and Prevention (CDC) website, "About Obesity." Last updated: January 23, 2024. cdc.gov/obesity/php/about/index.html.
33. This is an injectable specialty medication. Log in to the myCigna app or myCigna.com, or check your plan details, to see if your plan has any extra rules for its coverage.
34. This is a self-injected glucagon-like peptide 1 (GLP-1) agonist.

## Weight Management Medications[10] *(cont.)*

**Q. What are GLP-1s?**

A. "GLP-1s" (short for glucagon-like peptide-1 agonists) are medications mostly used to treat Type 2 diabetes, but the FDA has also approved some of them for other conditions – like weight management, obstructive sleep apnea, and certain liver diseases like MASH (a type of fatty liver disease). Most GLP-1s are self-injected under the skin, usually in the stomach, thigh, or upper arm.

**Q. Which weight management medications are GLP-1s?**

A. The FDA has approved these, but his list may change as new GLP-1s become available:

- Saxenda (liraglutide)
- Wegovy
- Zepbound

## Claims

**Q. What's a claim?**

A. A pharmacy claim is just the electronic bill your pharmacy sends to Cigna Healthcare when you fill a prescription.

**Q. How does the claims process work?**

A. Here's how it usually works:

- Your doctor sends your prescription to the pharmacy.
- The pharmacy starts working on your prescription. They enter your insurance info into their system.
- Their system sends Cigna Healthcare an electronic claim (a digital bill) for the medication.
- Within seconds, we review the claim to make sure your plan covers the medication.
- We send a message back to the pharmacy that tells them how much your plan will pay and how much you'll need to pay (your copay, coinsurance or deductible).
- You go to the pharmacy to pick up your prescription. You pay your cost-share, and the pharmacy gives you the medication.

**Q. Do I have to submit a pharmacy claim?**

A. You only have to send in a claim if your pharmacy didn't already do it, and you paid the full price for the medication because:

- The pharmacy didn't accept your member ID by mistake. Or
- You haven't gotten your member ID yet. Or
- You had to buy your medication at a pharmacy that isn't in your plan's network. For example, if you needed to fill a new prescription while you were on a trip.

10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.

## **Claims** *(cont.)*

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

A. You can send in a claim online or by mail.

- **Online:**
  1. Log in to myCigna.com or the myCigna app[1].
  2. Click on the Claims tab and choose "Submit a Claim Online" from the dropdown.
  3. Click on the box for Pharmacy. We'll connect you to the Express Scripts/Evernorth Health Services website.[26]
  4. Under the section for "Prescription Drug Reimbursement/Coordination of Benefits Claim Form," click on the button to Submit a Claim Online.
  5. Click the Get Started button to answer a few questions. Make sure to upload a photo of your pharmacy receipt (proof of purchase).

- **By mail.**
  1. Log in to myCigna.com or the myCigna app[1].
  2. Click on the Claims tab and choose "Forms Center" from the dropdown.
  3. Under the section for "Mail or Fax a Claim PDF Form," click on "Pharmacy [PDF]" to open the form.
  4. Print the form and check the instructions on page two. Then fill it out, sign it, and send it to the address listed. Make sure to include a copy of your pharmacy receipt (proof of purchase).

> *To be paid back, we'll need to see your* ***pharmacy receipt*** *(proof of purchase)* – not the cash register receipt. It's the paperwork attached to the medication bag and has details we need to process your claim. If you didn't keep it, you should be able to ask your pharmacy for a copy.

**Q. I have more than one claim. Can I send them at the same time?**

A. You can only send in one claim at a time. If you have more than one, you'll have to send each in separately (by itself) to be paid back.

**Q. A few of my covered family members have claims that need to be paid back. Can I send them in together?**

A. No. You'll need to fill out a separate claim form for each covered family member who needs to be paid back.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

26. Cigna Healthcare uses the Express Scripts/Evernorth Health Services website for certain programs and services. Cigna Healthcare, Evernorth Health Services, Express Scripts, Express Scripts Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy are all part of The Cigna Group.

