

January 1 - December 31, 2024

EVIDENCE OF COVERAGE

Your Medicare Health Benefits and Services and Prescription Drug Coverage as a Member of Cigna Preferred Medicare (HMO)

This document gives you the details about your Medicare health care and prescription drug coverage from January 1 – December 31, 2024. **This is an important legal document. Please keep it in a safe place.**

For questions about this document, please contact Customer Service at 1-800-668-3813 for additional information. (TTY users should call 711.) Hours are October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays. This call is free.

This plan, Cigna Preferred Medicare (HMO), is offered by Cigna HealthcareSM. (When this *Evidence of Coverage* says "we," "us," or "our," it means Cigna Healthcare. When it says "plan" or "our plan," it means Cigna Preferred Medicare (HMO).)

This document is available for free in Spanish.

□ Other protections required by Medicare law.

To get information from us in a way that works for you, please call Customer Service. We can give you information in braille, in large print, or other alternate formats if you need it.

Benefits, and/or copayments/coinsurance may change on January 1, 2025.

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary. We will notify affected enrollees about changes at least 30 days in advance.

This document explains your benefits and rights. Use this document to understand about:

Your plan premium and cost sharing;

Your medical and prescription drug benefit;

How to file a complaint if you are not satisfied with a service or treatment;

How to contact us if you need further assistance; and

2024 Evidence of Coverage Table of Contents

CHAPTER 1:	Getting started as a member	4
SECTION 1	Introduction	5
SECTION 2	What makes you eligible to be a plan member?	5
SECTION 3	Important membership materials you will receive	6
SECTION 4	Your monthly costs for your plan	7
SECTION 5	More information about your monthly premium	9
SECTION 6	Keeping your plan membership record up to date	9
SECTION 7	How other insurance works with our plan	10
CHAPTER 2:	Important phone numbers and resources	12
SECTION 1	Plan contacts	13
SECTION 2	Medicare	16
SECTION 3	State Health Insurance Assistance Program	17
SECTION 4	Quality Improvement Organization	18
SECTION 5	Social Security	18
SECTION 6	Medicaid	19
SECTION 7	Information about programs to help people pay for their prescription drugs	19
SECTION 8	How to contact the Railroad Retirement Board	
SECTION 9	Do you have group insurance or other health insurance from an employer?	22
CHAPTER 3:	Using the plan for your medical services	23
CHAPTER 3: SECTION 1	Things to know about getting your medical care as a member of our plan	
		24
SECTION 1	Things to know about getting your medical care as a member of our plan	24 25
SECTION 1 SECTION 2	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services?	24 25 26
SECTION 1 SECTION 2 SECTION 3	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services? How are your medical services covered when you are in a clinical research study?	24 25 26 28
SECTION 1 SECTION 2 SECTION 3 SECTION 4	Things to know about getting your medical care as a member of our plan	24 25 26 28 28
SECTION 1 SECTION 2 SECTION 3 SECTION 4 SECTION 5	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services? How are your medical services covered when you are in a clinical research study?	24 25 26 28 28
SECTION 1 SECTION 2 SECTION 3 SECTION 4 SECTION 5 SECTION 6	Things to know about getting your medical care as a member of our plan	
SECTION 1 SECTION 2 SECTION 3 SECTION 4 SECTION 5 SECTION 6 SECTION 7	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services? How are your medical services covered when you are in a clinical research study? Rules for getting care covered in a religious non-medical health care institution Rules for ownership of durable medical equipment	24 25 26 28 29 30
SECTION 1 SECTION 2 SECTION 3 SECTION 4 SECTION 5 SECTION 6 SECTION 7 CHAPTER 4:	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services? How are your medical services covered when you are in a clinical research study? Rules for getting care covered in a religious non-medical health care institution Rules for ownership of durable medical equipment Medical Benefits Chart (what is covered and what you pay)	24 25 28 28 29 30 31
SECTION 1 SECTION 2 SECTION 3 SECTION 4 SECTION 5 SECTION 6 SECTION 7 CHAPTER 4: SECTION 1	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services? How are your medical services covered when you are in a clinical research study? Rules for getting care covered in a religious non-medical health care institution Rules for ownership of durable medical equipment Medical Benefits Chart (what is covered and what you pay) Understanding your out-of-pocket costs for covered services	24 25 28 28 30 31 31
SECTION 1 SECTION 2 SECTION 3 SECTION 4 SECTION 5 SECTION 6 SECTION 7 CHAPTER 4: SECTION 1 SECTION 2	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services? How are your medical services covered when you are in a clinical research study? Rules for getting care covered in a religious non-medical health care institution Rules for ownership of durable medical equipment Medical Benefits Chart (what is covered and what you pay) Understanding your out-of-pocket costs for covered services Use the Medical Benefits Chart to find out what is covered and how much you will pay	24 25 28 29 30 31 32 33
SECTION 1 SECTION 2 SECTION 3 SECTION 5 SECTION 6 SECTION 7 CHAPTER 4: SECTION 1 SECTION 2 SECTION 3	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services? How are your medical services covered when you are in a clinical research study? Rules for getting care covered in a religious non-medical health care institution Rules for ownership of durable medical equipment Medical Benefits Chart (what is covered and what you pay) Understanding your out-of-pocket costs for covered services Use the Medical Benefits Chart to find out what is covered and how much you will pay What services are not covered by the plan?	242528293031323561
SECTION 1 SECTION 2 SECTION 3 SECTION 5 SECTION 6 SECTION 7 CHAPTER 4: SECTION 1 SECTION 2 SECTION 3 CHAPTER 5:	Things to know about getting your medical care as a member of our plan	2425262829303132335861
SECTION 1 SECTION 2 SECTION 3 SECTION 4 SECTION 5 SECTION 6 SECTION 7 CHAPTER 4: SECTION 1 SECTION 2 SECTION 3 CHAPTER 5: SECTION 1	Things to know about getting your medical care as a member of our plan Use providers in the plan's network to get your medical care How to get services when you have an emergency or urgent need for care or during a disaster What if you are billed directly for the full cost of your services? How are your medical services covered when you are in a clinical research study? Rules for getting care covered in a religious non-medical health care institution Rules for ownership of durable medical equipment Medical Benefits Chart (what is covered and what you pay) Understanding your out-of-pocket costs for covered services Use the Medical Benefits Chart to find out what is covered and how much you will pay What services are not covered by the plan? Using the plan's coverage for Part D prescription drugs	
SECTION 1 SECTION 2 SECTION 3 SECTION 5 SECTION 6 SECTION 7 CHAPTER 4: SECTION 1 SECTION 2 SECTION 3 CHAPTER 5: SECTION 1 SECTION 1	Things to know about getting your medical care as a member of our plan	

SECTION 5	What if one of your drugs is not covered in the way you'd like it to be covered?	66
SECTION 6	What if your coverage changes for one of your drugs?	68
SECTION 7	What types of drugs are not covered by the plan?	69
SECTION 8	Filing a prescription	70
SECTION 9	Part D drug coverage in special situations	70
SECTION 10	Programs on drug safety and managing medications	71
CHAPTER 6: \	What you pay for your Part D prescription drugs	73
SECTION 1	Introduction	74
SECTION 2	What you pay for a drug depends on which drug payment stage you are in when you get the drug	75
SECTION 3	We send you reports that explain payments for your drugs and which payment stage you are in	75
SECTION 4	There is no deductible for our plan	76
SECTION 5	During the Initial Coverage Stage, the plan pays it share of your drug costs and you pay your share	76
SECTION 6	Costs in the Coverage Gap Stage	80
SECTION 7	During the Catastrophic Coverage Stage, the plan pays the full cost for your covered Part D drugs	80
SECTION 8	Part D Vaccines. What you pay for depends on how and where you get them	80
CHAPTER 7:	Asking us to pay our share of a bill you have received for covered medical services or drugs	82
SECTION 1	Situations in which you should ask us to pay our share of the cost of your covered services or drugs	83
SECTION 2	How to ask us to pay you back or to pay a bill you have received	84
SECTION 3	We will consider your request for payment and say yes or no	84
CHAPTER 8:	Your rights and responsibilities	86
SECTION 1	Our plan must honor your rights and cultural sensitivities as a member of the plan	87
SECTION 2	You have some responsibilities as a member of the plan	91
CHAPTER 9: \	What to do if you have a problem or complaint (coverage decisions, appeals, complaints)	92
SECTION 1	Introduction	93
SECTION 2	Where to get more information and personalized assistance	93
SECTION 3	To deal with your problem, which process should you use?	93
SECTION 4	A guide to the basics of coverage decisions and appeals	94
SECTION 5	Your medical care: How to ask for a coverage decision or make an appeal	
SECTION 6	Your Part D prescription drugs: How to ask for a coverage decision or make an appeal	
SECTION 7	How to ask us to cover a longer inpatient hospital stay if you are being discharged too soon	
SECTION 8	How to ask us to keep covering certain medical services if you think your coverage is ending too soon	
SECTION 9	Taking your appeal to Level 3 and beyond	
SECTION 10	How to make a complaint about quality of care, waiting times, customer service, or other concerns	116
CHAPTER 10: I	Ending your membership in the plan	
SECTION 1	Introduction	120
SECTION 2	When can you end your membership in our plan?	120
SECTION 3	How do you end your membership in our plan?	121

SECTION 4	Until your membership ends, you must keep getting your medical items, services and d	rugs through our plan
SECTION 5	Cigna Healthcare must end your membership in the plan in certain situations	122
CHAPTER 11:	Legal notices	123
SECTION 1	Notice about governing law	124
SECTION 2	Notice about non-discrimination	124
SECTION 3	Notice about Medicare Secondary Payer subrogation rights	124
SECTION 4	Notice about subrogation and third party recovery	124
SECTION 5	Report Fraud, Waste and Abuse	125
CHAPTER 12:	Definitions of Important words	120

CHAPTER 1:

Getting started as a member

SECTION 1 Introduction

Section 1.1 You are enrolled in Cigna Preferred Medicare (HMO), which is a Medicare HMO

You are covered by Medicare, and you have chosen to get your Medicare health care and your prescription drug coverage through our plan, Cigna Preferred Medicare (HMO). We are required to cover all Part A and Part B services. However, cost sharing and provider access in this plan differ from Original Medicare.

Cigna Preferred Medicare (HMO) is a Medicare Advantage HMO Plan (HMO stands for Health Maintenance Organization) approved by Medicare and run by a private company.

Coverage under this Plan qualifies as Qualifying Health Coverage (QHC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at: www.irs.gov/Affordable-Care-Act/Individuals-and-Families for more information.

Section 1.2 What is the *Evidence of Coverage* document about?

This *Evidence of Coverage* document tells you how to get your medical care and prescription drugs. It explains your rights and responsibilities, what is covered, what you pay as a member of the plan, and how to file a complaint if you are not satisfied with a decision or treatment.

The words coverage and covered services refer to the medical care and services and the prescription drugs available to you as a member of Cigna Preferred Medicare (HMO).

It's important for you to learn what the plan's rules are and what services are available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* document.

If you are confused, concerned or just have a question, please contact Customer Service.

Section 1.3 Legal information about the *Evidence of Coverage*

This *Evidence of Coverage* is part of our contract with you about how our plan covers your care. Other parts of this contract include your enrollment form, the *List of Covered Drugs (Formulary)*, and any notices you receive from us about changes to your coverage or conditions that affect your coverage. These notices are sometimes called riders or amendments.

The contract is in effect for the months in which you are enrolled in our plan between January 1, 2024 and December 31, 2024. Each calendar year, Medicare allows us to make changes to the plans that we offer. This means we can change the costs and benefits of our plan after December 31, 2024. We can also choose to stop offering the plan in your service area, after December 31, 2024.

Medicare (the Centers for Medicare & Medicaid Services) must approve our plan each year. You can continue each year to get Medicare coverage as a member of our plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

SECTION 2 What makes you eligible to be a plan member?

Section 2.1 Your eligibility requirements

You are eligible for membership in our plan as long as:

- ☐ You have both Medicare Part A and Medicare Part B
- and you live in our geographic service area (Section 2.2 below describes our service area). Incarcerated individuals are not considered living in the geographic service area even if they are physically located in it
- ☐ and you are a United States citizen or are lawfully present in the United States

Section 2.2 Here is the plan service area for our plan

Our plan is available only to individuals who live in our plan service area. To remain a member of our plan, you must continue to reside in the plan service area. The service area is described below.

Chapter 1. Getting started as a member

Our service area includes these counties in Virginia: Amelia, Charles City, Chesterfield, Colonial Heights City, Dinwiddie, Goochland, Hanover, Henrico, Petersburg City, Powhatan, Richmond City

If you plan to move out of the service area, you cannot remain a member of this plan. Please contact Customer Service to see if we have a plan in your new area. When you move, you will have a Special Enrollment Period that will allow you to switch to Original Medicare or enroll in a Medicare health or drug plan that is available in your new location.

It is also important that you call Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

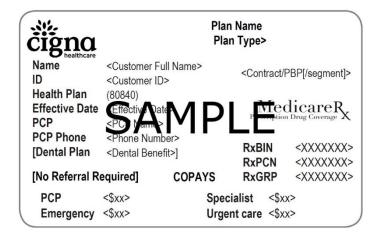
Section 2.3 U.S. Citizen or Lawful Presence

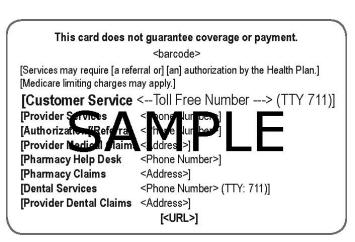
A member of a Medicare health plan must be a U.S. citizen or lawfully present in the United States. Medicare (the Centers for Medicare & Medicaid Services) will notify Cigna Healthcare if you are not eligible to remain a member on this basis. Cigna Healthcare must disensoll you if you do not meet this requirement.

SECTION 3 Important membership materials you will receive

Section 3.1 Your plan membership card

While you are a member of our plan, you must use your membership card whenever you get services covered by this plan and for prescription drugs you get at network pharmacies. You should also show the provider your Medicaid card, if applicable. Here's a sample membership card to show you what yours will look like:





Do NOT use your red, white, and blue Medicare card for covered medical services while you are a member of this plan. If you use your Medicare card instead of your Cigna Preferred Medicare (HMO) membership card, you may have to pay the full cost of medical services yourself. Keep your Medicare card in a safe place. You may be asked to show it if you need hospital services, hospice services, or participate in Medicare approved clinical research studies also called clinical trials.

If your plan membership card is damaged, lost, or stolen, call Customer Service right away and we will send you a new card.

Section 3.2 The *Provider and Pharmacy Directory:* Your guide to all providers in the plan's network

The Provider and Pharmacy Directory lists our current network providers and durable medical equipment suppliers.

Network providers are the doctors and other health care professionals, medical groups, durable medical equipment suppliers, hospitals, and other health care facilities that have an agreement with us to accept our payment and any plan cost sharing as payment in full.

You must use network providers to get your medical care and services. If you go elsewhere without proper authorization you will have to pay in full. The only exceptions are emergencies, urgently needed services when the network is not available (that is, in situations when it is unreasonable or not possible to obtain services in-network), out-of-area dialysis services, and cases in which our plan authorizes use of out-of-network providers. The most recent list of providers and suppliers is available on our website at www.cignamedicare.com. If you don't have your copy of the *Provider and Pharmacy Directory*, you can request a copy

(electronically or in hardcopy form) from Customer Service. Requests for hard copy Provider Directories will be mailed to you within three business days.

Section 3.3 The *Provider and Pharmacy Directory:* Your guide to pharmacies in our network

The *Provider and Pharmacy Directory* lists our network pharmacies. **Network pharmacies** are all of the pharmacies that have agreed to fill covered prescriptions for our plan members. You can use the *Provider and Pharmacy Directory* to find the network pharmacy you want to use. See Chapter 5, Section 2.5 for information on when you can use pharmacies that are not in the plan's network.

The *Provider and Pharmacy Directory* will also tell you which of the pharmacies in our network have preferred cost sharing, which may be lower than the standard cost sharing offered by other network pharmacies for some drugs.

If you don't have the *Provider and Pharmacy Directory*, you can get a copy from Customer Service. You can also find this information on our website at www.cignamedicare.com, or download it from this website. Both Customer Service and the website can give you the most up-to-date information about changes in our network pharmacies.

Section 3.4 The plan's List of Covered Drugs (Formulary)

The plan has a *List of Covered Drugs (Formulary)*. We call it the "Drug List" for short. It tells which Part D prescription drugs are covered under the Part D benefit included in our plan. The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list must meet requirements set by Medicare. Medicare has approved the plan "Drug List." The "Drug List" also tells you if there are any rules that restrict coverage for your drugs.

We will provide you a copy of the "Drug List." The "Drug List" we provide to you includes information for the covered drugs that are most commonly used by our members. However, we cover additional drugs that are not included in the provided "Drug List." If one of your drugs is not listed in the "Drug List," you should visit our website or contact Customer Service to find out if we cover it. To get the most complete and current information about which drugs are covered, you can visit the plan's website (www.cignamedicare.com) or call Customer Service.

SECTION 4 Your monthly costs for your plan

Your costs may include the following:

- Plan Premium (Section 4.1)
- Monthly Medicare Part B Premium (Section 4.2)
- Part D Late Enrollment Penalty (Section 4.3)
- Income Related Monthly Adjusted Amount (Section 4.4)

Section 4.1 Plan premium

You do not pay a separate monthly plan premium for your plan.

Section 4.2 Monthly Medicare Part B Premium

Many members are required to pay other Medicare premiums

You must continue paying your Medicare premiums to remain a member of the plan. This includes your premium for Part B. It may also include a premium for Part A which affects members who aren't eligible for premium free Part A.

Section 4.3 Part D Late Enrollment Penalty

Some members are required to pay a Part D late enrollment penalty. The Part D late enrollment penalty is an additional premium that must be paid for Part D coverage if at any time after your initial enrollment period is over, there is a period of 63 days or more in a row when you did not have Part D or other creditable prescription drug coverage. Creditable prescription drug coverage is coverage that meets Medicare's minimum standards since it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. The cost of the late enrollment penalty depends on how long you went without Part D or other creditable prescription drug coverage. You will have to pay this penalty for as long as you have Part D coverage. When you first enroll in our plan, we let you know the amount of the penalty.

Chapter 1. Getting started as a member	
ou will not have to pay it if:	
□You receive "Extra Help" from Medicare to pay for your prescription dru	gs.
☐You have gone less than 63 days in a row without creditable coverage.	
☐ You have had creditable drug coverage through another source such as of Veterans Affairs. Your insurer or your human resources department of creditable coverage. This information may be sent to you in a letter or information, because you may need it if you join a Medicare drug plan is	will tell you each year if your drug coverage is ncluded in a newsletter from the plan. Keep this
 Note: Any notice must state that you had creditable prescription dru Medicare's standard prescription drug plan pays. 	g coverage that is expected to pay as much as
 Note: The following are not creditable prescription drug coverage drug discount websites. 	e: prescription drug discount cards, free clinics, and
ledicare determines the amount of the penalty. Here is how it works:	
☐ If you went 63 days or more without Part D or other creditable prescript in Part D, the plan will count the number of full months that you did not that you did not have creditable coverage. For example, if you go 14 months	have coverage. The penalty is 1% for every month
☐ Then Medicare determines the amount of the average monthly premiun previous year. For 2024, this average premium amount is \$34.70.	n for Medicare drug plans in the nation from the
☐ To calculate your monthly penalty, you multiply the penalty percentage to the pearest 10 cents. In the example here it would be 14% times \$34	3

There are three important things to note about this monthly Part D late enrollment penalty:

□ First, **the penalty may change each year**, because the average monthly premium can change each year. □ Second, you will continue to pay a penalty every month for as long as you are enrolled in a plan that has Medicare Part D drug benefits, even if you change plans. □ Third, if you are under 65 and currently receiving Medicare benefits, the Part D late enrollment penalty will reset when you turn 65. After age 65, your Part D late enrollment penalty will be based only on the months that you don't have coverage

amount would be added to the monthly premium for someone with a Part D late enrollment penalty.

If you disagree about your Part D late enrollment penalty, you or your representative can ask for a review. Generally, you must request this review within 60 days from the date on the first letter you receive stating you have to pay a late enrollment penalty. However, if you were paying a penalty before joining our plan, you may not have another chance to request a review of that late enrollment penalty.