## Claims *(cont.)*

**Q. Is there anything I have to give Cigna Healthcare in order to get paid back?**

A. We'll need your pharmacy receipt (proof of purchase) and the claim form. This is the paperwork attached to the medication bag and has details we need to process your claim – it's not the cash register receipt. If you didn't keep it, you should be able to ask your pharmacy for a copy.

**Q. I need to get paid back for an over-the-counter (OTC) preventive product that's covered at $0 under PPACA. What do I need to do?**

A. You can send in a claim online or by mail. Make sure to include:

- A copy of your prescription. Preventive OTCs are only available at $0 if you have a prescription from your doctor. And
- Pharmacy receipt (proof of purchase). This is the paperwork attached to the medication bag and has details we need to process your claim. It's not the cash register receipt. If you didn't keep it, you should be able to ask your pharmacy for a copy.

**Q. I filled a prescription for a compounded medication. How do I get paid back?**

A. You can send in a claim by mail.

1. Log in to myCigna.com or the myCigna app[1].
2. Click on the Claims tab and choose "Forms Center" from the dropdown.
3. Under the section for "Mail or Fax a Claim PDF Form," click on "Pharmacy [PDF]" to open the form.
4. Print the form and check the instructions on page two. Then fill it out, sign it, and send it to the address listed. Make sure to include a copy of your pharmacy receipt (proof of purchase). This is the paperwork attached to the medication bag and has details we need to process your claim. It's not the cash register receipt. If you didn't keep it, you should be able to ask your pharmacy for a copy.

**Your receipt must show the details for each ingredient.** For example, if your medication was made with three ingredients, the receipt should show details for all three. If you didn't keep your receipt, you should be able to ask your pharmacy for a copy.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

## How to Contact Us

### Express Scripts Pharmacy
**1 (800) 835-3784** | 24/7
Cigna.com/homedelivery

### Evernorth EnGuide Pharmacy
**1 (800) 835-3784** | 24/7
Enguidepharmacy.com

### Accredo
**1 (877) 826-7657**
Monday–Friday | 7:00 am-10:00 pm CST
Saturdays | 7:00 am-4:00 pm CST
Nurses are on-call 24/7
Cigna.com/specialty

### Freedom Fertility Pharmacy
**1 (800) 660-4283**
Clinicians are on-call 24/7
freedomfertility.com
help@freedomfertility.com

### Talk with one of our pharmacists
Call the number on your ID card | 24/7

### Customer Service

- **Online chat** | myCigna.com
  Monday-Friday | 9:00 am-8:00 pm EST
- **By phone**
  Call the number on your ID card | 24/7

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## Words You May Need to Know

- **Benefits:** These are the services your health plan (insurance) covers – like prescription medications and doctor visits.
- **Pharmacy benefits:** This is the part of your health insurance that helps pay for prescription medications and pharmacy services. Your pharmacy benefits include a list of covered medications and sets your out-of-pocket costs (copay, coinsurance, or deductible).
- **Medical benefits:** This is the part of your health insurance that helps pay for medical care and services – like doctor visits, testing, and lab work.
- **Plan year:** This is the 12-month period your plan covers you for. It may not be the same as the calendar year.
- **Group health plan:** Also known as a "Commercial" plan. This is a health plan (insurance) for people who have coverage through their job/employer.
- **Individual and family plan:** This is a health plan for people who pay for their own coverage, sometimes through a marketplace or broker. It's not paid for by their job/employer.
- **Subscriber:** This is the person who signed up for the health insurance plan. They manage the plan and can add family members to it.
- **Dependent:** This is someone who's covered under another person's health insurance plan – usually a family member, a spouse, domestic partner, children, and grandchildren. They have the same or similar benefits as the subscriber.