Section 4.4 **Income Related Monthly Adjustment Amount**

after your initial enrollment period for aging into Medicare.

Some members may be required to pay an extra charge, known as the Part D Income Related Monthly Adjustment Amount, also known as IRMAA. The extra charge is figured out using your modified adjusted gross income as reported on your IRS tax return from 2 years ago. If this amount is above a certain amount, you'll pay the standard premium amount and the additional IRMAA. For more information on the extra amount you may have to pay based on your income, visit https://www.medicare.gov/drugcoverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans.

If you have to pay an extra amount, Social Security, not your Medicare plan, will send you a letter telling you what that extra amount will be. The extra amount will be withheld from your Social Security, Railroad Retirement Board, or Office of Personnel Management benefit check, no matter how you usually pay your plan premium, unless your monthly benefit isn't enough to cover the extra amount owed. If your benefit check isn't enough to cover the extra amount, you will get a bill from Medicare. You must pay the extra amount to the government. It cannot be paid with your monthly plan premium. If you do not pay the extra amount, you will be disenrolled from the plan and lose prescription drug coverage.

If you disagree about paying an extra amount, you can ask Social Security to review the decision. To find out more about how to do this, contact Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

SECTION 5 More information about your monthly premium

Section 5.1 If you pay a Part D late enrollment penalty, there are several ways you can pay your penalty

There are three ways you can pay the penalty. Please select your late enrollment penalty payment option when you complete your enrollment form. You can also call Customer Service to let us know which option you choose or if you want to make a change.

Option 1: Paying by check

Your Part D late enrollment penalty is due monthly, but you can pay quarterly or yearly if you choose. You may decide to pay your Part D late enrollment penalty directly to our plan. You must submit to us your check or money order made payable to Cigna Healthcare by the last day of the month. Please include your member ID number on the check. Do not make your check payable to the Centers for Medicare and Medicaid Services (CMS) or to the Department of Health and Human Services (HHS). Payment should be sent to Cigna, P.O. Box 742642, Atlanta, GA 30374-2642. Payments mailed to a different Cigna Healthcare address will delay the processing of the payment.

Option 2: You can make payments online

You can pay your Part D late enrollment penalty by using Cigna Healthcare's secure online payment system, which allows you to set up automatic payments or make a one-time payment at your convenience. Our secure online payment system is available 24 hours a day, 7 days a week, and can be found online at www.cignamedicare.com/paymybill. If you have questions about this payment option, please contact Customer Service at the phone number listed on the back of this booklet.

Option 3: Having your Part D late enrollment penalty taken out of your monthly Social Security check

Changing the way you pay your Part D late enrollment penalty. If you decide to change the option by which you pay your Part D late enrollment penalty, it can take up to three months for your new payment method to take effect. While we are processing your request for a new payment method, you are responsible for making sure that your Part D late enrollment penalty is paid on time. To change your payment method, contact Customer Service.

What to do if you are having trouble paying your late enrollment penalty

Your Part D late enrollment penalty is due in our office by the last day of the month. If you are having trouble paying your Part D late enrollment penalty on time, please contact Customer Service to see if we can direct you to programs that will help with your costs.

Section 5.2 Can we change your monthly plan premium during the year?

No. We are not allowed to change the amount we charge for the plan's monthly plan premium during the year. If the monthly plan premium changes for next year we will tell you in September and the change will take effect on January 1.

However, in some cases, you may be able to stop paying a late enrollment penalty, if owed, or need to start paying a late enrollment penalty. This could happen if you become eligible for the "Extra Help" program or if you lose your eligibility for the "Extra Help" program during the year:

	f you current	ly pay th	e Part D	late enrol	lment pena	Ity and	become	eligible for	or "Extra	Help"	during the	year,	you wo	ould be
6	able to stop p	aying yo	our pena	lty.										

□ If you lose "Extra Help," you may be subject to the	؛ late enrollment penalty if you	go 63 days or more in a ro	w without Part D
or other creditable prescription drug coverage.			

You can find out more about the "Extra Help" program in Chapter 2, Section 7.

SECTION 6 Keeping your plan membership record up to date

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage, including your Primary Care Provider/Medical Group/IPA. A Medical Group is an association of primary care providers (PCPs), specialists and/or ancillary providers, such as therapists and radiologists. An Independent Physician Association, or IPA, is a group of primary care and specialty care physicians who work together in coordinating your medical needs.

Chapter 1. Getting started as a member

The doctors, hospitals, pharmacists, and other providers in the plan's network need to have correct information about you. **These network providers use your membership record to know what services and drugs are covered and the cost sharing amounts for you**. Because of this, it is very important that you help us keep your information up to date.

Let us	know	about	these	changes:
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□Changes to your name, your address, or your phone number
□ Changes in any other health insurance coverage you have (such as from your employer, your spouse or domestic partner's employer, workers' compensation, or Medicaid)
□ If you have any liability claims, such as claims from an automobile accident
□ If you have been admitted to a nursing home
□ If you receive care in an out-of-area or out-of-network hospital or emergency room
□ If your designated responsible party (such as a caregiver) changes
□ If you are participating in a clinical research study (Note : You are not required to tell your plan about the clinical research studies you intend to participate in but we encourage you to do so)
ny of this information changes, please let us know by calling Customer Service

If any of this information changes, please let us know by calling Customer Service.

It is also important to contact Social Security if you move or change your mailing address. You can find phone numbers and contact information for Social Security in Chapter 2, Section 5.

SECTION 7 How other insurance works with our plan

Other insurance

Medicare requires us to collect information from you about any other medical insurance coverage and/or drug insurance coverage that you may have. This is because we must coordinate any other coverage you have with your benefits under our plan. This is called **Coordination of Benefits**.

Once a year, and also when Medicare informs us of changes in your other insurance coverage, we will send you a letter along with a questionnaire to confirm the other insurance coverage. Please complete the questionnaire and return it to us or call Customer Service to let us know if you still have the other insurance coverage or if it has ended. If you have other medical insurance coverage or drug insurance coverage that is not listed on the letter, please call Customer Service to let us know about this other coverage. You may need to give your plan member ID number to your other insurers (once you have confirmed their identity) so your bills are paid correctly and on time.

When you have other insurance (like employer group health coverage), there are rules set by Medicare that decide whether our plan or your other insurance pays first. The insurance that pays first is called the primary payer and pays up to the limits of its coverage. The one that pays second, called the secondary payer, only pays if there are costs left uncovered by the primary coverage. The secondary payer may not pay all of the uncovered costs. If you have other insurance, tell your doctor, hospital, and pharmacy.

These rules apply for employer or union group health plan coverage:

□ If you have retiree coverage, Medicare pays first.
□ If your group health plan coverage is based on your or a family member's current employment, who pays first depends on
your age, the number of people employed by your employer, and whether you have Medicare based on age, disability, or
End-Stage Renal Disease (ESRD):
olf you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the

- olf you're under 65 and disabled and you or your family member is still working, your group health plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan that has more than 100 employees.
- olf you're over 65 and you or your spouse or domestic partner is still working, your group health plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan that has more than 20 employees.
- □ If you have Medicare because of ESRD, your group health plan will pay first for the first 30 months after you become eligible for Medicare.

These types of coverage usually pay first for services related to each type:
□No-fault insurance (including automobile insurance)
□Liability (including automobile insurance)
□Black lung benefits
□Workers' compensation
Medicaid and TRICARE never pay first for Medicare-covered services. They only pay after Medicare, employer group health plans and/or Medigap have paid.

CHAPTER 2:

Important phone numbers and resources

SECTION 1 Plan contacts (how to contact us, including how to reach Customer Service at the plan)

How to contact our plan's Customer Service

For assistance with claims, billing or member card questions, please call or write to our plan's Customer Service. We will be happy to help you.

Method	Customer Service – Contact Information
CALL	1-800-668-3813 Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays. Customer Service also has free language interpreter services available for non-English speakers.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
	Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
WRITE	Cigna Healthcare, Attn: Member Services, P.O. Box 2888, Houston, TX 77252
WEBSITE	www.cignamedicare.com

How to contact us when you are asking for a coverage decision or appeal about your medical care or Part D prescription drugs

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical services or Part D prescription drugs. An appeal is a formal way of asking us to review and change a coverage decision we have made. For more information on asking for coverage decisions or appeals about your medical care or Part D prescription drugs, see Chapter 9 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

Method	Coverage Decisions for Medical Care – Contact Information
CALL	1-800-668-3813 Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
WRITE	Cigna Healthcare, Attn: Precertification Department, P.O. Box 20002, Nashville, TN 37202

WRITE

Chapter 2. Important phone numbers and resources

Method	Coverage Decisions for Part D Prescription Drugs – Contact Information
CALL	1-800-668-3813 Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
WRITE	Cigna Healthcare, Attn: Coverage Determination & Exceptions, 8455 University Place #HQ2L-04, St. Louis, MO 63121
WEBSITE	www.cignamedicare.com
Method	Appeals for Medical Care – Contact Information
CALL	1-800-511-6943 Calls to this number are free. Hours are Monday – Friday, 7:00 a.m. – 9:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

Calls to this number are free. Hours are Monday – Friday, 7:00 a.m. – 9:00 p.m. local time.

Cigna Healthcare, Attn: Part C Appeals, P.O. Box 24087, Nashville, TN 37202-4087

Messaging service used weekends, after hours, and on federal holidays.

Method	Appeals for Part D Prescription Drugs – Contact Information
CALL	1-800-668-3813
	Calls to this number are free. Customer Service is available October 1 – March 31,
	8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday
	8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
TTY	711
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
	Calls to this number are free. Customer Service is available October 1 – March 31,
	8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
WRITE	Cigna Healthcare, Attn: Medicare Clinical Appeals, P.O. Box 66588, St. Louis, MO 63166-6588
WEBSITE	www.cignamedicare.com

How to contact us when you are making a complaint about your medical care or Part D prescription drugs

You can make a complaint about us or one of our network providers or pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. For more information on making a complaint about your medical care, see Chapter 9 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)).

Method	Complaints about Medical Care – Contact Information
CALL	1-800-668-3813 Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
TTY	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
WRITE	Cigna Healthcare, Attn: Medicare Grievance Dept., P.O. Box 188080, Chattanooga, TN 37422
MEDICARE WEBSITE	You can submit a complaint about our plan directly to Medicare. To submit an online complaint to Medicare go to www.medicare.gov/MedicareComplaintForm/home.aspx .

Method	Complaints about Part D prescription drugs – Contact Information
CALL	1-800-668-3813
	Calls to this number are free. Customer Service is available October 1 – March 31,
	8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday
	8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
TTY	

Chapter 2. Important phone numbers and resources

	711 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
WRITE	Cigna Healthcare, Attn: Medicare Grievance Dept., P.O. Box 188080, Chattanooga, TN 37422
MEDICARE WEBSITE	You can submit a complaint about our plan directly to Medicare. To submit an online complaint to Medicare go to www.medicare.gov/MedicareComplaintForm/home.aspx.

Where to send a request asking us to pay for our share of the cost for medical care or a drug you have received

If you have received a bill or paid for services (such as a provider bill) that you think we should pay for, you may need to ask us for reimbursement or to pay the provider bill. See Chapter 7 (Asking us to pay our share of a bill you have received for covered medical services or drugs).

Please note: If you send us a payment request and we deny any part of your request, you can appeal our decision. See Chapter 9 (What to do if you have a problem or complaint (coverage decisions, appeals, complaints)) for more information.

Method	Payment Requests – Contact Information		
WRITE	Part C (Medical Services)	Part D (Prescription Drugs)	
	Cigna Healthcare	Cigna Healthcare	
	Attn: Direct Member Reimbursement,	Attn: Medicare Part D	
	Medical Claims	P.O. Box 14718	
	P.O. Box 20002	Lexington, KY 40512-4718	
	Nashville, TN 37202		
WEBSITE	www.cignamedicare.com		

SECTION 2 Medicare (how to get help and information directly from the Federal Medicare program)

Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).

The Federal agency in charge of Medicare is the Centers for Medicare & Medicaid Services (sometimes called CMS). This agency contracts with Medicare Advantage organizations including us.

Method	Medicare – Contact Information
CALL	1-800-MEDICARE or 1-800-633-4227
	Calls to this number are free.
	24 hours a day, 7 days a week.
TTY	1-877-486-2048
	This number requires special telephone equipment and is only for people who have difficulties with hearing or
	speaking.
	Calls to this number are free.
WEBSITE	www.Medicare.gov
	This is the official government website for Medicare. It gives you up-to-date information about Medicare and current Medicare issues. It also has information about hospitals, nursing homes, physicians, home health agencies, and dialysis facilities. It includes documents you can print directly from your computer.
	You can also find Medicare contacts in your state.
	The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:
	☐ Medicare Eligibility Tool: Provides Medicare eligibility status information.
	☐ Medicare Plan Finder: Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. These tools provide an estimate of what your out-of-pocket costs might be in different Medicare plans. You can also use the website to tell Medicare about any complaints you have about our plan:
	☐ Tell Medicare about your complaint: You can submit a complaint about our plan directly to Medicare.
	To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx . Medicare takes your complaints seriously and will use this information to help improve the quality of the Medicare program.
	If you don't have a computer, your local library or senior center may be able to help you visit this website using its computer. Or, you can call Medicare and tell them what information you are looking for. They will find the information on the website and review information with you. (You can call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)

SECTION 3 State Health Insurance Assistance Program

(free help, information, and answers to your questions about Medicare)

The State Health Insurance Assistance Program (SHIP) is a government program with trained counselors in every state. In Virginia, the SHIP is called Virginia Insurance Counseling & Assistance Program (VICAP).

Virginia Insurance Counseling & Assistance Program (VICAP) is an independent (not connected with any insurance company or health plan) state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Virginia Insurance Counseling & Assistance Program (VICAP) counselors can help you understand your Medicare rights, help you make complaints about your medical care or treatment, and help you straighten out problems with your Medicare bills. Virginia Insurance Counseling & Assistance Program (VICAP) counselors can also help you with Medicare questions or problems and help you understand your Medicare plan choices and answer questions about switching plans.

METHOD TO ACCESS SHIP and OTHER RESOURCES:

- Visit https://www.shiphelp.org (Click on SHIP LOCATOR in middle of page)
- Select your **STATE** from the list. This will take you to a page with phone numbers and resources specific to your state.

Chapter 2. Important phone numbers and resources

Method	Virginia Insurance Counseling & Assistance Program (VICAP) – Contact Information
CALL	1-804-662-9333 or 1-800-552-3402
TTY	1-804-662-9333 or 1-800-552-3402
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Virginia Insurance Counseling & Assistance Program (VICAP), Office for Aging Services, Division for Community Living, 1610 Forest Avenue, Suite 100, Henrico, VA 23229
WEBSITE	https://www.vda.virginia.gov/vicap.htm

SECTION 4 Quality Improvement Organization

There is a designated Quality Improvement Organization for serving Medicare beneficiaries in each state. For Virginia, the Quality Improvement Organization is called Livanta.

Livanta has a group of doctors and other health care professionals paid by Medicare to check on and help improve the quality of care for people with Medicare. Livanta is an independent organization. It is not connected with our plan.

You should contact Livanta in any of these situations:

☐ You have a complaint about the quality of care you have received.
□You think coverage for your hospital stay is ending too soon.
□You think coverage for your home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation
Facility (CORF) services are ending too soon.

Method	Livanta (Virginia's Quality Improvement Organization) – Contact Information
CALL	1-888-396-4646
	Hours are Mon Fri. 9:00 a.m 5:00 p.m., 24 hour voicemail service is available
TTY	1-888-985-2660
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Livanta, BFCC-QIO Program, 10820 Guilford Rd., Suite 202, Annapolis Junction, MD 20701
WEBSITE	www.livantaqio.com

SECTION 5 Social Security

Social Security is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens and lawful permanent residents who are 65 or older, or who have a disability or End-Stage Renal Disease and meet certain conditions, are eligible for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic. If you are not getting Social Security checks, you have to enroll in Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

Social Security is also responsible for determining who has to pay an extra amount for their Part D drug coverage because they have a higher income. If you got a letter from Social Security telling you that you have to pay the extra amount and have questions about the amount or if your income went down because of a life-changing event, you can call Social Security to ask for reconsideration.

If you move or change your mailing address, it is important that you contact Social Security to let them know.

Method	Social Security – Contact Information
CALL	1-800-772-1213
	Calls to this number are free.
	Available 8:00 a.m. to 7:00 p.m., Monday through Friday.
	You can use Social Security's automated telephone services to get recorded information and conduct some business 24 hours a day.
TTY	1-800-325-0778
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
	Calls to this number are free.
	Available 8:00 a.m. to 7:00 p.m., Monday through Friday.
WEBSITE	www.ssa.gov

SECTION 6 Medicaid

Medicaid is a joint Federal and state government program that helps with medical costs for certain people with limited incomes and resources. Some people with Medicare are also eligible for Medicaid.

The programs offered through Medicaid help people with Medicare pay their Medicare costs, such as their Medicare premiums. These Medicare Savings Programs include:

- □ Qualified Medicare Beneficiary (QMB): Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments). (Some people with QMB are also eligible for full Medicaid benefits (QMB+).)
- □ Specified Low-Income Medicare Beneficiary (SLMB): Helps pay Part B premiums. (Some people with SLMB are also eligible for full Medicaid benefits (SLMB+).)
- Qualifying Individual (QI): Helps pay Part B premiums.
- □ Qualified Disabled & Working Individuals (QDWI): Helps pay Part A premiums.

To find out more about Medicaid and its programs, contact Department of Medical Assistance Services.

Method	Department of Medical Assistance Services (Virginia's Medicaid program) – State Medicaid Contact Information
CALL	1-833-5CALLVA
	Hours are Mon Fri. 8:00 a.m 5:00 p.m.
TTY	1-888-221-1590
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Department of Medical Assistance Services, Virginia Medicaid, 600 E. Broad Street, Richmond, VA 23219
WEBSITE	https://www.dmas.virginia.gov/

SECTION 7 Information about programs to help people pay for their prescription drugs

The Medicare gov website (https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/costs-in-the-coverage-gap/5-ways-to-get-help-with-prescription-costs) provides information on how to lower your prescription drug costs. For people with limited incomes, there are also other programs to assist, described below.

Medicare's "Extra Help" Program

Medicare provides "Extra Help" to pay prescription drug costs for people who have limited income and resources. Resources include your savings and stocks, but not your home or car. If you qualify, you get help paying for any Medicare drug plan's monthly premium, yearly deductible, and prescription copayments. This "Extra Help" also counts toward your out-of-pocket costs.

Chapter 2. Important phone numbers and resources

If yo	u auto	omatica	ally qual	ify for	"Extra	Help"	Medicare	e will n	nail yo	u a lettei	r. You w	∕ill not ha	ve to ap	ply. If you	u do n	ot autor	matically
qual	ify yo	u may	be able	to get	"Extra	Help"	to pay fo	r your	presci	ription di	rug prer	niums ar	d costs.	To see it	f you d	qualify f	or getting
"Ext	ra He	lp," cal	l:					-									

- □1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/7 days a week;
- □ The Social Security Office at 1-800-772-1213, between 8 a.m. to 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778 (applications); or
- ☐ Your State Medicaid Office (applications) (See Section 6 of this Chapter for contact information).

If you believe you have qualified for "Extra Help" and you believe that you are paying an incorrect cost sharing amount when you get your prescription at a pharmacy, our plan has a process for you to either request assistance in obtaining evidence of your proper copayment level, or, if you already have the evidence, to provide this evidence to us.

- □ Please contact Customer Service to request assistance or to provide one of the documents listed below to establish your correct copay level. Please note that any document listed below must show that you were eligible for Medicaid during a month after June of the previous year:
 - 1. A copy of your Medicaid card which includes your name, eligibility date and status level;
 - 2. A report of contact including the date a verification call was made to the State Medicaid Agency and the name, title and telephone number of the state staff person who verified the Medicaid status;
 - 3. A copy of a state document that confirms active Medicaid status;
 - 4. A printout from the State electronic enrollment file showing Medicaid status;
 - 5. A screen print from the State's Medicaid systems showing Medicaid status;
 - 6. Other documentation provided by the State showing Medicaid status;
 - 7. A Supplemental Security Income (SSI) Notice of Award with an effective date; or
 - 8. An Important Information letter from the Social Security Administration (SSA) confirming that you are "...automatically eligible for Extra Help..."
- ☐ If you are a member that is institutionalized, please provide one or more of the following:
 - 1. A remittance from a long-term care facility showing Medicaid payment for a full calendar month;
- 2. A copy of a state document that confirms Medicaid payment to a long-term care facility for a full calendar month on your behalf;
- 3. A screen print from the State's Medicaid systems showing your institutional status based on at least a full calendar month's stay for Medicaid payment purposes.
- 4. For Individuals receiving home and community based services (HCBS), you may submit a copy of:
 - a) A State-issued Notice of Action, Notice of Determination, or Notice of Enrollment that includes the beneficiary's name and HCBS eligibility date during a month after June of the previous calendar year;
 - b) A State-approved HCBS Service Plan that includes the beneficiary's name and effective date beginning during a month after June of the previous calendar year;
 - c) A State-issued prior authorization approval letter for HCBS that includes the beneficiary's name and effective date beginning during a month after June of the previous calendar year;
 - d) Other documentation provided by the State showing HCBS eligibility status during a month after June of the previous calendar year; or,
 - e) A state-issued document, such as a remittance advice, confirming payment for HCBS, including the beneficiary's name and the dates of HCBS.
- □When we receive the evidence showing your copayment level, we will update our system so that you can pay the correct copayment when you get your next prescription at the pharmacy. If you overpay your copayment, we will reimburse you. Either we will forward a check to you in the amount of your overpayment or we will offset future copayments. If the pharmacy hasn't collected a copayment from you and is carrying your copayment as a debt owed by you, we may make the payment

directly to the pharmacy. If a state paid on your behalf, we may make payment directly to the state. Please contact Customer Service if you have questions.

What if you have coverage from a State Pharmaceutical Assistance Program (SPAP)?

Many states and the U.S. Virgin Islands offer help paying for prescriptions, drug plan premiums and/or other drug costs. If you are enrolled in a State Pharmaceutical Assistance Program (SPAP), or any other program that provides coverage for Part D drugs (other than "Extra Help"), you still get the 70% discount on covered brand name drugs. Also, the plan pays 5% of the costs of brand drugs in the coverage gap. The 70% discount and the 5% paid by the plan are both applied to the price of the drug before any SPAP or other coverage.

What if you have coverage from an AIDS Drug Assistance Program (ADAP)? What is the AIDS Drug Assistance Program (ADAP)?

The AIDS Drug Assistance Program (ADAP) helps ADAP-eligible individuals living with HIV/AIDS have access to life-saving HIV medications. Medicare Part D prescription drugs that are also on the ADAP formulary qualify for prescription cost sharing assistance through the Virginia Medication Assistance Program (VA MAP).

Note: To be eligible for the ADAP operating in your State, individuals must meet certain criteria, including proof of State residence and HIV status, low income as defined by the State, and uninsured/under-insured status. If you change plans please notify your local ADAP enrollment worker so you can continue to receive assistance. For information on eligibility criteria, covered drugs, or how to enroll in the program, please call

Method	Virginia Medication Assistance Program (VA MAP) – Contact Information
CALL	1-855-362-0658
	Hours are Mon. and Wed. 8:00 a.m 6:00 p.m., Tues., Thur. and Fri. 8:00 a.m 5:00 p.m.
TTY	711
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Virginia Medication Assistance Program (VA MAP) Virginia Department of Health, HCS Unit, 1st Floor, 109 Governor Street, Richmond, VA 23219
WEBSITE	https://www.vdh.virginia.gov/disease-prevention/eligibility/

State Pharmaceutical Assistance Programs

Many states have State Pharmaceutical Assistance Programs that help some people pay for prescription drugs based on financial need, age, medical condition, or disabilities. Each state has different rules to provide drug coverage to its members.

In Virginia, the State Pharmaceutical Assistance Program is .

Method	(Virginia's State Pharmaceutical Assistance Program) – Contact Information
CALL	
WRITE	
WEBSITE	

SECTION 8 How to contact the Railroad Retirement Board

The Railroad Retirement Board is an independent Federal agency that administers comprehensive benefit programs for the nation's railroad workers and their families. If you receive your Medicare through the Railroad Retirement Board, it is important that you let them know if you move or change your mailing address. If you have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Chapter 2. Important phone numbers and resources

Method	Railroad Retirement Board – Contact Information
CALL	1-877-772-5772
	Calls to this number are free.
	If you press "0," you may speak with an RRB representative from 9:00 a.m. to 3:30 p.m., Monday, Tuesday, Thursday, and Friday, and from 9:00 a.m. to 12:00 p.m. on Wednesday.
	If you press "1", you may access the automated RRB HelpLine and recorded information 24 hours a day, including weekends and holidays.
TTY	1-312-751-4701
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
	Calls to this number are <i>not</i> free.
WEBSITE	<u>rrb.gov/</u>

SECTION 9 Do you have group insurance or other health insurance from an employer?

If you (or your spouse or domestic partner) get benefits from your (or your spouse or domestic partner's) employer or retiree group as part of this plan, you may call the employer/union benefits administrator or Customer Service if you have any questions. You can ask about your (or your spouse or domestic partner's) employer or retiree health benefits, premiums, or the enrollment period. (Phone numbers for Customer Service are printed on the back cover of this document.) You may also call 1-800-MEDICARE (1-800-633-4227; TTY: 1-877-486-2048) with questions related to your Medicare coverage under this plan.

If you have other prescription drug coverage through your (or your spouse or domestic partner's) employer or retiree group, please contact **that group's benefits administrator**. The benefits administrator can help you determine how your current prescription drug coverage will work with our plan.

CHAPTER 3:

Using the plan for your medical services

Chapter 3. Using the plan for your medical services

SECTION 1 Things to know about getting your medical care as a member of our plan

This chapter explains what you need to know about using the plan to get your medical care covered. It gives definitions of terms and explains the rules you will need to follow to get the medical treatments, services, equipment, prescription drugs, and other medical care that are covered by the plan.

For the details on what medical care is covered by our plan and how much you pay when you get this care, use the benefits chart in t

the next chapter, (Chapter 4 (Medical Benefits Chart, what is covered and what you pay).
Section 1.1	What are network providers and covered services?
	doctors and other health care professionals licensed by the state to provide medical services and care. The also includes hospitals and other health care facilities.
facilities that h arranged for th	riders are the doctors and other health care professionals, medical groups, hospitals, and other health care ave an agreement with us to accept our payment and your cost sharing amount as payment in full. We have nese providers to deliver covered services to members in our plan. The providers in our network bill us directly ive you. When you see a network provider, you pay only your share of the cost for their services.
covered by ou	ices include all the medical care, health care services, supplies, equipment, and Prescription Drugs that are r plan. Your covered services for medical care are listed in the benefits chart in Chapter 4. Your covered escription drugs are discussed in Chapter 5.
Section 1.2	Basic rules for getting your medical care covered by the plan
overage rules.	h plan, our plan must cover all services covered by Original Medicare and must follow Original Medicare's
Nur plan will gapara	lly gover your modical care as long as:

Our plan will generally cover your medical care as long as:

- □ The care you receive is included in the plan's Medical Benefits Chart (this chart is in Chapter 4 of this document). The care you receive is considered medically necessary. Medically necessary means that the services, supplies, equipment, or drugs are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.
- □You have a network primary care provider (a PCP) who is providing and overseeing your care. As a member of our plan, you must choose a network PCP (for more information about this, see Section 2.1 in this chapter).
- □You must receive your care from a network provider (for more information about this, see Section 2 in this chapter). In most cases, care you receive from an out-of-network provider (a provider who is not part of our plan's network) will not be covered. This means that you will have to pay the provider in full for the services furnished. Here are three exceptions:
 - o The plan covers emergency care or urgently needed services that you get from an out-of-network provider. For more information about this, and to see what emergency or urgently needed services means, see Section 2 in this chapter.
 - olf you need medical care that Medicare requires our plan to cover but there are no specialists in our network that provide this care, you can get this care from an out-of-network provider at the same cost sharing you normally pay in-network. Authorization must be obtained from the plan prior to seeking care. In this situation, you will pay the same as you would pay if you got the care from a network provider. For information about getting approval to see an out-of-network doctor, see Section 2.4 in this chapter.
 - The plan covers kidney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's service area or when your provider for this service is temporarily unavailable or inaccessible. The cost sharing you pay the plan for dialysis can never exceed the cost sharing in Original Medicare. If you are outside the plan's service area and obtain the dialysis from a provider that is outside the plan's network, your cost sharing cannot exceed the cost sharing you pay in-network. However, if your usual in-network provider for dialysis is temporarily unavailable and you choose to obtain services inside the service area from a provider outside the plan's network the cost sharing for the dialysis may be higher.

SECTION 2 Use providers in the plan's network to get your medical care

Section 2.1 You must choose a Primary Care Provider (PCP) to provide and oversee your medical care

What is a PCP and what does the PCP do for you?

When you become a member of our plan, you must choose a plan provider to be your Primary Care Physician (PCP). Your PCP is a Physician whose specialty is Family Medicine, Internal Medicine, General Practice, Geriatrics, or Pediatrics who meets state requirements and is trained to give you basic medical care. As we explain below, you will get your routine or basic care from your PCP. Your PCP will also "coordinate" the rest of the covered services you get as a member of our plan. Your PCP will provide most of your care and will help you arrange or coordinate the rest of the covered services you get as a member of our plan. This includes your X-rays, laboratory tests, therapies, care from doctors who are specialists, hospital admissions, and follow-up care. "Coordinating" your services includes checking or consulting with other plan providers about your care and how it is going. In some cases, your PCP will need to get prior authorization (prior approval) from us. Since your PCP will provide and coordinate your medical care, you should have all of your past medical records sent to your PCP's office. Chapter 8 tells you how we will protect the privacy of your medical records and personal health information.

How do you choose your PCP?

You select a Primary Care Physician from your *Provider and Pharmacy Directory* and call Customer Service with your selection. The directory is continually being updated; therefore, please contact Customer Service to be sure the provider is accepting new patients. Customer Service is available to assist with your selection and to help find a physician to meet your needs. Customer Service can also help you check to see if a provider is in our network of physicians. If there is a particular specialist or hospital that you want to use, check first to be sure the specialist or hospital is in your plan's network. The name and office telephone number of your PCP is printed on your membership card.

Changing your PCP

You may change your PCP for any reason, at any time. Also, it's possible that your PCP might leave our plan's network of providers and you would have to find a new PCP. Please see Section 2.3 in this chapter for additional details.

Your change will take place the first of the following month. To change your PCP, please call Customer Service. Customer Service will confirm that the PCP you want to switch to is accepting new patients. We will change your membership record to the new PCP and confirm when the change to your new PCP will take effect. You will receive a new membership card that shows the name and phone number of your new PCP.

Section 2.2 What kinds of medical care can you get without a referral from your PCP?

You can get the services listed below without getting approval in advance from your PCP.

	utine women's health care, which includes breast exams, screening mammograms (X-rays of the breast), Pap tests, and vic exams as long as you get them from a network provider.
	shots, COVID-19 vaccinations, Hepatitis B vaccinations, and pneumonia vaccinations as long as you get them from a work provider.
□Em	nergency services from network providers or from out-of-network providers.
ten	gently needed services are covered services that are not emergency services, provided when the network providers are apporarily unavailable or inaccessible or when the enrollee is out of the service area. For example, you need immediate the during the weekend. Services must be immediately needed and medically necessary.
ser	Iney dialysis services that you get at a Medicare-certified dialysis facility when you are temporarily outside the plan's vice area. If possible, please call Customer Service before you leave the service area so we can help arrange for you to we maintenance dialysis while you are away.

Section 2.3 How to get care from specialists and other network providers

A specialist is a doctor who provides health care services for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

Oncologists care for patients with cancer.

Chapter 3. Using the plan for your medical services

- Cardiologists care for patients with heart conditions.
- Orthopedists care for patients with certain bone, joint, or muscle conditions.

When you select a PCP, you are also selecting an entire network (a specific group of Plan providers) of specialists and hospitals to which your PCP will refer you. If there are specific specialists or hospitals you want to use, you must find out whether they are in your plan's network. Please call Customer Service for details regarding the specialists and hospitals you may use.

What if a specialist or another network provider leaves our plan?

We may make changes to the hospitals, doctors, and specialists (providers) that are part of your plan during the year. If your doctor or specialist leaves your plan you have certain rights and protections that are summarized below:

- Even though our network of providers may change during the year, Medicare requires that we furnish you with uninterrupted access to qualified doctors and specialists.
- We will notify you that your provider is leaving our plan so that you have time to select a new provider.
 - o If your primary care or behavioral health provider leaves our plan, we will notify you if you have seen that provider within the past three years.
 - If any of your other providers leave our plan, we will notify you if you are assigned to the provider, currently receive care from them, or have seen them within the past three months.
- We will assist you in selecting a new qualified in-network provider that you may access for continued care.
- If you are currently undergoing medical treatment or therapies with your current provider, you have the right to request, and we will work with you to ensure that the medically necessary treatment or therapies you are receiving continues.
- We will provide you with information about the different enrollment periods available to you and options you may have for changing plans.
- We will arrange for any medically necessary covered benefit outside of our provider network, but at in-network cost sharing, when an in-network provider or benefit is unavailable or inadequate to meet your medical needs. Prior authorization may be required.
- If you find out your doctor or specialist is leaving your plan, please contact us so we can assist you in finding a new provider to manage your care.
- If you believe we have not furnished you with a qualified provider to replace your previous provider or that your care is not being appropriately managed, you have the right to file a quality of care complaint to the QIO, a quality of care grievance to the plan, or both. Please see Chapter 9.

Section 2.4 How to get care from out-of-network providers

For Medicare-covered services, if you require specialized services that are not available from a provider in our network, contact your Primary Care Physician (PCP) for authorization and coordination of care. Members are entitled to receive services from out-of-network providers for emergency or out-of-area urgently needed services. Dialysis services are covered for ESRD members who have travelled outside of the plan's service area and are not able to access contracted ESRD providers.

SECTION 3 How to get services when you have an emergency or urgent need for care or during a disaster

Section 3.1 Getting care if you have a medical emergency

What is a medical emergency and what should you do if you have one?

A **medical emergency** is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

If you have a medical emergency:

• Get help as quickly as possible. Call 911 for help or go to the nearest emergency room or hospital. Call for an ambulance if you need it. You do not need to get approval or a referral first from your PCP. You do not need to use a network doctor you may get covered emergency medical care whenever you need it, anywhere in the United States or its territories, and from any provider with an

appropriate state license even if they are not part of our network. Your plan covers emergencies outside of the country. For more information, see the Medical Benefits Chart in Chapter 4 of this booklet.

• As soon as possible, make sure that our plan has been told about your emergency. We need to follow up on your emergency care. You or someone else should call to tell us about your emergency care, usually within 48 hours. Please call Customer Service at the toll-free number on the back of your membership card. Hours are October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays. TTY users should call 711. Additionally, you should call your PCP. Your PCP's phone number is listed on the front of your membership card.

What is covered if you have a medical emergency?

Our plan covers ambulance services in situations where getting to the emergency room in any other way could endanger your health. We also cover medical services during the emergency.

After the emergency is over, you are entitled to follow-up care to be sure your condition continues to be stable. Your doctors will continue to treat you until your doctors contact us and make plans for additional care. Your follow-up care will be covered by our plan.

If your emergency care is provided by out-of-network providers, we will try to arrange for network providers to take over your care as soon as your medical condition and the circumstances allow.

What if it wasn't a medical emergency?

Sometimes it can be hard to know if you have a medical emergency. For example, you might go in for emergency care — thinking that your health is in serious danger — and the doctor may say that it wasn't a medical emergency after all. If it turns out that it was not an emergency, as long as you reasonably thought your health was in serious danger, we will cover your care.

However, after the doctor has said that it was *not* an emergency, we will cover additional care *only* if you get the additional care in one of these two ways:

- You go to a network provider to get the additional care.
- •— or The additional care you get is considered urgently needed services and you follow the rules for getting this urgent care (for more information about this, see Section 3.2 below).

Section 3.2 Getting care when you have urgent need for services

What are urgently needed services?

An urgently needed service is a non-emergency situation requiring immediate medical care but, given your circumstances, it is not possible or not reasonable to obtain these services from a network provider. The plan must cover urgently needed services provided out of network. Some examples of urgently needed services are i) a severe sore throat that occurs over the weekend or ii) an unforeseen flare-up of a known condition when you are temporarily outside the service area.

For a list of urgent care centers in our network, please refer to our *Provider and Pharmacy Directory*. You can call Customer Service for information on how to access urgent care centers.

Our plan covers worldwide emergency and urgent care services outside the United States under the following circumstances described in the Emergency Care and Urgently Needed Services benefits listed in the Medical Benefits Chart in Chapter 4 of this document.

Section 3.3 Getting care during a disaster

If the governor of your state, the U.S. Secretary of Health and Human Services, or the president of the United States declares a state of disaster or emergency in your geographic area, you are still entitled to care from your plan.

Please visit the following website: www.cigna.com/medicare/disaster-policy for information on how to obtain needed care during a disaster.

If you cannot use a network provider during a disaster, your plan will allow you to obtain care from out-of-network providers at in-network cost sharing. If you cannot use a network pharmacy during a disaster, you may be able to fill your prescription drugs at an out-of-network pharmacy. Please see Chapter 5, Section 2.5 for more information.

SECTION 4 What if you are billed directly for the full cost of your services?

Section 4.1 You can ask us to pay our share of the cost of covered services

If you have paid more than your plan cost-sharing for covered services, or if you have received a bill for the full cost of covered medical services, go to Chapter 7 (Asking us to pay our share of a bill you have received for covered medical services or drugs) for information about what to do.

Section 4.2 If services are not covered by our plan, you must pay the full cost

Our plan covers all medically necessary services as listed in the plan's Medical Benefits Chart in Chapter 4 of this document. If you receive services not covered by our plan or services obtained out-of-network and were not authorized, you are responsible for paying the full cost of services.

For covered services that have a benefit limitation, you also pay the full cost of any services you get after you have used up your benefit for that type of covered service. For example, you may have to pay the full cost of any skilled nursing facility care you get after our Plan's payment reaches the benefit limit. Once you have used up your benefit limit, additional payments you make for the service do not count toward your annual out-of-pocket maximum. You can call Customer Service when you want to know how much of your benefit limit you have already used.

SECTION 5 How are your medical services covered when you are in a clinical research study?

Section 5.1 What is a clinical research study?

A clinical research study (also called a *clinical trial*) is a way that doctors and scientists test new types of medical care, like how well a new cancer drug works. Certain clinical research studies are approved by Medicare. Clinical research studies approved by Medicare typically request volunteers to participate in the study.

Once Medicare approves the study, and you express interest, someone who works on the study will contact you to explain more about the study and see if you meet the requirements set by the scientists who are running the study. You can participate in the study as long as you meet the requirements for the study *and* you have a full understanding and acceptance of what is involved if you participate in the study.

If you participate in a Medicare-approved study, Original Medicare pays most of the costs for the covered services you receive as part of the study. If you tell us that you are in a qualified clinical trial, then you are only responsible for the in-network cost sharing for the services in that trial. If you paid more, for example, if you already paid the Original Medicare cost-sharing amount, we will reimburse the difference between what you paid and the in-network cost sharing. However, you will need to provide documentation to show us how much you paid. When you are in a clinical research study, you may stay enrolled in our plan and continue to get the rest of your care (the care that is not related to the study) through our plan.

If you want to participate in any Medicare-approved clinical research study, you do *not* need to tell us or to get approval from us or your PCP. The providers that deliver your care as part of the clinical research study do *not* need to be part of our plan's network of providers. Please note that this does not include benefits for which our plan is responsible that include, as a component, a clinical trial or registry to assess the benefit. These include certain benefits specified under national coverage determinations (NCDs) and investigational device trials (IDE) and may be subject to prior authorization and other plan rules.

Although you do not need to get our plan's permission to be in a clinical research study, covered for Medicare Advantage enrollees by Original Medicare, we encourage you to notify us in advance when you choose to participate in Medicare-qualified clinical trials. If you participate in a study that Medicare plans has *not* approved, *you will be responsible for paying all costs for your participation in the study*.

Section 5.2 When you participate in a clinical research study, who pays for what?