## Words You May Need to Know *(cont.)*

- **Cost-share:** This is the amount you pay out of your own pocket for a covered prescription and/or health care or related service – like a copay, coinsurance, or deductible.
- **Copay:** This is the amount you pay out of your own pocket for a covered prescription and/or health care or related service, usually at the time the service is provided – like when you pick up your medication or at the time of the visit.
- **Coinsurance:** This is the percentage you pay after you meet your deductible.
- **Deductible:** This is a set dollar amount you pay out of your own pocket each year for covered prescriptions and/or services before your plan starts covering part of the costs.
- **Out-of-pocket costs:** This is the amount you pay toward covered prescriptions, healthcare services, and/or products that your plan doesn't pay back.
- **Out-of-pocket maximum:** This is most you'll have to pay for covered healthcare services in a plan year before your health insurance starts to pay 100% of the costs.
- **Pharmacy claim:** This is the electronic bill a pharmacy sends to your pharmacy benefit provider (insurance company) when you fill a prescription.
- **Claim status:** This is used to describe where your claim (bill) is in the payment process. For example, your claim is still being reviewed, hasn't been paid yet, or has already been paid.
- **Health Savings Account (HSA):** This is a savings account you can use to pay for healthcare costs. You (or your employer) can put money into before taxes, it grows tax-free, and you don't pay taxes when you use it for healthcare costs. The money is yours to keep, even if you change jobs, and it rolls over every year – no "use it or lose it."
- **Health Reimbursement Account (HRA):** It's money your employer puts into an account to help you pay for healthcare costs. You don't put any money in – it's all from your employer. You can use it for things like doctor visits, prescriptions, or other medical costs. If you leave your job, you usually can't take the money with you.
- **Flexible Spending Account (FSA):** It's like a piggy bank your job gives you to help pay for healthcare costs. You put money into it from your paycheck *before* taxes – and then use it to pay for things like doctor visits, prescriptions, or even band-aids. You usually have to use the money by the end of the year, or you might lose it.
- **Provider:** This is a person or group that provides health care or treatment. For example, doctors, nurses, physician assistants, pharmacists, pharmacies, hospitals, clinics, and labs.
- **Prescriber:** This is a doctor or health care provider who can write a prescription for a medication to diagnose, treat, or prevent a medical condition.
- **Drug list:** This is a list of prescription medications your plan covers.
- **Tier:** This is a cost-share level. It gives you an idea of how much you may pay for a medication. Usually, the higher the tier, the higher the cost.

## Words You May Need to Know *(cont.)*

- **Prescription medication:** This is a medication that you can only get if a doctor or other licensed healthcare provider writes a prescription for it. You can't just buy them off the shelf. These medications are used to treat specific health conditions and are usually stronger than over-the-counter products.

- **Prescription:** This a written or electronic order from a doctor or other licensed healthcare provider that tells the pharmacy what medication to give you, how much you need to take, and how often you need to take it.

- **e-prescribing:** Also known as "electronic prescribing." This is the digital process doctors can use to send a prescription to a pharmacy using specialized software and a secure network.

- **Licensed pharmacist:** This is a healthcare provider who has a Doctor of Pharmacy (PharmD) degree and a state license to fill prescription medications, give vaccines/shots, and answer medication questions.

  Pharmacists make sure prescriptions are correct before they fill them, check for drug interactions, talk to patients about side effects, and follow state and federal pharmacy laws.

- **Prescription refill:** This is when you get more of your medication, without needing a new prescription from your doctor. Your original prescription includes refills – so you can go back to the pharmacy and get more when you run out.

  When your doctor writes you a prescription, they may give you a certain number of refills. This means you can keep getting your medication until the prescription ends (expires).

- **Prescription renewal:** This is a new prescription for a medication you're already taking. A "renewal" happens when the original prescription expires or runs out of refills.

  Your doctor may want to see you or run some tests before renewing your medication to make sure it's still working well for you.

- **Rx number:** Also known as a "prescription number." This is a unique number the pharmacy gives each prescription – like a tracking number for your medication. You'll use the Rx number to order refills. You can find it on the medication label.

- **National Drug Code:** Also known as a "NDC." This is a unique number the U.S. government gives to every prescription medication and over-the-counter (OTC) product on the market. It's like a barcode for medications and is used by pharmacies, healthcare providers, and insurance companies. The NDC tells you what the medication is (name, strength, and form) and who made it. You'll usually find it on the medication label or packaging.

- **Dispense as Written:** Also known as "DAW." It's an instruction used on prescriptions. It means your doctor wants your pharmacist to give you the exact medication they wrote on your prescription. They don't want it switched (filled) with a generic or different brand medication.

- **Dispense as Written code:** It's a number (0-9) used by pharmacists to show why they filled a certain medication instead of a different one.

- **Pharmacy receipt:** This is the paperwork attached to the medication bag – it's not the cash register receipt. The pharmacy receipt has details your pharmacy benefit provider (insurance company) needs to process your claim.

## Words You May Need to Know *(cont.)*

- **One-month supply:** This means the medication should last about 30 days. In most cases, your doctor will prescribe a one-month supply for medications that treat a short-term condition.
- **Three-month supply:** Also known as a "90-day supply." This means the medication should last about 90 days. In most cases, your doctor will prescribe a three-month supply for medications that treat an ongoing health condition.
- **Courtesy fill:** Also known as a "grace fill." This is the number of fills or refills you can get before your plan's coverage rules for the medication will affect you. For example, if you're away on vacation and you forget to take your medication with you, your plan may allow you to get a one-time "grace" fill at a nearby retail pharmacy.
- **Override:** This is when your pharmacy benefit provider (insurance company) lets you get coverage for a medication fill that wouldn't normally be allowed. For example, refilling a prescription early.
- **Continuation of coverage:** Also known as "continuation of care" or "CoT." This is a period of time when your plan will continue to cover your medication in the same way, even if your drug list or the medication's coverage rules (requirements) have changed.
- **Day supply:** This is the number of days' worth of medication your doctor prescribes at one time. For example, your doctor writes you a prescription for 30 tablets and wants you to "take one tablet by mouth once a day." This would be a 30-day supply.
- **Total daily dose:** This is the total amount of a specific medication you take in one full day (24-hours). This is different from a single dose, which is the amount you take at one time.
- **Not covered:** This means your plan won't pay for the medication because there are lower-cost alternatives that treat the same condition. Your doctor's office can ask your pharmacy benefit provider (insurance company) to approve coverage through the medication review (medical necessity) process.
- **Excluded:** This means your plan won't cover the medication for any reason – even if your doctor feels you need it for your treatment. It's not on the drug list and your pharmacy benefit provider (insurance company) can't review or approve it through the medication coverage (medical necessity) process.
- **Coverage review process:** Also known as "prior authorization," "precertification" or "medical necessity review." It's a way for your pharmacy benefit provider (insurance company) to make sure that, based on the latest medical guidelines and research, you truly need that specific medication to treat your condition – and there isn't a lower-cost option that does the same thing or may be safer to use.
- **Medically necessary:** This means your doctor feels you need a certain medication because it's the right treatment for your condition. It's not just nice to have – you need it to stay healthy or to treat a health problem.
- **Appeal:** Also known as "grievance." It's when you ask your pharmacy benefit provider (insurance company) to take another look at a decision they made, like if they didn't approve coverage for a medication. It's like saying, "Please check it again – I really need this."

## Words You May Need to Know *(cont.)*

- **Prior authorization:** Also known as "precertification." This means the medication needs approval from your pharmacy benefit provider (insurance company) before your plan will cover it.

  Your doctor's office will have to send them information to review to make sure that, based on the latest medical guidelines and research, you truly need that specific medication to treat your condition – and there isn't a lower-cost option that does the same thing or may be safer to use.

- **Quantity limit:** This means your plan will only cover a certain amount of medication at one time. If your doctor wants you to fill more, your doctor's office can ask your pharmacy benefit provider (insurance company) to approve it through the coverage review (medical necessity) process.

- **Step Therapy:** This is a program that encourages you to use lower-cost, preferred medications to treat your condition.