Once you join a Medicare-approved clinical research study, Original Medicare covers the routine items and services you receive as part of the study, including:

- Room and board for a hospital stay that Medicare would pay for even if you weren't in a study.
- An operation or other medical procedure if it is part of the research study.

Treatment of side effects and complications of the new care.

After Medicare has paid its share of the cost for these services, our plan will pay the difference between the cost sharing in Original Medicare and your in-network cost sharing as a member of our plan. This means you will pay the same amount for the services you receive as part of the study as you would if you received these services from our plan. However, you are required to submit documentation showing how much cost sharing you paid. Please see Chapter 7 for more information for submitting requests for payments.

Here's an example of how the cost sharing works: Let's say that you have a lab test that costs \$100 as part of the research study. Let's also say that your share of the costs for this test is \$20 under Original Medicare, but the test would be \$10 under our plan's benefits. In this case, Original Medicare would pay \$80 for the test and you would pay the \$20 copay required under Original Medicare. You would then notify your plan that you received a qualified clinical trial service and submit documentation such as a provider bill to the plan. The plan would then directly pay you \$10. Therefore, your net payment is \$10, the same amount you would pay under our plan's benefits.

Please note that in order to receive payment from your plan, you must submit documentation to your plan such as a provider bill. When you are part of a clinical research study, **neither Medicare nor our plan will pay for any of the following:**

- Generally, Medicare will *not* pay for the new item or service that the study is testing unless Medicare would cover the item or service even if you were *not* in a study.
- Items or services provided only to collect data, and not used in your direct health care. For example, Medicare would not pay for monthly CT scans done as part of the study if your medical condition would normally require only one CT scan.

Do you want to know more?

You can get more information about joining a clinical research study by visiting the Medicare website to read or download the publication *Medicare and Clinical Research Studies*. (The publication is available at: www.medicaregov/Pubs/pdf/02226-Medicare-and-Clinical-Research-Studies.pdf.) You can also call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

SECTION 6 Rules for getting care covered in a religious non-medical health care institution

Section 6.1 What is a religious non-medical health care institution?

A religious non-medical health care institution is a facility that provides care for a condition that would ordinarily be treated in a hospital or skilled nursing facility. If getting care in a hospital or a skilled nursing facility is against a member's religious beliefs, we will instead provide coverage for care in a religious non-medical health care institution. This benefit is provided only for Part A inpatient services (non-medical health care services).

Section 6.2 Receiving care from a religious non-medical health care institution

To get care from a religious non-medical health care institution, you must sign a legal document that says you are conscientiously opposed to getting medical treatment that is **non-excepted**.

- Non-excepted medical care or treatment is any medical care or treatment that is *voluntary* and *not required* by any federal, state, or local law.
- Excepted medical treatment is medical care or treatment that you get that is *not* voluntary or *is required* under federal, state, or local law.

To be covered by our plan, the care you get from a religious non-medical health care institution must meet the following conditions:

- The facility providing the care must be certified by Medicare.
- Our plan's coverage of services you receive is limited to *non-religious* aspects of care.
- If you get services from this institution that are provided to you in a facility, the following conditions apply:
 - You must have a medical condition that would allow you to receive covered services for inpatient hospital care or skilled nursing facility care.
 - and you must get approval in advance from our plan before you are admitted to the facility or your stay will not be covered.

Chapter 3. Using the plan for your medical services

Medicare Inpatient Hospital coverage limits apply (please refer to the Medical Benefits Chart in Chapter 4).

SECTION 7 Rules for ownership of durable medical equipment

Section 7.1 Will you own the durable medical equipment after making a certain number of payments under our plan?

Durable medical equipment (DME) includes items such as oxygen equipment and supplies, wheelchairs, walkers, powered mattress systems, crutches, diabetic supplies, speech generating devices, IV infusion pumps, nebulizers, and hospital beds ordered by a provider for use in the home. The member always owns certain items, such as prosthetics. In this section, we discuss other types of DME that you must rent.

In Original Medicare, people who rent certain types of DME own the equipment after paying copayments for the item for 13 months. As a member of our plan, however, you usually will not acquire ownership of rented DME items no matter how many copayments you make for the item while a member of our plan even if you made up to 12 consecutive payments for the DME item under Original Medicare before you joined our plan. Under certain limited circumstances we will transfer ownership of the DME item to you. Call Customer Service for more information.

What happens to payments you made for durable medical equipment if you switch to Original Medicare?

If you did not acquire ownership of the DME item while in our plan, you will have to make 13 new consecutive payments after you switch to Original Medicare in order to own the item. The payments made while enrolled in your plan do not count.

Example 1: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. The payments you made in Original Medicare do not count.

Example 2: You made 12 or fewer consecutive payments for the item in Original Medicare and then joined our plan. You were in our plan but did not obtain ownership while in our plan. You then go back to Original Medicare. You will have to make 13 consecutive payments once you join Original Medicare again. All previous payments (whether to our plan or to Original Medicare do not count.

Section 7.2 Rules for oxygen equipment, supplies, and maintenance

What oxygen benefits are you entitled to?

lt	you c	quality	y tor	Medicare	oxygen	equipment	t coverage,	our p	lan wil	cover:
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- □ Tubing and related oxygen accessories for the delivery of oxygen and oxygen contents
- ☐ Maintenance and repairs of oxygen equipment

If you leave our plan or no longer medically require oxygen equipment, then the oxygen equipment must be returned.

What happens if you leave your plan and return to Original Medicare?

Original Medicare requires an oxygen supplier to provide you services for five years. During the first 36 months you rent the equipment. The remaining 24 months the supplier provides the equipment and maintenance (you are still responsible for the copayment for oxygen). After five years you may choose to stay with the same company or go to another company. At this point, the five-year cycle begins again, even if you remain with the same company, requiring you to pay copayments for the first 36 months. If you join or leave our plan, the five-year cycle starts over.

CHAPTER 4:

Medical Benefits Chart (what is covered and what you pay)

Chapter 4. Medical Benefits Chart (what is covered and what you pay)

SECTION 1 Understanding your out-of-pocket costs for covered services

This chapter provides a Medical Benefits Chart that lists your covered services and shows how much you will pay for each covered service as a member of our plan. Later in this chapter, you can find information about medical services that are not covered. It also explains limits on certain services.

Section 1.1 Types of out-of-pocket costs you may pay for your covered services

To understand the payment information we give you in this chapter, you need to know about the types of out-of-pocket costs you may pay for your covered services.

- □ **Copayment** is the fixed amount you pay each time you receive certain medical services. You pay a copayment at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your copayments.)
- □ Coinsurance is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service. (The Medical Benefits Chart in Section 2 tells you more about your coinsurance.)

Most people who qualify for Medicaid or for the Qualified Medicare Beneficiary (QMB) program should never pay deductibles, copayments or coinsurance. Be sure to show your proof of Medicaid or QMB eligibility to your provider, if applicable.

Section 1.2 What is the most you will pay for Medicare Part A and Part B covered medical services?

Because you are enrolled in a Medicare Advantage Plan, there is a limit on the total amount you have to pay out-of-pocket each year for in-network medical services that are covered under Medicare Part A and Part B. This limit is called the maximum out-of-pocket (MOOP) amount for medical services. For calendar year 2024 this amount is \$3,650.

The amounts you pay for copayments and coinsurance for in-network covered services count toward this maximum out-of-pocket amount. The amounts you pay for your Part D prescription drugs do not count toward your maximum out-of-pocket amount. In addition, amounts you pay for some services do not count toward your maximum out-of-pocket amount. These services are italicized in the Medical Benefits Chart. If you reach the maximum out-of-pocket amount of \$3,650, you will not have to pay any out-of-pocket costs for the rest of the year for in-network covered Part A and Part B services. However, you must continue to pay the Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

Section 1.3 Our plan does not allow providers to balance bill you

As a member of our plan, an important protection for you is that you only have to pay your cost sharing amount when you get services covered by our plan. Providers may not add additional separate charges, called **balance billing**. This protection applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.

Here is how this protection works.

- □ If your cost sharing is a copayment (a set amount of dollars, for example, \$15.00), then you pay only that amount for any covered services from a network provider.
- □ If your cost sharing is a coinsurance (a percentage of the total charges), then you never pay more than that percentage. However, your cost depends on which type of provider you see:
 - olf you receive the covered services from a network provider, you pay the coinsurance percentage multiplied by the plan's reimbursement rate (as determined in the contract between the provider and the plan).
 - olf you receive the covered services from an out-of-network provider who participates with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral or for emergencies or urgently needed services.)
 - olf you receive the covered services from an out-of-network provider who does not participate with Medicare, you pay the coinsurance percentage multiplied by the Medicare payment rate for non-participating providers. (Remember, the plan covers services from out-of-network providers only in certain situations, such as when you get a referral or for emergencies or outside the service area for urgently needed services.)

□ If you believe a provider has balance billed you, call Customer Service (phone numbers are printed on the back cover of this

SECTION 2 Use the Medical Benefits Chart to find out what is covered and how much you will pay

Section 2.1 Your medical benefits and costs as a member of the plan

The Medical Benefits Chart on the following pages lists the services our plan covers and what you pay out-of-pocket for each service. Part D prescription drug coverage is in Chapter 5. The services listed in the Medical Benefits Chart are covered only when the following coverage requirements are met:

- Your Medicare-covered services must be provided according to the coverage guidelines established by Medicare.
- Your services (including medical care, services, supplies, equipment, and Part B prescription drugs) must be medically
 necessary. Medically necessary means that the services, supplies, or drugs are needed for the prevention, diagnosis, or
 treatment of your medical condition and meet accepted standards of medical practice.
- You receive your care from a network provider. In most cases, care you receive from an out-of-network provider will not be covered unless it is emergent or urgent care or unless your plan or a network provider has given you a referral. This means that you will have to pay the provider in full for the services furnished.
- You have a primary care provider (a PCP) who is providing and overseeing your care.
- Some of the services listed in the Medical Benefits Chart are covered *only* if your doctor or other network provider gets approval in advance (sometimes called prior authorization) from us. Covered services that need approval in advance are marked in the Medical Benefits Chart in bold.

Other important things to know about our coverage:

For the purpose of this benefit, chronic low back pain is defined as:

booklet).

- Like all Medicare health plans, we cover everything that Original Medicare covers. For some of these benefits, you pay *more* in our plan than you would in Original Medicare. For others, you pay *less*. (If you want to know more about the coverage and costs of Original Medicare, look in your *Medicare* & *You 2024* Handbook. View it online at www.medicare.gov or ask for a copy by calling 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.)
- For all preventive services that are covered at no cost under Original Medicare, we also cover the service at no cost to you. However, if you also are treated or monitored for an existing medical condition during the visit when you receive the preventive service, a copayment will apply for the care received for the existing medical condition.
- If Medicare adds coverage for any new services during 2024, either Medicare or our plan will cover those services.

You will see this apple next to the preventive services in the benefits chart. **Note: Additional cost share may apply when other services are performed at the same time.**

Services that are covered for you	What you must pay when you get these services
Abdominal aortic aneurysm screening A one-time screening ultrasound for people at risk. The plan only covers this screening if you have certain risk factors and if you get a referral for it from your physician, physician assistant, nurse practitioner, or clinical nurse specialist.	There is no coinsurance, copayment, or deductible for members eligible for this preventive screening.
Acupuncture for chronic low back pain Covered services include: Up to 12 visits in 90 days are covered for Medicare beneficiaries under the following circumstances:	Prior authorization may be required. \$20 copayment for each Medicare- covered acupuncture visit

Chapter 4. Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services
□ Lasting 12 weeks or longer □ Nonspecific, in that it has no identifiable systemic cause (i.e., not associated with metastatic, inflammatory, infectious, disease etc.) □ Not associated with surgery; and □ Not associated with pregnancy An additional eight sessions will be covered for those patients demonstrating an improvement. No more than 20 acupuncture treatments may be administered annually. Treatment must be discontinued if the patient is not improving or is regressing. Provider Requirements: Physicians (as defined in 1861(r)(1) of the Social Security Act (the Act) may furnish acupuncture in accordance with applicable state requirements. Physician assistants (PAs), nurse practitioners (NPs)/clinical nurse specialists (CNSs) (as identified in 1861(aa)(5) of the Act), and auxiliary personnel may furnish acupuncture if they meet all applicable state requirements and have: □ a masters or doctoral level degree in acupuncture or Oriental Medicine from a school accredited by the Accreditation Commission on Acupuncture and Oriental Medicine (ACAOM); and, □ a current, full, active, and unrestricted license to practice acupuncture in a State,	
Territory, or Commonwealth (i.e., Puerto Rico) of the United States, or District of Columbia. Auxiliary personnel furnishing acupuncture must be under the appropriate level of supervision of a physician, PA, or NP/CNS required by our regulations at 42 CFR §§ 410.26 and 410.27.	
Additional telehealth services: Physical therapy and Speech and Language	
Pathology Covered services include: virtual physical therapy and virtual speech language therapy.	\$0 copayment for Medicare-covered virtual Physical Therapy \$0 copayment for Medicare-covered virtual Speech and Language Pathology
Ambulance services	Prior authorization may be required
□ Covered ambulance services, whether for an emergency or non-emergency situation, include fixed wing, rotary wing, and ground ambulance services, to the nearest appropriate facility that can provide care if they are furnished to a member whose medical condition is such that other means of transportation could endanger the person's health or if authorized by the plan.	for non-emergency ambulance services. \$225 copayment for each one-way Medicare-covered ground ambulance trip
If the covered ambulance services are not for an emergency situation, it should be documented that the member's condition is such that other means of transportation could endanger the person's health and that transportation by ambulance is medically required.	20% coinsurance for each one-way Medicare-covered air ambulance trip.
Non-emergency ambulance transportation:	
 Medically-necessary, non-emergency transportation by ambulance is only covered to the closest facility that can provide care. 	

What you must pay Services that are covered for you when you get these services ☐ Prior authorization is required for non-emergency, Medicare-covered ambulance services (such as transport from home to your doctor's office for routine visits, transport from home to a Medicare-certified dialysis facility for prescribed hemodialysis, or transport beyond the closest facility capable of providing care when transferring between facilities or levels of care). Out-of-network, non-emergency ambulance services will be reviewed after the service is rendered to ensure service was medically and reasonably necessary. See **Transportation** benefit in this chart for additional information about nonemergency transportation services. Worldwide ambulance services: ☐ Ambulance transportation outside the United States or its territories is only covered to the closest, most appropriate facility that can provide care. Return to the United States by ambulance is not a covered service unless that is where the closest, most appropriate, facility is located. See Emergency care or Urgently needed services in this chart for additional information about Worldwide transportation services.

Annual physical exam

The annual physical is an extensive physical exam including a medical history collection and it may also include any of the following: vital signs, observation of general appearance, a head and neck exam, a heart and lung exam, an abdominal exam, a neurological exam, a dermatological exam, and an extremities exam. Coverage for this benefit is in addition to the Medicare-covered annual wellness visit and the Welcome to Medicare Preventive Visit. Limited to one physical exam per year. Separate cost-sharing amounts may apply to any additional lab or diagnostic procedures that are ordered during the annual physical exam.

Note: You will be responsible for cost sharing amounts for any additional services during this exam.

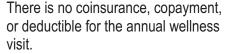


Annual wellness visit

If you've had Part B for longer than 12 months, you can get an annual wellness visit to develop or update a personalized prevention plan based on your current health and risk factors. This is covered once every 12 months.

Note: Your first annual wellness visit can't take place within 12 months of your Welcome to Medicare preventive visit. However, you don't need to have had a Welcome to Medicare visit to be covered for annual wellness visits after you've had Part B for 12 months.

Note: You will be responsible for cost sharing amounts for any additional services during this exam.



\$0 copayment for annual physical

exam.

A separate copay may apply if a nonpreventive screening lab test or other non-preventive services are provided at the time of an annual wellness visit.



Bone mass measurement

For qualified individuals (generally, this means people at risk of losing bone mass or at risk of osteoporosis), the following services are covered every 24 months or more

There is no coinsurance, copayment, or deductible for Medicare-covered bone mass measurement.

Services that are covered for you	What you must pay when you get these services
frequently if medically necessary: procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.	
Breast cancer screening (mammograms) Covered services include: One baseline mammogram between the ages of 35 and 39 One screening mammogram every 12 months for women aged 40 and older Clinical breast exams once every 24 months	There is no coinsurance, copayment, or deductible for covered screening mammograms.
Cardiac rehabilitation services Comprehensive programs of cardiac rehabilitation services that include exercise, education, and counseling are covered for members who meet certain conditions with a doctor's order. The plan also covers intensive cardiac rehabilitation programs that are typically more rigorous or more intense than cardiac rehabilitation programs.	Prior authorization may be required. \$10 copayment for each Medicare-covered cardiac rehabilitative therapy visit. \$10 copayment for each Medicare-covered intensive cardiac rehabilitative therapy visit. One copayment will apply when multiple therapies are provided by the same provider on the same date and at the same place of service.
Cardiovascular disease risk reduction visit (therapy for cardiovascular disease) We cover one visit per year with your primary care doctor to help lower your risk for cardiovascular disease. During this visit, your doctor may discuss aspirin use (if appropriate), check your blood pressure, and give you tips to make sure you're eating healthy.	There is no coinsurance, copayment, or deductible for the intensive behavioral therapy cardiovascular disease preventive benefit.
Cardiovascular disease testing Blood tests for the detection of cardiovascular disease (or abnormalities associated with an elevated risk of cardiovascular disease) once every 5 years (60 months).	There is no coinsurance, copayment, or deductible for cardiovascular disease testing that is covered once every 5 years.
Covered services include: □For all women: Pap tests and pelvic exams are covered once every 24 months □If you are at high risk of cervical or vaginal cancer or you are of childbearing age and have had an abnormal Pap test within the past 3 years: one Pap test every 12 months	There is no coinsurance, copayment, or deductible for Medicare-covered preventive Pap and pelvic exams.
Chiropractic services Covered services include: □We cover only manual manipulation of the spine to correct subluxation (when one or more of the bones of your spine move out of position) if you get it from a chiropractor.	Prior authorization may be required. \$15 copayment for each Medicare- covered chiropractic visit.

Services that are covered for you

What you must pay when you get these services



Colorectal cancer screening

The following screening tests are covered:

- □Colonoscopy has no minimum or maximum age limitation and is covered once every 120 months (10 years) for patients not at high risk, or 48 months after a previous flexible sigmoidoscopy for patients who are not at high risk for colorectal cancer, and once every 24 months for high risk patients after a previous screening colonoscopy or barium enema.
- □ Flexible sigmoidoscopy for patients 45 years and older. Once every 120 months for patients not at high risk after the patient received a screening colonoscopy. Once every 48 months for high risk patients from the last flexible sigmoidoscopy or barium enema.
- □Screening fecal-occult blood tests for patients 45 years and older. Once every 12 months.
- ☐Multitarget stool DNA for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years.
- □Blood-based Biomarker Tests for patients 45 to 85 years of age and not meeting high risk criteria. Once every 3 years.
- □Barium Enema as an alternative to colonoscopy for patients at high risk and 24 months since the last screening barium enema or the last screening colonoscopy.
- ☐ Barium Enema as an alternative to flexible sigmoidoscopy for patient not at high risk and 45 years or older. Once at least 48 months following the last screening barium enema or screening flexible sigmoidoscopy.

Colorectal cancer screening tests include a follow-on screening colonoscopy after a Medicare covered non-invasive stool-based colorectal cancer screening test returns a positive result.

Note: If you receive a colonoscopy without previous symptoms, this is considered preventive or screening, and there will be no copayment or coinsurance. If your doctor is performing the colonoscopy because you have shown symptoms of a medical condition, this is considered outpatient surgery and cost share may apply (see Outpatient **Surgery** benefit in this chart for more information).

Dental services (Medicare-covered)

In general, preventive dental services (such as cleaning, routine dental exams, and dental X-rays) are not covered by Original Medicare. However, Medicare currently pays for dental services in a limited number of circumstances, specifically when that service is \$25 copayment for Medicare-covered an integral part of specific treatment of a beneficiary's primary medical condition. Some examples include reconstruction of the jaw following fracture or injury, tooth extractions done in preparation for radiation treatment for cancer involving the jaw, or oral exams preceding kidney transplantation.