  If your medication needs "Step Therapy," you have to try a lower-cost, preferred medication first, before your plan will cover a higher-cost option. If your doctor doesn't want you to try a different medication (or you already have), they can ask your pharmacy benefit provider (insurance company) to approve the higher-cost medication through the coverage review (medical necessity) process.

- **Age requirement:** Your plan will only cover the medication if you're a certain age or within a certain age range. If you're not in the covered age range, your doctor's office can ask your pharmacy benefit provider (insurance company) to cover it through the coverage review (medical necessity) process.

- **Generic medication:** This is a prescription medication that works in the same way and has the same clinical benefits as its brand-name version, but costs less. They have the same active ingredient, strength, and form (like a tablet or capsule).

- **Generic equivalent:** This is a generic that has the same active ingredient as its brand-name version – but it has different inactive ingredients.

- **Generic alternative:** This is a generic that has a different active ingredient from the brand-name medication – but both the brand and generic have similar clinical benefits.

- **Authorized generic:** This is actually a brand-name medication, not a true generic. An "authorized generic" and its brand-name version are exactly the same. They're made by the same company, have the same active and inactive ingredients, and work in the same way. The authorized generic is just sold at a lower cost-share and without the brand name on its label.

- **AB-rated generic:** This is a generic medication that the FDA has approved as "therapeutically equivalent" to its brand-name version. Both medications have the same active ingredient, strength, and form (like tablet or liquid). They also get into the body at the same rate and amount, and work in the same way.

  The "AB" rating tells pharmacists and doctors that the generic can be safely substituted for the brand-name medication.

- **Therapeutically equivalent generic:** It means the generic works just like the brand-name medication and is just as safe and effective. Both medications have the same active ingredient, strength, dosage form (like tablet or liquid), and are taken in the same way (like by mouth, as a pill). They get into the body at the same rate and amount and work in the same way. They may not have the same inactive ingredients or come in the same color or shape.

## Words You May Need to Know *(cont.)*

- **Preferred brand medication:** This is a brand-name prescription medication that usually has one or more lower-cost generic option(s) that treat the same condition.

- **Non-preferred brand medication:** This is a brand-name prescription medication that usually has a generic and/or preferred brand option(s) that treats the same condition.

- **Maintenance medication:** This is a type of prescription medication you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure, or high cholesterol. You don't take them to treat a short-term issue.

- **Preventive medication:** This is a type of prescription medication that can help keep you from getting certain long-term health conditions – like asthma, depression, diabetes, heart attack, high blood pressure, high cholesterol, osteoporosis, prenatal nutrient deficiency, and stroke.

- **GLP-1:** "GLP-1s" (short for glucagon-like peptide-1 agonists) are medications mostly used to treat Type 2 diabetes, but the FDA has also approved some of them for other conditions – like weight management, obstructive sleep apnea, and certain liver diseases like MASH (a type of fatty liver disease).

- **Specialty medication:** This is a prescription medication that treats rare and/or complex medical conditions like multiple sclerosis, hepatitis C, and rheumatoid arthritis. They're usually given by shot (injection) or through an IV (infused) and may need to be kept cold.

- **Limited distribution drug:** Also known as "LDD." This is a high-cost specialty medication that's only available at certain specialty pharmacies. The companies that make them pick which pharmacies can fill them. This is to make sure that specially-trained pharmacists give patients the right support.

- **Biosimilar:** This is a prescription medication that's almost the same as another one the FDA has already approved. It's just as safe, and works just as well, as the original medication – and usually costs less.

- **Fertility medication:** This is a prescription medication that helps people who are trying to get pregnant.

- **Over-the-counter product:** Also known as an "OTC." This is a medicine or product you can buy at your local pharmacy or retail store without a prescription. When you buy an OTC, you don't use your health plan (insurance) coverage – you pay the product's retail price at the register.

- **Vaccine:** It's an injection (or "shot") that helps protect you from getting harmful diseases and illnesses like the flu or shingles. Vaccines help the body learn how to defend itself from specific diseases without the dangers of getting the full-blown infection.

- **Controlled substance/medication:** This is a prescription medication that has a high risk of causing harm and/or addiction. To protect public health, the government controls how they're made, sold and used, as well as how many refills your doctor can give you.

  The U.S. Drug Enforcement Administration (DEA) puts controlled substances into five "schedules" based on their risk of abuse and/or dependence and accepted medical use.

## Words You May Need to Know *(cont.)*

- **Opioid:** A narcotic pain medication. Opioids are "controlled medications" because of their high risk of causing harm and/or addiction.

- **Compounded medication:** This is a custom-made medication, created by a licensed pharmacist at a compounding pharmacy. The pharmacist mixes or changes ingredients to create a medication that's not available off the shelf.

- **PPACA:** Also known as the "Patient Protection and Affordable Care Act," "Affordable Care Act" and "health care reform." PPACA helps make health care and preventive care more affordable. The law requires health plans to cover the full cost of certain preventive medications and over-the-counter (OTC) products. This means you don't have to pay anything ($0) for these products – not even a copay, coinsurance or deductible.

- **PPACA medication:** This is a preventive medication or over-the-counter (OTC) product that your plan has to fully cover at 100% under PPACA's preventive services requirement. This means you don't have to pay anything ($0) for these products – not even a copay, coinsurance or deductible.

- **Pharmacy network:** This is a group of pharmacies that your pharmacy benefit provider (insurance company) has contracted with to offer lower-cost services. You'll usually pay a lower cost-share (copay, coinsurance, or deductible) when you use an in-network pharmacy.

- **In-network:** This is a provider (pharmacy, doctor, healthcare center, hospital, lab) your pharmacy benefit provider (insurance company) has contracted with to offer lower-cost services.

  You'll usually pay a lower cost-share (copay, coinsurance or deductible) when you use a provider that's in your plan's network.

- **Out-of-network:** This is a provider (pharmacy, doctor, healthcare center, hospital, lab) that doesn't have a contract with your pharmacy benefit provider (insurance company) to offer lower-cost services.

  You'll usually pay higher out-of-pocket costs when you use a provider that isn't in your plan's network.

- **Retail pharmacy:** This is a place where you can go to fill prescriptions, buy over-the-counter products and get health advice from a pharmacist. They also offer health screenings and vaccines.

  Retail pharmacies are usually located in grocery stores, retail stores or wholesale warehouse stores, or in their own buildings.

- **Home delivery pharmacy:** Also known as a "mail order pharmacy." This is a state-licensed pharmacy with licensed pharmacists that fill and send your medications right to your home. Their pharmacists are available to answer your questions and offer personalized support.

- **Specialty pharmacy:** This is a state-licensed pharmacy, with licensed pharmacists who support people using a specialty medication to treat a rare and/or complex medical condition. They offer patient care and services that most retail pharmacies don't. They also fill prescriptions for specialty medications.

- **Fertility pharmacy:** This is a state-licensed pharmacy, with licensed pharmacists who focus on fertility care for women and men trying to get pregnant. They offer patient care and services that most retail pharmacies don't. They also fill prescriptions for fertility medications.