See Physician/Practitioner services, including doctor's office visits benefit in this chart for more information on Medicare-covered non-routine dental services.

There is no coinsurance, copayment, or deductible for a Medicare-covered colorectal cancer screening exam. excluding barium enemas, for which coinsurance applies. If your doctor finds and removes a polyp or other tissue during the colonoscopy or flexible sigmoidoscopy, the screening exam becomes a diagnostic exam.

\$0 copayment for Medicare-covered diagnostic exams and any surgical procedures (i.e., polyp removal) during a colorectal screening.

Prior authorization may be required for Medicare-covered dental services.

dental benefits

Chapter 4. Medical Benefits Chart (what is covered and what you pay) What you must pay Services that are covered for you when you get these services **Dental services (Routine)** \$1,200 combined allowance for routine preventive and comprehensive dental This plan provides additional dental coverage not covered by Original Medicare. The services every year. Customer is plan provides a Dental Allowance to reimburse routine preventive and comprehensive responsible for any amount over and dental services. above the allowance amount. You can choose any provider in the Cigna Dental Allowance network. Services obtained from dental providers outside of this network are not covered. Your dental provider will submit a claim for reimbursement. Unused balance of the allowance amount does not carry forward to future benefit years. Cosmetic procedures are not covered. Limitations, exclusions, and restrictions may apply. For details about your dental allowance and list of excluded services, go to cignamedicare.com/resources to review the Cigna Dental Allowance Guide, or call Dental Customer Service at 1-866-213-7295 (TTY 711). **Depression screening** There is no coinsurance, copayment, We cover one screening for depression per year. The screening must be done in a or deductible for an annual depression primary care setting that can provide follow-up treatment and/or referrals. screening visit. **Diabetes screening** There is no coinsurance, copayment, We cover this screening (includes fasting glucose tests) if you have any of the following or deductible for the Medicare-covered risk factors: high blood pressure (hypertension), history of abnormal cholesterol and diabetes screening tests. triglyceride levels (dyslipidemia), obesity, or a history of high blood sugar (glucose). Tests may also be covered if you meet other requirements, like being overweight and having a family history of diabetes. Based on the results of these tests, you may be eligible for up to two diabetes screenings every 12 months. Prior authorization may be required. Diabetes self-management training, diabetic services and supplies \$0 copayment for preferred brand For all people who have diabetes (insulin and non-insulin users). Covered services Medicare-covered diabetic monitoring include: supplies. Non-preferred brands are not □ Supplies to monitor your blood glucose: Blood glucose monitor, blood glucose test covered. You are eligible for one preferred □ Lancet devices and lancets, and glucose-control solutions for checking the brand glucose monitor and one accuracy of test strips and monitors. preferred brand continuous glucose ☐ For people with diabetes who have severe diabetic foot disease: One pair per monitoring device every two years.

calendar year of therapeutic custom-molded shoes (including inserts provided with such shoes) and two additional pairs of inserts, or one pair of depth shoes and three pairs of inserts (not including the non-customized removable inserts provided with such shoes). Coverage includes fitting. □ Diabetes self-management training is covered under certain conditions. Note: Syringes and needles are covered under our Part D benefit. Please refer to Chapter 6 of this *Evidence of Coverage* for cost sharing information.

For more information and a list of preferred brand diabetic supplies, please see your Customer Handbook or call Customer Service.

You are also eligible for 200 preferred brand glucose test strips or three preferred brand sensors per 30-day period depending on your monitor. 20% coinsurance for Medicarecovered therapeutic shoes and inserts \$0 copayment for Medicare-covered diabetes self-management training

Services that are covered for you

Durable medical equipment (DME) and related supplies

(For a definition of durable medical equipment, see Chapter 12 as well as Chapter 3 Section 7 of this document.)

Covered items include, but are not limited to: wheelchairs, crutches, powered mattress systems, diabetic supplies, hospital beds ordered by a provider for use in the home, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, and walkers.

We cover all medically necessary DME covered by Original Medicare. If our supplier in your area does not carry a particular brand or manufacturer, you may ask them if they can special order it for you. Prior authorization may be required for special orders. The most recent list of suppliers is available on our website at www.cignamedicare.com.

What you must pay

when you get these services

Prior authorization is required for all Medicare-covered rental items. including oxygen equipment. There are a limited number of DME items where the total rental price

cannot exceed the purchase price and once that amount has been paid you will no longer pay for that item.

20% coinsurance for Medicare-covered items

Your cost sharing for Medicare oxygen equipment coverage is 20% coinsurance every month.

After 36 months, you should no longer have a coinsurance for the oxygen equipment. The equipment is eligible for replacement after the maximum expected useful life of 5 years, unless it is not functioning and cannot be repaired before 5 years. If you join or leave our plan the 5-year cycle starts

Emergency care

Emergency care refers to services that are:

☐ Furnished by a provider qualified to furnish emergency services, and □ Needed to evaluate or stabilize an emergency medical condition.

A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life, (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Cost sharing for necessary emergency services furnished out-of-network is the same as for such services furnished in-network.

Observation services are hospital outpatient services given to help the doctor decide if the patient needs to be admitted as an inpatient or discharged. Observation services may be given in the emergency department or another area of the hospital. For information about the observation services cost sharing, please see the **Outpatient hospital observation** section of this *Evidence of Coverage*.

Emergency care is covered worldwide.

See **Ambulance services** benefit in this chart for additional information about Worldwide ambulance services.

\$135 copayment for Medicare-covered emergency room visits

\$135 copayment for worldwide emergency room visits and worldwide emergency transportation

\$50,000 (USD) combined limit per year for emergency and urgent care services provided outside the U.S. and its territories.

Emergency transportation must be medically necessary.

If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the emergency room visit.

If you receive emergency care at an out-of-network hospital and need inpatient care after your emergency condition is stabilized, you must have your inpatient care at the out-ofnetwork hospital authorized by the

Services that are covered for you	What you must pay when you get these services
	plan and your cost is the highest cost sharing you would pay at a network hospital.
Health and wellness education programs Health Information Line Use Cigna Healthcare's 24-Hour Health Information Line to talk one-on-one with a Nurse Advocate.* This resource is available any time, day or night, 7 days a week, 365 days a year to help answer your medical and prescription drug questions or direct you to the appropriate provider, program or online tools to care for your health issue. You can also listen to recorded audio tapes from our Health Information Library. The Health Information Line is not a substitute for calling 911. If you are experiencing a health care emergency, please call 911 or go to your nearest emergency room. To access Cigna Healthcare's 24-Hour Health Information Line, call 1-866 576 8773 (TTY 711). *Nurse Advocates hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice in any capacity as a health advocate. HealthWise You will have access to video and written content on a variety of health and wellness topics through the Cigna Medicare website. Fitness The fitness benefit provides several options to help you stay active. You are eligible for a fitness membership at participating fitness locations in the standard fitness network. At these locations you can take advantage of exercise equipment, amenities and, where available, group exercise classes tailored to meet the needs of older adults. If you prefer to exercise in the privacy of your home, you can select one Home Fitness Kit per benefit year from a variety of kit options, including a wearable fitness tracker. You can also take advantage of personalized Workout Plans; access thousands of ondemand workout videos available on the program's website; get one-on-one Healthy Aging Coaching by phone, video or chat; track your fitness activity; and enjoy many other digital resources through the Well-Being Club. Non-standard services that call for an added fee are not part of the fitness program and will not be reimbursed. For more information on your fitness benefi	\$0 copayment for these health and wellness programs: - 24-Hour Health Information Line - HealthWise -Membership in Health Club/Fitness Classes
Hearing services (Medicare-covered) Diagnostic hearing and balance evaluations performed by your provider to determine if you need medical treatment are covered as outpatient care when furnished by a physician, audiologist, or other qualified provider.	\$25 copayment for Medicare-covered diagnostic hearing exams A separate PCP/Specialist cost share may apply if additional services requiring cost sharing are rendered.
Hearing services (Routine) This plan covers the following routine hearing services: □up to one routine hearing exam every year □fitting evaluation for a hearing aid(s)	\$0 copayment for one routine hearing exam every year \$0 copayment for one fitting evaluation for hearing aid every year

Services that are covered for you

□hearing aid(s)

Hearing aid evaluations are part of the routine hearing exam. Multiple fittings are allowed with the original provider if necessary to ensure hearing aids are accurately fitted. A routine hearing exam needs to be performed prior to hearing aids being dispensed. Hearing aid devices are limited to those worn externally and do not include assisted listening devices, amplifiers or disposable devices.

Customers are required to contact Cigna Healthcare's hearing vendor to access the routine hearing exam and hearing aid benefits. A 60-day evaluation period is granted to determine the effectiveness of a hearing aid. A 4-year supply of batteries (up to 256 cells per hearing aid) is included with a hearing aid that is acquired through Cigna Healthcare's hearing vendor. Hearing aids purchased from anyone outside Cigna Healthcare's hearing vendor will not be covered. Over-the-counter hearing aid devices are not covered.

For more information on your routine hearing benefits, please refer to your Extra Benefits Guide or contact Cigna Healthcare's hearing vendor at 1-866-872-1001 (TTY 711).

What you must pay

when you get these services

\$399 - \$1,800 copayment per device for Hearing Aids.

Limited to two (2) devices every year. Actual cost-share will depend on hearing aid selected.



HIV screening

For people who ask for an HIV screening test or who are at increased risk for HIV infection, we cover:

☐ One screening exam every 12 months

For women who are pregnant, we cover:

□Up to three screening exams during a pregnancy

There is no coinsurance, copayment, or deductible for members eligible for Medicare-covered preventive HIV screening.

Home-Delivered Meals

When released from an inpatient hospital stay or skilled nursing facility, members can get 14 healthy, medical diet appropriate, frozen meals delivered to their home. This benefit is available up to three (3) times each year. Releases from an emergency department, observation stay or outpatient visit are not eligible. Members meeting this requirement will receive a call from Cigna Healthcare's meal provider to schedule delivery.

For more information on your home delivered meals benefit, please refer to your Extra Benefits Guide or call Customer Service.

Meals for ESRD members

Members diagnosed with End-Stage Renal Disease (ESRD) and enrolled in an ESRD care management program can get up to 56 healthy frozen meals delivered to their home. Members are eligible for this benefit once per year. Members meeting this requirement will receive a call from Cigna Healthcare's meal provider to schedule delivery.

\$0 copayment for the home delivered meals benefit

\$0 copayment for 56 meals over 28 days, once each year for ESRD members

Home health agency care

Prior to receiving home health services, a doctor must certify that you need home health services and will order home health services to be provided by a home health agency. You must be homebound, which means leaving home is a major effort.

Covered services include, but are not limited to:

Prior authorization may be required.

\$0 copayment for Medicare-covered home health visits

for. You will be billed Original Medicare cost sharing.

For services that are covered by Medicare Part A or B and are not related to your terminal prognosis: If you need non-emergency, non-urgently needed services that are covered under Medicare Part A or B and that are not related to your terminal prognosis,

Chapter 4. Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services
 □ Part-time or intermittent skilled nursing and home health aide services (to be covered under the home health care benefit, your skilled nursing and home health aide services combined must total fewer than 8 hours per day and 35 hours per week) □ Physical therapy, occupational therapy, and speech therapy □ Medical and social services □ Medical equipment and supplies 	
Home infusion therapy	You pay the applicable cost sharing for
Home infusion therapy involves the intravenous or subcutaneous administration of drugs or biologicals to an individual at home. The components needed to perform home infusion include the drug (for example, antivirals, immune globulin), equipment (for example, a pump), and supplies (for example, tubing and catheters).	each service obtained. Please refer to the <i>Durable medical equipment and related supplies and Medicare Part B Prescription Drugs</i> benefit listings for related cost share amounts.
Covered services include, but are not limited to: □ Professional services, including nursing services, furnished in accordance with the plan of care □ Patient training and education not otherwise covered under the durable medical	
equipment benefit □Remote monitoring	
Monitoring services for the provision of home infusion therapy and home infusion drugs furnished by a qualified home infusion therapy supplier	
Hospice care You are eligible for the hospice benefit when your doctor and the hospice medical director have given you a terminal prognosis certifying that you're terminally ill and have 6 months or less to live if your illness runs its normal course. You may receive care from any Medicare-certified hospice program. Your plan is obligated to help you find Medicare-certified hospice programs in the plan's service area, including those the MA organization owns, controls, or has a financial interest in. Your hospice doctor can be a network provider or an out-of-network provider. Covered services include: Drugs for symptom control and pain relief Short-term respite care Home care	When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and Part B services related to your terminal prognosis are paid for by Original Medicare, not our plan. You must get care from a Medicare-certified hospice. You must consult with your plan before you select hospice. Hospice Consultation You pay the applicable cost sharing for
When you are admitted to a hospice you have the right to remain in your plan; if you chose to remain in your plan you must continue to pay plan premiums. For hospice services and for services that are covered by Medicare Part A or B and are related to your terminal prognosis: Original Medicare (rather than our plan) will pay your hospice provider for your hospice services and any Part A and Part B services related to your terminal prognosis. While you are in the hospice program, your hospice provider will bill Original Medicare for the services that Original Medicare pays	the provider of the service (for example, physician services). Please refer to the applicable benefit in this section of this <i>Evidence of Coverage</i> .

For each Medicare-covered hospital

applicable cost sharing, starting with

Day 1 each time you are admitted.

stay, you are required to pay the

Medical Benefits Chart (what is covered and what you pay)

Onapter 4. Medical Benefits Offart (what is covered and what you pay)		
Services that are covered for you	What you must pay when you get these services	
your cost for these services depends on whether you use a provider in our plan's network and follow plan rules (such as if there is a requirement to obtain prior authorization).		
□ If you obtain the covered services from a network provider and follow plan rules for obtaining service, you only pay the plan cost sharing amount for in-network services		
☐ If you obtain the covered services from an out-of-network provider, you pay the cost sharing under Fee-for-Service Medicare (Original Medicare)		
For services that are covered by our plan but are not covered by Medicare Part A or B: Our plan will continue to cover plan-covered services that are not covered under Part A or B whether or not they are related to your terminal prognosis. You pay your plan cost sharing amount for these services.		
For drugs that may be covered by the plan's Part D benefit: If these drugs are unrelated to your terminal hospice condition you pay cost sharing. If they are related to your terminal hospice condition then you pay Original Medicare cost sharing. Drugs are never covered by both hospice and our plan at the same time. For more information, please see Chapter 5, Section 9.4 (What if you're in Medicare-certified hospice).		
Note: If you need non-hospice care (care that is not related to your terminal prognosis),		
you should contact us to arrange the services.		
Our plan covers hospice consultation services (one time only) for a terminally ill person who hasn't elected the hospice benefit.		
Immunizations Covered Medicare Part B services include: □Pneumonia vaccine □Flu shots, once each flu season in the fall and winter, with additional flu shots if medically necessary □Hepatitis B vaccine if you are at high or intermediate risk of getting Hepatitis B	There is no coinsurance, copayment, or deductible for the pneumonia, influenza, Hepatitis B and COVID-19 vaccines.	
□COVID-19 vaccine		
☐ Other vaccines if you are at risk and they meet Medicare Part B coverage rules We also cover some vaccines under our Part D prescription drug benefit.		
	Daile a could be discribed as a second of	
Inpatient hospital care Includes inpatient acute, inpatient rehabilitation, long-term care hospitals and other types of inpatient hospital services. Inpatient hospital care starts the day you are formally admitted to the hospital with a doctor's order. The day before you are	Prior authorization may be required. Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.	
discharged is your last inpatient day. Our plan covers an unlimited number of days for an inpatient hospital stay.	For each Medicare-covered hospital stay, your copayment is:	
Covered services include but are not limited to: Semi-private room (or a private room if medically necessary)	\$300 per day for days 1-6; \$0 per day for days 7-90	

☐ Meals including special diets

□Costs of special care units (such as intensive care or coronary care units)

□ Regular nursing services

Services that are covered for you	What you must pay when you get these services
□Drugs and medications □Lab tests □X-rays and other radiology services □Necessary surgical and medical supplies □Use of appliances, such as wheelchairs □Operating and recovery room costs □Physical, occupational, and speech language therapy □Inpatient substance abuse services □Under certain conditions, the following types of transplants are covered: corneal, kidney, kidney pancreatic, heart, liver, lung, heart/lung, bone marrow, stem cell, and intestinal/multivisceral. If you need a transplant, we will arrange to have your case reviewed by a Medicare-approved transplant center that will decide whether you are a candidate for a transplant. Transplant providers may be local or outside of the service area. If our in network transplant services are outside the community pattern of care, you may choose to go locally as long as the local transplant providers are willing to accept the Original Medicare rate. If our plan provides transplant services at a location outside the pattern of care for transplants in your community and you choose to obtain transplants at this distant location, we will arrange or pay for appropriate lodging and transportation costs for you and a companion. This travel benefit is not applicable for corneal transplants. Reimbursement is provided for up to \$10,000 of eligible transportation and lodging expenses for an approved transplant at least 100 miles away from your legal home address to the transplant center. This benefit only covers transportation and lodging expenses for you and one companion for the initial and annual evaluation, stem cell injection and cell collection, and the actual transplant. The lodging and transportation	In some instances, a readmission policy may apply in which the benefit will continue from original admission. If you get authorized inpatient care at an out-of-network hospital after your emergency condition is stabilized, your cost is the highest cost sharing you would pay at a network hospital.
benefit is not applicable for follow-up or post-operative visits or transplant related inpatient admissions after you receive your transplant, except for readmissions occurring during sequestering (time required to be near a facility and away from your home) immediately after a covered transplant.	
□Blood – including storage and administration. Coverage of whole blood and packed red cells begins only with the first pint of blood that you need. All other components of blood are covered beginning with the first pint used.	
□Physician services	
Note: To be an inpatient, your provider must write an order to admit you formally as an inpatient of the hospital. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an inpatient or an outpatient, you should ask the hospital staff.	
You can also find more information in a Medicare fact sheet called Are You a Hospital inpatient or Outpatient? If You Have Medicare – Ask! This fact sheet is available on the vebsite at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Dutpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.	

Chapter 4.