1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. **Not all plans offer Express Scripts Pharmacy, Evernorth EnGuide Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy as covered pharmacy options.** Log in to the myCigna app or myCigna.com, or check your plan details, to learn more about the pharmacies in your plan's network. Cigna Healthcare, Evernorth Health Services, Express Scripts Pharmacy, Accredo and Freedom Fertility Pharmacy are all part of The Cigna Group. This means we have an ownership interest in Express Scripts Pharmacy's and EnGuide Pharmacy's home delivery services, Accredo's specialty pharmacy services and Freedom's fertility services – but you have the right to fill prescriptions at any pharmacy in your network (as your plan allows).
3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
4. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Content current as of 11/01/21. fda.gov/drugs/generic-drugs/generic-drug-facts.
5. U.S. Food and Drug Administration (FDA) website, "Compounding and the FDA: Questions and Answers." Last updated 08/5/24. fda.gov/drugs/human-drug-compounding/compounding-and-fda-questions-and-answers.
6. U.S. Drug Enforcement Administration (DEA) website, "Drug Scheduling." Accessed 09/30/25 (Page has no report/last updated date). dea.gov/drug-information/drug-scheduling.
7. If your plan includes "Member Pay Difference" and your doctor writes "Dispense as Written" on your prescription and asks that the pharmacist fill the brand-name medication (not the available generic version), you'll only pay your brand cost-share. Check your plan details. 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 cost and generic cost may not apply.
8. **Not all plans cover 90-day supplies, and some plans only cover 90-day supplies if you fill them at certain pharmacies.** Log in to the myCigna app or myCigna.com, or check your plan details, to see what your plan allows. Not all medications come in a 90-day supply. For example, oral contraceptives come in a 3-pack, which is an 84-day supply. Even though it's not a full "90-day supply," we still think of it as a 90-day prescription.
9. This pricing only applies to medications that are covered under the benefit. Your information for a qualifying claim may be processed by GoodRx. The claim is processed outside of your pharmacy benefits, but your out-of-pocket costs at the register will still be applied to your plan's deductible and no further action is required by you, the member.
10. **Not all plans offer this program, service, medication and/or coverage.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
11. 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.
12. **Not all plans have extra coverage rules on medications – like prior authorization, quantity limit, Step Therapy or age requirement.** Log in to the myCigna app or myCigna.com, or check your plan details, to see if yours does.
13. We don't do this to medications on the Cigna Healthcare Legacy (Standard) or Legacy (Performance) Prescription Drug Lists.
14. The Supplemental Discount Program only applies to medications that are excluded for all customers (off plan) at the highest level of the benefit set-up (some exclusions apply). If filling at Express Scripts Pharmacy, we may contact the customer first. 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 customer walking in off the street. "Customer pays the lessor of." Your payment won't count toward your deductible or out-of-pocket maximum.
15. Because of certain state laws (mandates), Step Therapy may vary or may not apply to your specific plan. To see if these rules apply to yours, check your plan details, log in to the myCigna app or myCigna.com or call customer service using the toll-free number on your ID card.
16. U.S. Food and Drug Administration (FDA) website, "FDA List of Authorized Generic Drugs." Content current as of 01/04/24. fda.gov/drugs/abbreviated-new-drug-application-anda/fda-list-authorized-generic-drugs.
17. U.S. Food and Drug Administration (FDA) website "Orange Book Preface." Content current as of 03/27/2025. fda.gov/drugs/development-approval-process-drugs/orange-book-preface.
18. Centers for Disease Control and Prevention (CDC) website, "Preventing Chronic Diseases: What You Can Do Now." Content current as of 05/15/24. cdc.gov/chronic-disease/prevention.
19. SaveOnSP will check your pharmacy claims to make sure you're being charged the correct amount. They won't look at any other information. Your claim information won't be shared with anyone other than Cigna Healthcare (if needed).
20. U.S. Food and Drug Administration (FDA) website "Biosimilar Basics for Patients." Last updated 08/01/24. fda.gov/drugs/biosimilars/biosimilars-basics-patients.
21. The American Diabetes Association (ADA) website, "Introduction and Methodology: Standards of Care in Diabetes–2025." December 2024, Vol.48, S1-S5. diabetesjournals.org/care/issue/48/Supplement_1.
22. When you call, we'll connect you with an Express Scripts pharmacist. Cigna Healthcare, Evernorth Health Services and Express Scripts are all part of The Cigna Group. It doesn't matter what pharmacy you're using – Express Scripts pharmacists are here to help you. We all work together to serve your health, wellness, and pharmacy needs.
23. You can't sign up for automatic refills for GLP-1. You'll have to contact the pharmacy each time you need a refill.
24. Your plan pays the cost for standard shipping.
25. Express Scripts Pharmacy can automatically refill certain medications. Log in to the myCigna app or myCigna.com or call 800.835.3784 to sign up. 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 the Express Scripts texting service. You can do this online or over the phone. Once you sign up, just reply to their welcome text to get started. Standard text messaging rates apply.
26. Cigna Healthcare uses the Express Scripts/Evernorth Health Services website for certain programs and services. Cigna Healthcare, Evernorth Health Services, Express Scripts, Express Scripts Pharmacy, Accredo Specialty Pharmacy and Freedom Fertility Pharmacy are all part of The Cigna Group.
27. As allowable by law. For medications that are given to you by your health care provider, Accredo will ship them directly to your doctor's office.