Services that are covered for you	What you must pay
	when you get these services
Inpatient services in a psychiatric hospital	Prior authorization may be required.
Covered services include mental health care services that require a hospital stay. Our plan covers up to 190 days in a lifetime for inpatient mental health care in a psychiatric hospital. The inpatient mental health care limit does not apply to inpatient mental health services provided in a general hospital.	Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. For each Medicare-covered psychiatric hospital stay, your copayment is: \$250 per day for days 1-6; \$0 per day for days 7-90 For each Medicare-covered hospital stay, you are required to pay the applicable cost sharing, starting with Day 1 each time you are admitted.
	In some instances, a readmission policy may apply in which the benefit will continue from the original admission.
	Our plan also covers 60 "lifetime reserve days." These are "extra" days that we cover. If you use more than 90 days within a benefit period, you can use these extra days. But once you have used up these extra 60 days, your inpatient hospital coverage will be limited to 90 days. There is a \$0 copayment per lifetime reserve day.
Inpatient stay: Covered services received in a hospital or SNF during a non-covered inpatient stay If you have exhausted your inpatient benefits or if the inpatient stay is not reasonable and necessary, we will not cover your inpatient stay. However, in some cases, we will cover certain services you receive while you are in the hospital or the skilled nursing	You pay the applicable cost sharing for other services as though they were provided on an outpatient basis. Please refer to the applicable benefit in this section of this <i>Evidence of</i>
facility (SNF). Covered services include, but are not limited to: □ Physician services	Coverage.
 □ Diagnostic tests (like lab tests) □ X-ray, radium, and isotope therapy including technician materials and services □ Surgical dressings 	
 □ Splints, casts, and other devices used to reduce fractures and dislocations □ Prosthetics and orthotics devices (other than dental) that replace all or part of an internal body organ (including contiguous tissue), or all or part of the function of a permanently inoperative or malfunctioning internal body organ, including replacement or repairs of such devices 	
 □ Leg, arm, back, and neck braces; trusses, and artificial legs, arms, and eyes including adjustments, repairs, and replacements required because of breakage, wear, loss, or a change in the patient's physical condition □ Physical therapy, speech therapy, and occupational therapy 	

What you must pay Services that are covered for you when you get these services Medical nutrition therapy There is no coinsurance, copayment, This benefit is for people with diabetes, renal (kidney) disease (but not on dialysis), or or deductible for members eligible for after a kidney transplant when ordered by your doctor. Medicare-covered medical nutrition therapy services. We cover 3 hours of one-on-one counseling services during your first year that you receive medical nutrition therapy services under Medicare (this includes our plan, any other Medicare Advantage plan, or Original Medicare), and 2 hours each year after that. If your condition, treatment, or diagnosis changes, you may be able to receive more hours of treatment with a physician's order. A physician must prescribe these services and renew their order yearly if your treatment is needed into the next calendar year. **Medicare Diabetes Prevention Program (MDPP)** There is no coinsurance, copayment, MDPP services will be covered for eligible Medicare beneficiaries under all Medicare or deductible for the MDPP benefit. health plans. MDPP is a structured health behavior change intervention that provides practical training in long-term dietary change, increased physical activity, and problem-solving strategies for overcoming challenges to sustaining weight loss and a healthy lifestyle. **Medicare Part B prescription drugs** Prior authorization may be required. These drugs are covered under Part B of Original Medicare. Members of our plan Medicare Part B drugs may be subject receive coverage for these drugs through our plan. Covered drugs include: to step therapy requirements. 0-20% coinsurance: up to \$35 for □ Drugs that usually aren't self-administered by the patient and are injected or Medicare-covered Part B insulin drugs. infused while you are getting physician, hospital outpatient, or ambulatory surgical You will pay no more than \$35 for onecenter services month's supply of covered insulin. Any □ Insulin furnished through an item of durable medical equipment (such as a plan deductible does not apply. medically necessary insulin pump) 0 - 20% coinsurance for Medicare-□ Other drugs you take using durable medical equipment (such as nebulizers) that covered Part B Chemotherapy/ were authorized by the plan Radiation drugs □ Clotting factors you give yourself by injection if you have hemophilia 0 - 20% coinsurance for other ☐ Immunosuppressive Drugs, if you were enrolled in Medicare Part A at the time of Medicare-covered Part B drugs the organ transplant □ Injectable osteoporosis drugs, if you are homebound, have a bone fracture that a doctor certifies was related to post-menopausal osteoporosis, and cannot selfadminister the drug □Antigens ☐ Certain oral anti-cancer drugs and anti-nausea drugs □ Certain drugs for home dialysis, including heparin, the antidote for heparin when medically necessary, topical anesthetics, and erythropoiesis-stimulating agents (such as Epoetin Alfa) □ Intravenous Immune Globulin for the home treatment of primary immune deficiency diseases The following link will take you to a list of Part B Drugs that may be subject to Step Therapy: https://www.cigna.com/medicare/member-resources/drug-list-formulary. We also cover some vaccines under our Part B and Part D prescription drug benefit.

What you must pay Services that are covered for you when you get these services Chapter 5 explains the Part D prescription drug benefit, including rules you must follow to have prescriptions covered. What you pay for your Part D prescription drugs through our plan is explained in Chapter 6. Obesity screening and therapy to promote sustained weight loss There is no coinsurance, copayment, If you have a body mass index of 30 or more, we cover intensive counseling to help you or deductible for preventive obesity lose weight. This counseling is covered if you get it in a primary care setting, where it screening and therapy. can be coordinated with your comprehensive prevention plan. Talk to your primary care doctor or practitioner to find out more. **Opioid treatment program services** Prior authorization may be required. Members of our plan with opioid use disorder (OUD) can receive coverage of services to \$25 copayment for Medicare-covered treat OUD through an Opioid Treatment Program (OTP) which includes the following opioid treatment services services: □ U.S. Food and Drug Administration (FDA)-approved opioid agonist and antagonist medication-assisted treatment (MAT) medications. □ Dispensing and administration of MAT medications (if applicable) ☐ Substance use counseling □ Individual and group therapy □ Toxicology testing ☐ Intake activities □ Periodic assessments Outpatient diagnostic tests and therapeutic services and supplies Prior authorization may be required. Covered services include, but are not limited to: A separate PCP/Specialist cost share will apply if additional services □ X-rays requiring cost sharing are rendered. A □ Radiation (radium and isotope) therapy including technician materials and supplies facility fee may also apply. □ Surgical supplies, such as dressings \$0 or \$20 copayment for Medicare-□ Splints, casts and other devices used to reduce fractures and dislocations covered diagnostic procedures and ☐ Laboratory tests tests. \$0 copayment for EKG and ☐ Medicare-covered genetic tests will only be covered once per the member's diagnostic colorectal screenings. \$20 lifetime unless the test is specifically approved by the U.S. Food and Drug copayment for all other diagnostic Administration (FDA) to be performed more than once. procedures and tests. □ Blood – including storage and administration. Coverage of whole blood and 0% coinsurance for Medicare-covered packed red cells begins only with the first pint of blood that you need. All other lab services. components of blood are covered beginning with the first pint used. 20% coinsurance for Medicare-☐ Other outpatient diagnostic tests covered genetic tests. \$0 copayment for Medicare-covered blood services. \$0 or \$195 copayment for Medicarecovered diagnostic radiology services (not including X-rays). \$0 copayment for mammography and ultrasounds. \$195 copayment for all other

Services that are covered for you	What you must pay when you get these services
	diagnostic and nuclear medicine radiological services If multiple test types (such as CT and PET) are performed in the same day, multiple copayments will apply. If multiple tests of the same type (for example, CT scan of the head and CT scan of the chest) are performed in the same day one copayment will apply. 20% coinsurance for Medicare-covered therapeutic radiology services \$25 copayment for Medicare-covered X-rays.
Observation services are hospital outpatient services given to determine if you need to be admitted as an inpatient or can be discharged. For outpatient hospital observation services to be covered, they must meet the Medicare criteria and be considered reasonable and necessary. Observation services are covered only when provided by the order of a physician or another individual authorized by state licensure law and hospital staff bylaws to admit patients to the hospital or order outpatient tests. Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff. You can also find more information in a Medicare fact sheet called Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask! This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.	Prior authorization may be required. \$300 per stay copayment for Medicare-covered outpatient hospital observation
Outpatient hospital services We cover medically-necessary services you get in the outpatient department of a hospital for diagnosis or treatment of an illness or injury. Covered services include, but are not limited to: Services in an emergency department or outpatient clinic, such as observation services or outpatient surgery Laboratory and diagnostic tests billed by the hospital Mental health care, including care in a partial-hospitalization program, if a doctor certifies that inpatient treatment would be required without it X-rays and other radiology services billed by the hospital Medical supplies such as splints and casts Certain drugs and biologicals that you can't give yourself	Prior authorization may be required. You pay the applicable cost sharing for these services. Please refer to the applicable benefit in this section of this <i>Evidence of Coverage</i> . Self-administered drugs (medication you would normally take on your own) are not covered in an outpatient hospital setting. These drugs may be covered under your Part D benefit. Please contact Customer Service for more information.

Services that are covered for you

What you must pay when you get these services

Note: Unless the provider has written an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost sharing amounts for outpatient hospital services. Even if you stay in the hospital overnight, you might still be considered an outpatient. If you are not sure if you are an outpatient, you should ask the hospital staff. You can also find more information in a Medicare fact sheet called Are You a Hospital Inpatient or Outpatient? If You Have Medicare – Ask! This fact sheet is available on the Web at https://www.medicare.gov/sites/default/files/2021-10/11435-Inpatient-or-Outpatient.pdf or by calling 1-800-MEDICARE (1-800-633-4227). TTY users call 1-877-486-2048. You can call these numbers for free, 24 hours a day, 7 days a week.

Outpatient mental health care

Covered services include:

Mental health services provided by a state-licensed psychiatrist or doctor, clinical psychologist, clinical social worker, clinical nurse specialist, licensed professional counselor (LPC), licensed marriage and family therapist (LMFT), nurse practitioner, (NP), physician assistant, (PA), or other Medicare-qualified mental health care professional as allowed under applicable state laws.

Behavioral health telehealth services are available through Cigna Healthcare's telehealth vendor. For more information see the Extra Benefits Guide or call Customer Service.

Prior authorization may be required.

\$0 copayment for each Medicarecovered individual or group therapy visit

\$0 copayment for each Medicarecovered individual or group therapy visit with a psychiatrist

\$0 copayment for each Medicarecovered Behavioral Health telehealth visit obtained from Cigna Healthcare's telehealth vendor.

Outpatient rehabilitation services

Covered services include physical therapy, occupational therapy, and speech language therapy in-person visits.

Outpatient rehabilitation services are provided in various outpatient settings, such as hospital outpatient departments, independent therapist offices, and Comprehensive Outpatient Rehabilitation Facilities (CORFs).

Prior authorization may be required.

\$25 copayment for Medicare-covered Occupational Therapy visits \$25 copayment for Medicare-covered Physical Therapy in-person visits \$25 copayment for Medicare-covered Speech and Language Pathology inperson visits

One copayment will apply when multiple therapies (such as PT, OT, ST) are provided by the same provider on same date and at the same place of service.

Outpatient substance abuse services

Covered services include: Substance abuse outpatient services including Partial Hospitalization Program, Opioid Treatment Programs (OTP), outpatient evaluation, outpatient therapy and medication management provided by a doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, physician assistant, or other Medicare-qualified behavioral health care professional as allowed under applicable state laws.

Prior authorization may be required.

\$25 copayment for Medicare-covered individual or group substance abuse outpatient treatment visits.

Outpatient surgery, including services provided at hospital outpatient facilities and ambulatory surgical centers

Prior authorization may be required.

\$0 or \$300 copayment for each Medicare-covered outpatient hospital

Services that are covered for you

Note: If you are having surgery in a hospital facility, you should check with your provider about whether you will be an inpatient or outpatient. Unless the provider writes an order to admit you as an inpatient to the hospital, you are an outpatient and pay the cost sharing amounts for outpatient surgery. Even if you stay in the hospital overnight, you might still be considered an outpatient.

What you must pay

when you get these services
facility visit. \$0 copayment for any
surgical procedures (i.e., polyp
removal) during a colorectal screening.
\$300 copayment for all other
Outpatient Services not provided in an
Ambulatory Surgical Center.
\$0 or \$250 copayment for each
Medicare-covered ambulatory surgical
center visit. \$0 copayment for any
surgical procedures (i.e., polyp
removal) during a colorectal screening.
\$250 copayment for all other
Ambulatory Surgical Center (ASC)
services.

Over-the-Counter Items and Services

The Over-the-Counter allowance will be applied to your Cigna Heathy Today benefit card each quarter. Customers can use the full quarterly allowance any time throughout the quarter. You can use the benefit card to make online, phone, or mail orders from Cigna Healthcare's OTC catalog. Or you can purchase approved OTC items at participating retail locations.

The OTC allowance applies to a specified quarterly amount and does not carry over to the next quarter or the following year. Exceptions may apply. Some OTC items require a doctor's recommendation for a specific diagnosable condition. Catalog orders limited to one per member per month.

Please visit CignaHealthyToday.com to see our list of covered Over-the-Counter items and participating retail locations. For more information on your OTC benefit, please refer to your Extra Benefits Guide or contact Cigna Healthcare's OTC Customer Service at 1-866-851-1579 (TTY 711).

\$110 every three months for specific over-the-counter drugs and other health-related pharmacy products.

Partial hospitalization services and Intensive outpatient services

Partial hospitalization is a structured program of active psychiatric treatment provided a hospital outpatient service or by a community mental health center, that is more intense than the care received in your doctor's or therapist's office and is an alternative to inpatient hospitalization.

Intensive outpatient service is a structured program of active behavioral (mental) health therapy treatment provided in a hospital outpatient department, a community mental health center, a Federally qualified health center, or a rural health clinic that is more intense than the care received in your doctor's or therapist's office but less intense than partial hospitalization.

Prior authorization may be required.

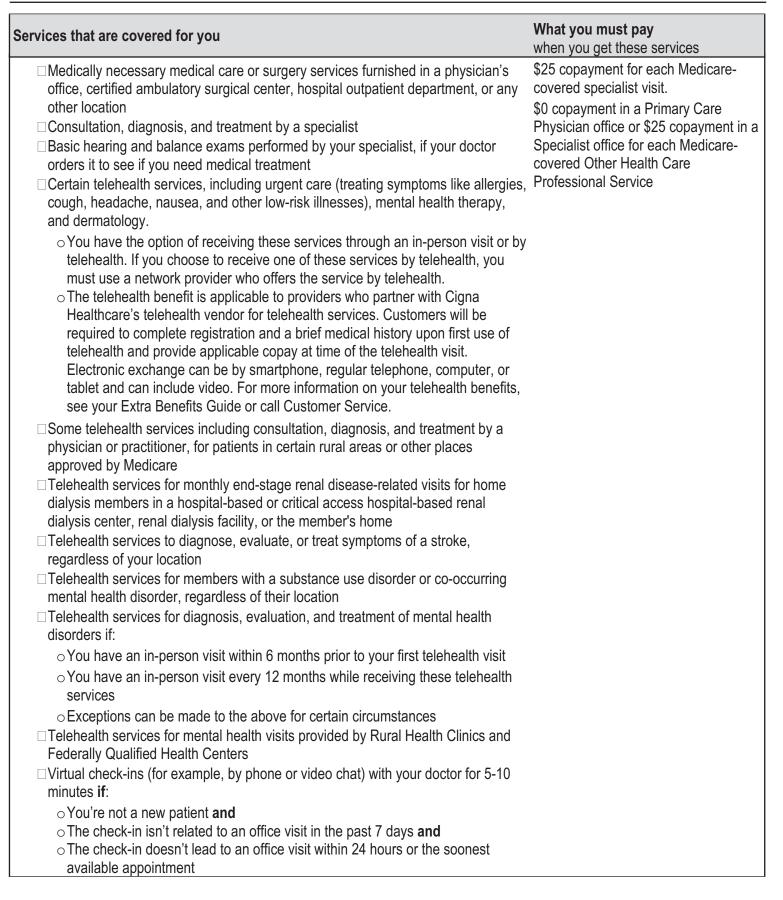
\$100 copayment for Medicare-covered partial hospitalization program services and intensive outpatient services

Physician/Practitioner services, including doctor's office visits

Covered services include:

Prior authorization may be required.

\$0 copayment for each Medicarecovered primary care physician visit



2024 Evidence of Coverage for Cigna Preferred Medicare (HMO)

Chapter 4. Medical Benefits Chart (what is covered and what you pay)

Services that are covered for you	What you must pay when you get these services
□ Evaluation of video and/or images you send to your doctor, and interpretation and follow-up by your doctor within 24 hours if :	
 You're not a new patient and The evaluation isn't related to an office visit in the past 7 days and The evaluation doesn't lead to an office visit within 24 hours or the soonest available appointment 	
☐ Consultation your doctor has with other doctors by phone, internet, or electronic health record	
 Second opinion by another network provider prior to surgery Non-routine dental care (covered services are limited to surgery of the jaw or related structures, setting fractures of the jaw or facial bones, extraction of teeth to prepare the jaw for radiation treatments of neoplastic cancer disease, or services that would be covered when provided by a physician) □Wound care services (including clinic) are provided to manage acute and chronic wounds through debridement, local wound care and specialized dressings. □Medicare covers services provided by other health providers, such as physician assistants, nurse practitioners, social workers, physical therapists, and psychologists. Health professional means— a physician who is a doctor of medicine or osteopathy; or a physician assistant, nurse practitioner, or clinical nurse specialist; or a medical professional (including a health educator, a registered dietitian, or nutrition professional, or other licensed practitioner) or a team of such medical professionals, working under the direct supervision of a physician Note: Costs for services provided by other health providers (such as a nurse practitioner or physician assistant) will be based on the supervising physician's specialty. For example, if you are seeing a nurse practitioner and the supervising physician is a PCP, you will pay the PCP cost. If you are seeing a nurse practitioner and supervising 	
physician is a Specialist, you will pay the Specialist cost. Podiatry services	\$25 copayment for each Medicare-
Covered services include:	covered podiatry visit
 □ Diagnosis and the medically necessary treatment of injuries and diseases of the feet (such as hammer toe, bunion deformities or heel spurs) □ Routine foot care for members with certain medical conditions affecting the lower limbs 	
Prostate cancer screening exams For men aged 50 and older, covered services include the following – once every 12 months: □ Digital rectal exam	There is no coinsurance, copayment, or deductible for an annual PSA test.
□ Prostate Specific Antigen (PSA) test	
Prosthetic devices and related supplies	Prior authorization may be required.
Devices (other than dental) that replace all or part of a body part or function. These include, but are not limited to: colostomy bags and supplies directly related to colostomy	20% coinsurance for Medicare- covered prosthetic devices and

Services that are covered for you

care, pacemakers, braces, prosthetic shoes, artificial limbs, and breast prostheses (including a surgical brassiere after a mastectomy). Includes certain supplies related to prosthetic devices, and repair and/or replacement of prosthetic devices. Also includes some coverage following cataract removal or cataract surgery – see Vision Care later in this section for more detail.

Note: Medical supply quantities will be reviewed to ensure they are medically necessary and reasonable. Total monthly quantity limits may apply for medical supplies.

Pulmonary rehabilitation services

Comprehensive programs of pulmonary rehabilitation are covered for members who have moderate to very severe chronic obstructive pulmonary disease (COPD) and an order for pulmonary rehabilitation from the doctor treating the chronic respiratory disease.

Prior authorization may be required.

\$10 copayment for each Medicarecovered pulmonary rehabilitative therapy visit

What you must pay

when you get these services

splints, and other devices

medical supplies related to prosthetics,

One copayment will apply when multiple therapies are provided by the same provider on the same date and at the same place of service.



Screening and counseling to reduce alcohol misuse

We cover one alcohol misuse screening for adults with Medicare (including pregnant women) who misuse alcohol, but aren't alcohol dependent.

If you screen positive for alcohol misuse, you can get up to 4 brief face-to-face counseling sessions per year (if you're competent and alert during counseling) provided by a qualified primary care doctor or practitioner in a primary care setting.

There is no coinsurance, copayment, or deductible for the Medicare-covered screening and counseling to reduce alcohol misuse preventive benefit.



Screening for lung cancer with low dose computed tomography (LDCT) For qualified individuals, a LDCT is covered every 12 months.

Eligible members are: people aged 50 – 77 years who have no signs or symptoms of lung cancer, but who have a history of tobacco smoking of at least 20 pack-years and who currently smoke or have guit smoking within the last 15 years, who receive a written order for LDCT during a lung cancer screening counseling and shared decision making visit that meets the Medicare criteria for such visits and be furnished by a physician or qualified non-physician practitioner.

For LDCT lung cancer screenings after the initial LDCT screening: the members must receive a written order for LDCT lung cancer screening, which may be furnished during any appropriate visit with a physician or qualified non-physician practitioner. If a physician or qualified non-physician practitioner elects to provide a lung cancer screening counseling and shared decision making visit for subsequent lung cancer screenings with LDCT, the visit must meet the Medicare criteria for such visits.

There is no coinsurance, copayment, or deductible for the Medicare-covered counseling and shared decision making visit or for the LDCT.



Screening for sexually transmitted infections (STIs) and counseling to prevent STIs

We cover sexually transmitted infection (STI) screenings for chlamydia, gonorrhea, syphilis, and Hepatitis B. These screenings are covered for pregnant women and for certain people who are at increased risk for an STI when the tests are ordered by a primary care provider. We cover these tests once every 12 months or at certain times during pregnancy.

There is no coinsurance, copayment, or deductible for the Medicare-covered screening for STIs and counseling for STIs preventive benefit.