28. The ability to refill prescriptions by text is only available for certain medications. To get text messages, you'll have to sign up for the Accredo texting service. You can do this when you call Accredo to refill your prescription. Once you sign up, just reply to their welcome text to get started. Standard text messaging rates apply.

29. Freedom Fertility provides same-day emergency support for certain medications and locations. Call Freedom Fertility to find out if you can get same-day emergency support for your medication where you live.

30. This is only an example of costs and cost comparisons under the Copay Assurance plan. Actual discounts will vary.

31. Because of Internal Revenue Service (IRS) rules for Health Savings Accounts (HSAs), you have to meet your deductible before you'll pay this lower, set copay.

32. Centers for Disease Control and Prevention (CDC) website, "About Obesity." Last updated: January 23, 2024. cdc.gov/obesity/php/about/index.html.

33. This is an injectable specialty medication. Log in to the myCigna app or myCigna.com, or check your plan details, to see if your plan has any extra rules for its coverage.

34. This is a self-injected glucagon-like peptide 1 (GLP-1) agonist.

35. **You may not be eligible for GLP-1 coverage and/or Omada.** To be approved for GLP-1 weight management coverage, you must: 1) meet BMI requirements, 2) have tried following a lower-calorie diet and/or participated in a lifestyle change program for at least 3 months and 3) join and participate in Omada's online lifestyle change program. To be accepted into Omada, you must be at risk for certain health conditions. For your GLP-1 to stay covered, you must actively participate in Omada's program.

36. GLP-1s help lower your BMI. Your plan will cover your GLP-1 as long as you had a BMI of 32 or higher (or 27 or higher with two weight-related health issues) when you started using it. When your doctor's office starts the medication coverage review (prior authorization) process, make sure they include your starting BMI.

37. Cigna Healthcare works with Omada to offer online programs that help people manage their weight, lower their blood pressure and/or control diabetes through one-on-one health coaching, specialist support and smart devices. **Omada is included in your pharmacy benefits at no extra cost – but to join, you'll need to be "at risk" for certain health conditions.**

38. Centers for Disease Control and Prevention (CDC) website, "Adult BMI Calculator." Content current as of June 26, 2024. cdc.gov/bmi/adult-calculator/index.html.

39. Centers for Disease Control and Prevention (CDC) website, "BMI Frequently Asked Questions." Content current as of June 28, 2024. cdc.gov/bmi/faq/index.html.

40. Cigna Healthcare 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.

41. Your doctor's office will take care of this process for you. The office can download a prior authorization request form from the Cigna Healthcare provider portal at cignaforhcp.com. We'll review the information your doctor sends us to make sure you meet the medication's new coverage rules. We'll send you and your doctor a letter with our decision (approved/not approved) and next steps. It can take up to five business days to hear from us. You can always check with your doctor's office to see if we've made a decision. Or you can log in to myCigna to see where your medication is in the review process or to read about the decision we made.

cigna healthcare

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

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care provider, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, customers may be required to use an in-network pharmacy to fill the prescription. If customers use a pharmacy that does not participate in your plan's network, the prescription may not be covered, or reimbursement may be limited by your plan's copay, coinsurance or deductible requirements.

The Omada program is administered by Omada Health, Inc., an independent third party service provider. The Omada program is not administered by Cigna Healthcare. It is administered solely by Omada Health, Inc. which is responsible for the program. Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group.