Services that are covered for you	What you must pay when you get these services
We also cover up to two individual 20 to 30 minute, face-to-face high-intensity behavioral counseling sessions each year for sexually active adults at increased risk for STIs. We will only cover these counseling sessions as a preventive service if they are provided by a primary care provider and take place in a primary care setting, such as a doctor's office.	
Services to treat kidney disease	Prior authorization may be required
Covered services include: Kidney disease education services to teach kidney care and help members make informed decisions about their care. For members with stage IV chronic kidney disease when referred by their doctor, we cover up to six sessions of kidney disease education services per lifetime. Outpatient dialysis treatments (including dialysis treatments when temporarily out of the service area, as explained in Chapter 3, or when your provider for this service is temporarily unavailable or inaccessible) Inpatient dialysis treatments (if you are admitted as an inpatient to a hospital for special care) Self-dialysis training (includes training for you and anyone helping you with your home dialysis treatments) Home dialysis equipment and supplies Certain home support services (such as, when necessary, visits by trained dialysis workers to check on your home dialysis, to help in emergencies, and check your dialysis equipment and water supply) Certain drugs for dialysis are covered under your Medicare Part B drug benefit. For information about coverage for Part B drugs, please go to the section, Medicare Part B	for Medicare-covered renal dialysis. \$0 copayment for Medicare-covered kidney disease education services 20% coinsurance for Medicare-covered renal dialysis
orescription drugs. Skilled nursing facility (SNF) care	Prior authorization may be required.
For a definition of skilled nursing facility care, see Chapter 12 of this document. Skilled nursing facilities are sometimes called SNFs.) Plan covers up to 100 days each benefit period. An inpatient hospital stay is not required prior to SNF admission. Covered services include but are not limited to: Semiprivate room (or a private room if medically necessary) Meals, including special diets Skilled nursing services Physical therapy, occupational therapy, and speech therapy Drugs administered to you as part of your plan of care (this includes substances that are naturally present in the body, such as blood clotting factors.) Blood – including storage and administration. Coverage of whole blood and packed red cells begins only with the first pint of blood that you need. All other components of blood are covered beginning with the first pint used. Medical and surgical supplies ordinarily provided by SNFs Laboratory tests ordinarily provided by SNFs X-rays and other radiology services ordinarily provided by SNFs	For Medicare-covered SNF stays, the copayment is: \$20 per day for days 1-20; \$203 per day for days 21-100 In some instances, a readmission policy may apply in which the benefit will continue from original admission. For each Medicare-covered SNF stay, you are required to pay the applicable cost sharing, starting with Day 1 each time you are admitted.

Chapter 4. Medical Benefits Chart (what is covered and what you pay) What you must pay Services that are covered for you when you get these services ☐ Use of appliances such as wheelchairs ordinarily provided by SNFs □ Physician/Practitioner services Generally, you will get your SNF care from network facilities. However, under certain conditions listed below, you may be able to pay in-network cost sharing for a facility that isn't a network provider, if the facility accepts our plan's amounts for payment. □A nursing home or continuing care retirement community where you were living right before you went to the hospital (as long as it provides skilled nursing facility ☐ An SNF where your spouse or domestic partner is living at the time you leave the hospital Smoking and tobacco use cessation (counseling to stop smoking or There is no coinsurance, copayment, tobacco use) or deductible for the Medicare-covered If you use tobacco, but do not have signs or symptoms of tobacco-related disease: We smoking and tobacco use cessation cover two counseling guit attempts within a 12-month period as a preventive service with preventive benefits. no cost to you. Each counseling attempt includes up to four face-to-face visits. If you use tobacco and have been diagnosed with a tobacco-related disease or are taking medicine that may be affected by tobacco: We cover cessation counseling services. We cover two counseling guit attempts within a 12-month period, however, you will pay the applicable cost sharing. Each counseling attempt includes up to four face-toface visits. **Supervised Exercise Therapy (SET)** Prior authorization may be required. SET is covered for members who have symptomatic peripheral artery disease (PAD)

SET is covered for members who have symptomatic peripheral artery disease (PAD) and are recommended for treatment by the responsible physician.

Up to 36 sessions over a 12-week period are covered if the SET program requirements are met.

The SET program must:

- □ Consist of sessions lasting 30-60 minutes, comprising a therapeutic exercise-training program for PAD in patients with claudication
 □ Be conducted in a hospital outpatient setting or a physician's office
 □ Be delivered by qualified auxiliary personnel necessary to ensure benefits exceed harms, and who are trained in exercise therapy for PAD
 □ Be under the direct supervision of a physician, physician assistant, or nurse practitioner/clinical nurse specialist who must be trained in both basic and advanced life support techniques
- SET may be covered beyond 36 sessions over 12 weeks for an additional 36 sessions over an extended period of time if deemed medically necessary by a health care provider.

Transportation

Routine, non-emergency health-related transportation benefit includes specified quantity of one-way trips by taxi, rideshare services, van or medical transport. Customers are required to contact Cigna Healthcare's transportation vendor at least 48 hours in advance of their appointment to schedule non-emergent transportation services to plan-

\$10 copayment for each Medicarecovered Supervised Exercise Therapy visit

One copayment will apply when multiple therapies are provided by the same provider on the same date and at the same place of service.

Prior authorization may be required.

\$0 copayment for up to 20 one-way trips to plan-approved locations every vear

Services that are covered for you

What you must pay when you get these services

approved locations, such as doctor's appointments. Transportation arranged outside of the transportation vendor will not be covered and will be the responsibility of the member. There are cancellation requirements and restrictions. A cancellation must be made up to two hours prior to the scheduled trip, or it will be deducted from the number of trips remaining.

A maximum trip distance of 70 miles per one-way trip applies. Prior Authorization is required where the travel distance to a provider exceeds the mileage limit of 70 miles. Trip distances exceeding 70 miles per one-way trip are not covered except when transportation is needed to obtain specific medically necessary Medicare or Plan covered services.

The transportation vendor is in partnership with rideshare services to provide transport for ambulatory customers. Customers with special needs will be transported by traditional non-emergent medical transportation (NEMT) drivers who have vehicles that accommodate wheelchairs, walkers, etc. To be transported by a rideshare driver, customers must be able to receive text messages on their phones. Rideshare transport may not be available for certain types of transports and within certain service areas. Requests for transportation received with less than a 48-hour notice will be reviewed on a case-by-case basis to determine the urgency of the trip and the availability of an NEMT driver to transport the member. A traditional NEMT driver may accommodate multiple occupants in one vehicle. Rideshare transports apply to a single occupant; however, a family member or escort may be allowed.

Requests for routine reservations will not be accepted on national holidays. Hours for Ride Assistance, hospital discharges and urgent/same-day appointments, are handled 24/7 - 365 days. Customers who call after 8 p.m. will be directed to schedule trips via Cigna Healthcare's transportation vendor's mobile app or web site.

See **Ambulance services** benefit in this chart for additional information about nonemergency Medicare-covered Ambulance services.

For more information on your transportation benefits, please refer to your Extra Benefits Guide.

Urgently needed services

Urgently needed services are provided to treat a non-emergency, unforeseen medical illness, injury, or condition that requires immediate medical care but, given your circumstances, it is not possible, or it is unreasonable, to obtain services from network providers. If it is unreasonable given your circumstances to immediately obtain the medical care from a network provider then your plan will cover the urgently needed services from a provider out-of-network. Services must be immediately needed and medically necessary. Examples of urgently needed services that the plan must cover out of network occur if: You are temporarily outside the service area of the plan and require medically needed immediate services for an unforeseen condition but it is not a medical emergency; or it is unreasonable given your circumstances to immediately obtain the medical care from a network provider. Cost sharing for necessary urgently needed services furnished out-of-network is the same as for such services furnished in-network. Urgently needed services are covered worldwide.

\$20 copayment for Medicare-covered urgently needed service visit \$135 for worldwide emergency/urgent coverage and worldwide emergency transportation

\$50,000 (USD) combined limit per year for emergency and urgent care services provided outside the U.S. and its territories.

Emergency transportation must be medically necessary.

If you are admitted to the hospital within 24 hours for the same condition, you pay \$0 for the urgently needed services visit.

Services that are covered for you

What you must pay when you get these services

See Ambulance services benefit in this chart for additional information about

Worldwide ambulance services.



Vision care (Medicare-covered)

Covered services include:

- □ Outpatient physician services for the diagnosis and treatment of diseases and injuries of the eye, including treatment for age-related macular degeneration. Original Medicare doesn't cover routine eye exams (eye refractions) for eyeglasses/contacts.
- ☐ For people who are at high risk of glaucoma, we will cover one glaucoma screening each year. People at high risk of glaucoma include: people with a family history of glaucoma, people with diabetes, African-Americans who are age 50 and older, and Hispanic Americans who are 65 or older
- □ For people with diabetes, screening for diabetic retinopathy is covered once per year
- □ One pair of eyeglasses or contact lenses after each cataract surgery that includes insertion of an intraocular lens. (If you have two separate cataract operations, you cannot reserve the benefit after the first surgery and purchase two eyeglasses after the second surgery.)

For more information on your Medicare-covered vision benefits, call Customer Service.

A separate PCP/Specialist cost share may apply if additional services requiring cost sharing are rendered (e.g., but not limited to, if a medical eye condition is discovered during a preventive routine eye exam).

For surgical procedures performed in an outpatient surgical center, a separate physician cost share or facility fee may apply.

\$0 or \$25 copayment for Medicarecovered exams to diagnose and treat diseases and conditions of the eve. including an annual glaucoma screening for people at risk. \$0 copayment for glaucoma screenings and diabetic retinal exams. \$25 copayment for all other Medicarecovered vision services.

\$0 copayment for Medicare-covered eyewear (one pair of eyeglasses with standard frames/lenses or one set of standard contact lenses after cataract surgery that implants an intraocular lens)

Vision care (Routine)

This plan covers:

- ☐ One (1) routine eye exam (including eye refraction) per year. Eye refractions outside of the annual routine eye exams are not covered.
- □ Eyeglasses and frames or contact lenses up to the plan allowance amount. The plan specified allowance may be applied to one set of the customer's choice of eyewear, to include the eyeglass frame/lenses/lens options combination or contact lenses and contact lens fitting (to include related professional fees) in lieu of eyeglasses. Routine annual eyewear allowance applied to the retail value only. Applicable taxes are not covered. Unused balance of the allowance amount does not carry forward to future benefit years.

Routine eye exams and eyewear must be obtained from a provider in Cigna Healthcare's vision vendor network. Services obtained from vendors outside this network are not covered.

There are limitations on the number of covered services within a service category. Frequency limits vary depending on the type of covered service. Medically necessary A separate PCP/Specialist cost share may apply if additional services requiring cost sharing are rendered (e.g., but not limited to, if a medical eye condition is discovered during a preventive routine eye exam). \$0 copayment for up to one routine

eye exam every year (routine eye exam does not include a contact lens fitting)

\$0 copayment up to the eyewear allowance for:

- -up to one pair of eyeglasses (lenses and frames) every year
- -unlimited contact lenses up to plan coverage limit

Services that are covered for you	What you must pay when you get these services
contact lenses are not covered by the routine vision benefit. Some exclusions may apply.	-up to one pair of eyeglass lenses every year
For more information on your routine eye exam and eyewear benefit, please refer to your Extra Benefits Guide or contact Cigna Healthcare's vision vendor at	-up to one eyeglass frame every year-upgrades
1-888-886-1995 (TTY 711).	\$300 allowance for routine eyewear every year.
	Customer is responsible for all costs over and above the allowance amount.
Welcome to Medicare Preventive Visit The plan covers the one-time Welcome to Medicare preventive visit. The visit includes a review of your health, as well as education and counseling about the preventive services you need (including certain screenings and shots), and referrals for other care if needed.	There is no coinsurance, copayment, or deductible for the Welcome to Medicare preventive visit.
Important: We cover the Welcome to Medicare preventive visit only within the first 12 months you have Medicare Part B. When you make your appointment, let your doctor's office know you would like to schedule your Welcome to Medicare preventive visit	

SECTION 3 What services are not covered by the plan?

Section 3.1 Services we do *not* cover (exclusions)

This section tells you what services are excluded from Medicare coverage and therefore, are not covered by this plan. The chart below lists services and items that either are not covered under any condition or are covered only under specific conditions.

If you get services that are excluded (not covered), you must pay for them yourself except under the specific conditions listed below. Even if you receive the excluded services at an emergency facility, the excluded services are still not covered and our plan will not pay for them.

The only exception is if the service is appealed and decided upon appeal to be a medical service that we should have paid for or covered because of your specific situation. (For information about appealing a decision we have made to not cover a medical service, go to Chapter 9, Section 5.3 in this document.)

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Acupuncture.		□Available for people with chronic low back pain under certain circumstances.
Air ambulance for transportation to return to the United States.		□Return or repatriation to the United States during a medical injury or illness is not covered unless the closest appropriate facility to stabilize and treat the injury or illness is in the United States. Once stabilized, return air ambulance transportation to the United States is not covered.

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Cosmetic surgery or procedures.		 □Covered in cases of an accidental injury or for improvement of the functioning of a malformed body member. □Covered for all stages of reconstruction for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
Custodial care. Custodial care is personal care that does not require the continuing attention of trained medical or paramedical personnel, such as care that helps you with activities of daily living, such as bathing or dressing.	Not covered under any condition.	
Experimental medical and surgical procedures, equipment and medications. Experimental procedures and items are those items and procedures determined Original Medicare to not be generally accepted by the medical community.		 □May be covered by Original Medicare under a Medicare-approved clinical research study or by our plan. (See Chapter 3, Section 5 for more information on clinical research studies.)
Fees charged for care by your immediate relatives or members of your household.	Not covered under any condition.	
Full-time nursing care in your home.	Not covered under any condition.	
Home-delivered meals.		□Please refer to Home-delivered meals in the Medical Benefits Chart for more information.
Homemaker services include basic household assistance, including light housekeeping or light meal preparation.	Not covered under any condition.	
Incontinence supplies including pads, pull-ups and gloves	Not covered under any condition.	
Naturopath services (uses natural or alternative treatments).	Not covered under any condition.	
Non-routine dental care.		□Dental care required to treat illness or injury may be covered as inpatient or outpatient care.
Obstetrical services.	Not covered under any condition.	
Orthopedic shoes or supportive devices for the feet.		□Shoes that are part of a leg brace and are included in the cost of the brace.
		☐Orthopedic or therapeutic shoes for people with diabetic foot disease.

Services not covered by Medicare	Not covered under any condition	Covered only under specific conditions
Personal items in your room at a hospital or a skilled nursing facility, such as a telephone or a television.	Not covered under any condition.	
Private room in a hospital.		□Covered only when medically necessary.
Reversal of sterilization procedures and/ or non-prescription contraceptive supplies.	Not covered under any condition.	
Routine chiropractic care.		□Manual manipulation of the spine to correct a subluxation is covered.
Routine foot care.		□Some limited coverage provided according to Medicare guidelines (e.g., if you have diabetes).
Radial keratotomy, LASIK surgery and other low vision aids. (Please refer to the Medical Benefits Chart for vision services covered by our plan.)		□Eye exam and one pair of eyeglasses (or contact lenses) are covered for people after cataract surgery.
Services considered not reasonable and necessary, according to Original Medicare standards.	Not covered under any condition.	

CHAPTER 5:

Using the plan's coverage for Part D prescription drugs

Chapter 5. Using the plan's coverage for Part D prescription drugs

SECTION 1 Introduction

This chapter **explains rules for using your coverage for Part D drugs**. Please see Chapter 4 for Medicare Part B drug benefits and hospice drug benefits.

Section 1.1 Basic rules for the plan's Part D drug coverage

The plan will generally cover your drugs as long as you follow these basic rules:

□You m state l	nust have a provider (a doctor, dentist or other prescriber) write your prescription which must be valid under applicable law.
□Your p	prescriber must not be on Medicare's Exclusion or Preclusion Lists.
	enerally must use a network pharmacy to fill your prescription. (See Section 2, Fill your prescriptions at a network nacy or through the plan's mail-order service.)
	drug must be on the plan's <i>List of Covered Drugs (Formulary)</i> (we call it the "Drug List" for short). (See Section 3, <i>Your need to be on the plan's "Drug List.</i> ")

either approved by the Food and Drug Administration or supported by certain references. (See Section 3 for more information about a medically accepted indication.)

☐ Your drug must be used for a medically accepted indication. A medically accepted indication is a use of the drug that is

SECTION 2 Fill your prescription at a network pharmacy or through the plan's mail-order service

Section 2.1 Use a network pharmacy

In most cases, your prescriptions are covered *only* if they are filled at the plan's network pharmacies. (See Section 2.5 for information about when we would cover prescriptions filled at out-of-network pharmacies.)

A network pharmacy is a pharmacy that has a contract with the plan to provide your covered prescription drugs. The term covered drugs means all of the Part D prescription drugs that are on the plan's "Drug List."

Section 2.2 Network pharmacies

How do you find a network pharmacy in your area?

To find a network pharmacy, you can look in your *Provider and Pharmacy Directory*, visit our website (<u>www.cignamedicare.com</u>), or call Customer Service.

You may go to any of our network pharmacies. Some of our network pharmacies provide preferred cost sharing, which may be lower than the cost sharing at a pharmacy that offers standard cost sharing. The *Provider and Pharmacy Directory* will tell you which of the network pharmacies offer preferred cost sharing. Contact us to find out about how your out-of-pocket costs could vary for different drugs.

What if the pharmacy you have been using leaves the network?

If the pharmacy you have been using leaves the plan's network, you will have to find a new pharmacy that is in the network. Or if the pharmacy you have been using stays within the network but is no longer offering preferred cost sharing, you may want to switch to a different preferred pharmacy, if available. To find another pharmacy in your area, you can get help from Customer Service or use the *Provider and Pharmacy Directory*. You can also find information on our website at www.cignamedicare.com.

What if you need a specialized pharmacy?

Some prescriptions must be filled at a specialized pharmacy. Specialized pharmacies include:

- Pharmacies that supply drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care (LTC) facility. Usually, an LTC facility (such as a nursing home) has its own pharmacy. If you have any difficulty accessing your Part D benefits in an LTC facility, please contact Customer Service.
- Pharmacies that serve the Indian Health Service/Tribal/Urban Indian Health Program (not available in Puerto Rico). Except in emergencies, only Native Americans or Alaska Natives have access to these pharmacies in our network.
- Pharmacies that dispense drugs that are restricted by the FDA to certain locations or that require special handling, provider

coordination, or education on their use. (Note: This scenario should rarely happen.)

To locate a specialized pharmacy, look in your *Provider and Pharmacy Directory* or call Customer Service.

Section 2.3 Using the plan's mail-order service

For certain kinds of drugs, you can use the plan's network mail-order services. Generally, the drugs provided through mail order are drugs that you take on a regular basis, for a chronic or long-term medical condition.

Our plan's mail-order service allows you to order a 30-day, 60-day or 90-day supply.

You may go to any of our network mail-order pharmacies. However, your costs may be even less for your covered drugs if you use a network mail-order pharmacy that offers preferred cost sharing rather than a network mail-order pharmacy that offers standard cost sharing. The *Provider and Pharmacy Directory* will tell you which of the network pharmacies offer preferred cost sharing. You can find out more about how your out-of-pocket costs could be different for different drugs by contacting us.

To get information about filling your prescriptions by mail, please visit our website (<u>www.cignamedicare.com</u>) or contact Customer Service.

Usually a mail-order pharmacy order will get to you in no more than 14 days. In the event a mail order package is delayed, the mail-order pharmacy will assist you to coordinate a short-term fill with a retail pharmacy that is near you. You can also contact Customer Service for assistance.

New prescriptions the pharmacy receives directly from your doctor's office.

The pharmacy will automatically fill and deliver new prescriptions it receives from health care providers, without checking with you first, if either:

□You used mail order services with this plan in the past, or	
□You sign up for automatic delivery of all new prescriptions received directly from health care providers. You may received	ues
automatic delivery of all new prescriptions now or at any time by calling 1-877-860-0982 (TTY 711) or logging in to	
www.myCigna.com.	

If you receive a prescription automatically by mail that you do not want, and you were not contacted to see if you wanted it before it shipped, you may be eligible for a refund.

If you used mail order in the past and do not want the pharmacy to automatically fill and ship each new prescription, please contact us by calling 1-877-860-0982 (TTY 711) or logging in to www.myCigna.com.

If you have never used our mail order delivery and/or decide to stop automatic fills of new prescriptions, the pharmacy will contact you each time it gets a new prescription from a health care provider to see if you want the medication filled and shipped immediately. It is important that you respond each time you are contacted by the pharmacy, to let them know whether to ship, delay, or cancel the new prescription.

To opt out of automatic deliveries of new prescriptions received directly from your health care provider's office, please contact us by calling 1-877-860-0982 (TTY 711) or logging in to www.myCigna.com.

Refills on mail order prescriptions. For refills of your drugs, you have the option to sign up for an automatic refill program. Under this program we will start to process your next refill automatically when our records show you should be close to running out of your drug. The pharmacy will contact you prior to shipping each refill to make sure you are in need of more medication, and you can cancel scheduled refills if you have enough of your medication or if your medication has changed.

If you choose not to use our auto-refill program but still want the mail-order pharmacy to send you your prescription, please contact your pharmacy 15 days before your current prescription will run out. This will ensure your order is shipped to you in time.

To opt out of our program that automatically prepares mail order refills, please contact us by calling 1-877-860-0982 (TTY 711) or logging in to www.myCigna.com.

If you receive a refill automatically by mail that you do not want, you may be eligible for a refund.

Section 2.4 How can you get a long-term supply of drugs?

When you get a long-term supply of drugs, your cost sharing may be lower. The plan offers two ways to get a long-term supply (also called an extended supply) of maintenance drugs on our plan's "Drug List." (Maintenance drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.)

Chapter 5. Using the plan's coverage for Part D prescription drugs

- 1. Some retail pharmacies in our network allow you to get a long-term supply of maintenance drugs (which offer preferred cost sharing) at a lower cost-sharing amount. Other retail pharmacies may not agree to the lower cost-sharing amounts. In this case you will be responsible for the difference in price. Your *Provider and Pharmacy Directory* tells you which pharmacies in our network can give you a long-term supply of maintenance drugs. You can also call Customer Service for more information).
- 2. You may also receive maintenance drugs through our mail-order program. Please see Section 2.3 for more information.

Section 2.5 When can you use a pharmacy that is not in the plan's network?

Your prescription may be covered in certain situations

Generally, we cover drugs filled at an out-of-network pharmacy only when you are not able to use a network pharmacy. To help you, we have network pharmacies outside of our service area where you can get your prescriptions filled as a member of our plan. **Please check first with Customer Service** to see if there is a network pharmacy nearby. You will most likely be required to pay the difference between what you pay for the drug at the out-of-network pharmacy and the cost that we would cover at an innetwork pharmacy.

Here are the circumstances when we would cover prescriptions filled at an out-of-network pharmacy:

□You travel outside the plan's service area and run out of or lose covered Part D drugs, or become ill and need a covered Part D drug and cannot access a network pharmacy.
□You are unable to obtain a covered Part D drug in a timely manner within the service area because, for example, there is n network pharmacy within a reasonable driving distance that provides 24/7 service.
□You are filling a prescription for a covered Part D drug and that particular drug is not regularly stocked at an accessible network retail or mail order pharmacy.
□ The Part D drugs are dispensed by an out-of-network institution-based pharmacy while in an emergency facility, provider-based clinic, outpatient surgery, or other outpatient setting.

How do you ask for reimbursement from the plan?

If you must use an out-of-network pharmacy, you will generally have to pay the full cost (rather than your normal cost share) at the time you fill your prescription. You can ask us to reimburse you for our share of the cost. (Chapter 7, Section 2 explains how to ask the plan to pay you back.)

SECTION 3 Your drugs need to be on the plan's "Drug List"

Section 3.1 The "Drug List" tells which Part D drugs are covered

The plan has a List of Covered Drugs (Formulary). In this Evidence of Coverage, we call it the "Drug List" for short.

The drugs on this list are selected by the plan with the help of a team of doctors and pharmacists. The list meets Medicare's requirements and has been approved by Medicare.

The drugs on the "Drug List" are only those covered under Medicare Part D.

We will generally cover a drug on the plan's "Drug List" as long as you follow the other coverage rules explained in this chapter and the use of the drug is a medically accepted indication. A medically accepted indication is a use of the drug that is *either*:

□Approved by the Food and Drug Administration for the diagnosis or condition for which it is being prescribed.
□ — or — Supported by certain references, such as the American Hospital Formulary Service Drug Information and the

The "Drug List" includes both brand name and generic drugs.

DRUGDEX Information System.

A brand name drug is a prescription drug that is sold under a trademarked name owned by the drug manufacturer. Brand name drugs that are more complex than typical drugs (for example, drugs that are based on a protein) are called biological products. On the "Drug List," when we refer to drugs, this could mean a drug or a biological product.

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Since biological products are more complex than typical drugs, instead of having a generic form, they have alternatives that are called biosimilars. Generally,

generics and biosimilars work just as well as the brand name drug or biological product and usually cost less. There are generic drug substitutes available for many brand name drugs. There are biosimilar alternatives for some biological products.

What is not on the "Drug List?"

The plan does not cover all prescription drugs.

- □ In some cases, the law does not allow any Medicare plan to cover certain types of drugs (for more information about this, see Section 7.1 in this chapter).
- □ In other cases, we have decided not to include a particular drug on the "Drug List." In some cases, you may be able to obtain a drug that is not on the "Drug List." For more information, please see Chapter 9.

Section 3.2 There are 5 cost sharing tiers for drugs on the "Drug List"

Every drug on the plan's "Drug List" is in one of 5 cost sharing tiers. In general, the higher the cost sharing tier, the higher your cost for the drug:

	Cost-Sharing Tier	Drugs Included in Cost-Sharing Tier
Lowest Cost-Sharing Tier	1	Preferred Generic Drugs
	2	Generic Drugs
	3	Preferred Brand Drugs
	4	Non-Preferred Drugs
Highest Cost-Sharing Tier	5	Specialty Drugs

To find out which cost sharing tier your drug is in, look it up in the plan's "Drug List."

The amount you pay for drugs in each cost sharing tier is shown in Chapter 6 (What you pay for your Part D prescription drugs).

Section 3.3 How can you find out if a specific drug is on the "Drug List"?

You have four ways to find out:

- 1. Check the most recent "Drug List" we provided electronically. (Please note: The "Drug List" we provide includes information for the covered drugs that are most commonly used by our members. However, we cover additional drugs that are not included in the provided "Drug List." If one of your drugs is not listed in the "Drug List," you should visit our website or contact Customer Service to find out if we cover it.)
- 2. Visit the plan's website (www.cignamedicare.com). The "Drug List" on the website is always the most current.
- 3. Call Customer Service to find out if a particular drug is on the plan's "Drug List" or to ask for a copy of the list.
- 4. Use the plan's "Real-Time Benefit Tool" (cigna.com/member-resources, then select "Find a Drug or Pharmacy" or by calling Customer Service). With this tool you can search for drugs on the "Drug List" to see an estimate of what you will pay and if there are alternative drugs on the "Drug List" that could treat the same condition.

SECTION 4 There are restrictions on coverage for some drugs

Section 4.1 Why do some drugs have restrictions?

For certain prescription drugs, special rules restrict how and when the plan covers them. A team of doctors and pharmacists developed these rules to encourage you and your provider to use drugs in the most effective ways. To find out if any of these restrictions apply to a drug you take or want to take, check the "Drug List." If a safe, lower-cost drug will work just as well medically as a higher-cost drug, the plan's rules are designed to encourage you and your provider to use that lower-cost option.

Please note that sometimes a drug may appear more than once on our "Drug List." This is because the same drugs can differ based on the strength, amount, or form of the drug prescribed by your health care provider, and different restrictions or cost sharing may apply to the different versions of the drug (for instance, 10 mg versus 100 mg; one per day versus two per day; tablet versus liquid).

Chapter 5. Using the plan's coverage for Part D prescription drugs

Section 4.2 What kinds of restrictions?

The sections below tell you more about the types of restrictions we use for certain drugs.

If there is a restriction for your drug, it usually means that you or your provider will have to take extra steps in order for us to cover the drug. Contact Customer Service to learn what you or your provider would need to do to get coverage for the drug. If you want us to waive the restriction for you, you will need to use the coverage decision process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 9)

Restricting brand name drugs when a generic version is available

Generally, a **generic** drug works the same as a brand name drug and usually costs less. **In most cases, when a generic version of a brand name drug is available, our network pharmacies will provide you the generic version instead of the brand name drug.** However, if your provider has told us the medical reason that neither the generic drug nor other covered drugs that treat the same condition will work for you, then we will cover the brand name drug. (Your share of the cost may be greater for the brand name drug than for the generic drug.)

Getting plan approval in advance

For certain drugs, you or your provider need to get approval from the plan before we will agree to cover the drug for you. This is called **prior authorization**. This is put in place to ensure medication safety and help guide appropriate use of certain drugs. If you do not get this approval, your drug might not be covered by the plan.

Trying a different drug first

This requirement encourages you to try less costly but usually just as effective drugs before the plan covers another drug. For example, if Drug A and Drug B treat the same medical condition, the plan may require you to try Drug A first. If Drug A does not work for you, the plan will then cover Drug B. This requirement to try a different drug first is called **step therapy**.

Quantity limits

For certain drugs, we limit how much of a drug you can get each time you fill your prescription. For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

oci day.	
SECTION 5	What if one of your drugs is not covered in the way you'd like it to be covered?
Section 5.1	There are things you can do if your drug is not covered in the way you'd like it to be covered
	ns where there is a prescription drug you are taking, or one that you and your provider think you should be on our formulary or is on our formulary with restrictions. For example:
	ght not be covered at all. Or maybe a generic version of the drug is covered but the brand name version you is not covered.
☐The drug is o	covered, but there are extra rules or restrictions on coverage for that drug as explained in Section 4.
☐The drug is o	covered, but it is in a cost sharing tier that makes your cost sharing more expensive than you think it should be.
☐There are th	ings you can do if your drug is not covered in the way that you'd like it to be covered.
☐ If your drug i	s not on the "Drug List" or if your drug is restricted, go to Section 5.2 to learn what you can do.
□If your drug i learn what y	is in a cost sharing tier that makes your cost more expensive than you think it should be, go to Section 5.3 to ou can do.
Section 5.2	What can you do if your drug is not on the "Drug List" or if the drug is restricted in some way?
f vour drug is not	on the "Drug List" or is restricted, here are ontions:

lf y	our	drug	is	not	on	the	"Drug	List"	or	is	restricted,	here	are	option	s:
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☐ You may be able to get a temporary supply of the d	rug.
--	------

□You	can	change	to	another	drug.
	••••		•••		J.

□You can request an exception and ask the plan to cover the drug or remove restrictions from the drug.

You may be able to get a temporary supply

Under certain circumstances, the plan must provide a temporary supply of a drug that you are already taking. This temporary supply gives you time to talk with your provider about the change in coverage and decide what to do.

To be eligible for a temporary supply, the drug you have been taking **must no longer on the plan's "Drug List"** OR **is now restricted in some way**.

□ If you are a new member we will cover a temporary supply of your drug during the first 90 days of your membership in the plan.
□ If you were in the plan last year, we will cover a temporary supply of your drug during the first 90 days of the calendar year.
This temporary supply will be for a maximum of a 30-day supply. If you prescription is written for fewer days, we will allow multiple fills to provide up to a maximum of a 30-day supply of medication. The prescription must be filled at a network pharmacy. (Please note that the long-term care pharmacy may provide the drug in smaller amounts at a time to prevent waste.)
For those members who have been in the plan for more than 90 days and reside in a long-term care (LTC) facility and need a supply right away: We will cover one 31-day emergency supply of a particular drug, or less if your prescription is written for fewer days. This is in addition to the above temporary supply situation.
In order to accommodate unexpected transitions of members without time for advanced planning, such as level-of-care changes due to discharge from a hospital to a nursing facility or to a home, we will cover a temporary 30-day supply.

For questions about a temporary supply, call Customer Service.

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to do when your temporary supply runs out. You have two options:

1) You can change to another drug

Talk with your provider about whether there is a different drug covered by the plan that may work just as well for you. You can call Member Services to ask for a list of covered drugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

2) You can ask for an exception

You and your provider can ask the plan to make an exception and cover the drug in the way you would like it covered. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception. For example, you can ask the plan to cover a drug even though it is not on the plan's "Drug List." Or you can ask the plan to make an exception and cover the drug without restrictions.

If you and your provider want to ask for an exception, Chapter 9, Section 6.4 tells what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Section 5.3 What can you do if your drug is in a cost sharing tier you think is too high?

If you drug is in a cost-sharing tier you think is too high, here are things you can do:

You can change to another drug

If your drug is in a cost-sharing tier you think is too high, talk to your provider. There may be a different drug in a lower cost-sharing tier that might work just as well for you. Call Customer Service to ask for a list of covered frugs that treat the same medical condition. This list can help your provider find a covered drug that might work for you.

You can ask for an exception

You and your provider can ask the plan to make an exception in the cost-sharing tier for the drug so that you pay less for it. If your provider says that you have medical reasons that justify asking us for an exception, your provider can help you request an exception to the rule.

Chapter 5. Using the plan's coverage for Part D prescription drugs

If you and your provider want to ask for an exception, Chapter 9, Section 6.4 tells what to do. It explains the procedures and deadlines that have been set by Medicare to make sure your request is handled promptly and fairly.

Drugs in our Tier 5 (Specialty Tier) are not eligible for this type of exception. We do not lower the cost sharing amount for drugs in this tier.

Section 6.1 The "Drug List" can change during the year Most of the changes in drug coverage happen at the beginning of each year (January 1). However, during the year, the plan might make changes to the "Drug List." For example, the plan might:

□Add or remove drugs from the "Drug List."

☐ Move a drug to a higher or lower cost sharing tier.

☐ Add or remove a restriction on coverage for a drug.

□ Replace a brand name drug with a generic version of the drug.

We must follow Medicare requirements before we change the plan's "Drug List."

Section 6.2 What happens if coverage changes for a drug you are taking?

Information on changes to drug coverage

When changes to the "Drug List" occur, we post information on our website about those changes. We will update our online "Drug List" on a regularly scheduled basis. Below we point out the times that you would get direct notice if changes are made to a drug that you are then taking:

Changes to your drug coverage that affect you during the current plan year

- □ A new generic drug replaces a brand name drug on the "Drug List" (or we change the cost sharing tier or add new restrictions to the brand name drug or both)
 - We may immediately remove a brand name drug on our "Drug List" if we are replacing it with a newly approved generic version of the same drug that will appear on the same or lower cost sharing tier and with the same or fewer restrictions. We may decide to keep the brand name drug on our "Drug List," but immediately move it to a higher cost sharing tier or add new restrictions or both when the new generic is added.
 - We may not tell you in advance before we make that change even if you are currently taking the brand name drug. If you are taking the brand name drug at the time we make the change, we will provide you with information about the specific change(s). This will also include information on the steps you may take to request an exception to cover the brand name drug. You may not get this notice before we make the change.
 - You or your prescriber can ask us to make an exception and continue to cover the brand name drug for you. For information on how to ask for an exception, see Chapter 9.

☐ Unsafe drugs and other drugs on the "Drug List" that are withdrawn from the market

- o Sometimes, a drug may be deemed unsafe or taken off the market for another reason. If this happens, we may immediately remove the drug from the "Drug List." If you are taking that drug, we will tell you right away.
- O Your prescriber will also know about this change, and can work with you to find another drug for your condition.

□ Other changes to drugs on the "Drug List"

- OWe may make other changes once the year has started that affect drugs you are taking. For example, we might add a generic drug that is not new to the market to replace a brand name drug on the "Drug List" or change the cost-sharing tier or add new restrictions to the brand name drug or both. We also might make changes based on FDA boxed warnings or new clinical guidelines recognized by Medicare.
- o For these changes, we must give you at least 30 days' advance notice of the change or give you notice of the change and a 30-day refill of the rug you are taking at a network pharmacy.

Chapter 5. Using the plan's coverage for Part D prescription drugs

- OAfter you receive notice of the change, you should be working with your prescriber to switch to a different drug that we cover or to satisfy any new restrictions on the drug you are taking.
- O You or your prescriber can ask us to make an exception and continue to cover the drug for you. For information on how to ask for an exception, see Chapter 9.

Changes to drugs on the "Drug List" that that do not affect you during this plan year

We may make certain changes to the "Drug List" that are not described above. In these cases, the change will not apply to you if you are taking the drug when the change is made; however, these changes will likely affect you starting January 1 of the next plan

rear if you stay in the same plan.
n general, changes that will not affect you during the current plan year are:
□We move your drug into a higher cost-sharing tier.
□We put a new restriction on your use of the drug.
□We remove your drug from the "Drug List."
f any of these changes happen for a drug you are taking (except for market withdrawal, a generic drug replacing a brand name drug, or other change noted in the sections above), then the change won't affect your use or what you pay as your share of the cost until January 1 of the next year. Until that date, you probably won't see any increase in your payments or any added estrictions to your use of the drug.
We will not tell you about these types of changes directly during the current plan year. You will need to check the "Drug List" for he next plan year (when the list is available during the open enrollment period) to see if there are any changes to the drugs you are taking that will impact you during the next plan year.
SECTION 7 What types of drugs are <i>not</i> covered by the plan?
Section 7.1 Types of drugs we do not cover
This section tells you what kinds of prescription drugs are excluded. This means Medicare does not pay for these drugs. If you get drugs that are excluded, you must pay for them yourself (except for certain excluded drugs covered under our enhanced drug coverage). If you appeal and the requested drug is found not to be excluded under Part D, we will pay or cover it. (For information about appealing a decision, go to Chapter 9.)
Here are three general rules about drugs that Medicare drug plans will not cover under Part D:
□ Our plan's Part D drug coverage cannot cover a drug that would be covered under Medicare Part A or Part B.
□Our plan cannot cover a drug purchased outside the United States and its territories.
□ Our plan usually cannot cover off-label use. Off-label use is any use of the drug other than those indicated on a drug's label as approved by the Food and Drug Administration.
□ Coverage for off-label use is allowed only when the use is supported by certain references, such as the American Hospital Formulary Service Drug Information and the DRUGDEX Information System.
n addition, by law, these categories of drugs are not covered by Medicare drug plans: (Our plan covers certain drugs listed below hrough our enhanced drug coverage, for which you may be charged an additional premium. More information is provided below.)
□Non-prescription drugs (also called over-the-counter drugs)
□ Drugs used to promote fertility
□Drugs used for the relief of cough or cold symptoms
□Drugs used for cosmetic purposes or to promote hair growth
□Prescription vitamins and mineral products, except prenatal vitamins and fluoride preparations
□Drugs when used for the treatment of sexual or erectile dysfunction
□Drugs when used for treatment of anorexia, weight loss, or weight gain

□ Outpatient drugs for which the manufacturer seeks to require that associated tests or monitoring services be purchased

exclusively from the manufacturer as a condition of sale

Chapter 5. Using the plan's coverage for Part D prescription drugs

We offer additional coverage of some prescription drugs not normally covered in a Medicare prescription drug plan. We offer coverage for select erectile dysfunction drugs with quantity limitations. Additional details are available in the plan's comprehensive drug list. The amount you pay when you fill a prescription for these drugs does not count towards qualifying you for the Catastrophic Coverage Stage. (The Catastrophic Coverage Stage is described in Chapter 6, Section 7 of this document.) In addition, if you are **receiving "Extra Help" from Medicare** to pay for your prescriptions, the "Extra Help" program will not pay for the drugs not normally covered. (Please refer to the plan's "Drug List" or call Customer Service for more information. Phone numbers for Customer Service are printed on the back cover of this booklet.) However, if you have drug coverage through Medicaid, your state Medicaid program may cover some prescription drugs not normally covered in a Medicare drug plan. Please contact your state Medicaid program to determine what drug coverage may be available to you. (You can find phone numbers and contact information for Medicaid in Chapter 2, Section 6.)

SECTION 8 Filing a prescription

Section 8.1 Provide your membership information

To fill your prescription, provide your plan membership information, which can be found on your membership card, at the network pharmacy you choose. The network pharmacy will automatically bill the plan for *our* share of your covered prescription drug cost. You will need to pay the pharmacy *your* share of the cost when you pick up your prescription.

Section 8.2 What if you don't have your membership card with you?

If you don't have your plan membership information with you when you fill your prescription, you or the pharmacy can call the plan to get the necessary information, or you can ask the pharmacy to look up your plan enrollment information.

If the pharmacy is not able to get the necessary information, you may have to pay the full cost of the prescription when you pick it up. (You can then ask us to reimburse you for our share. See Chapter 7, Section 2 for information about how to ask the plan for reimbursement.)

SECTION 9 Part D drug coverage in special situations

Section 9.1 What if you're in a hospital or a skilled nursing facility for a stay that is covered by the plan?

If you are admitted to a hospital or to a skilled nursing facility for a stay covered by the plan, we will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital or skilled nursing facility, the plan will cover your drugs as long as the drugs meet all of our rules for coverage described in this Chapter.

Section 9.2 What if you're a resident in a long-term care (LTC) facility?

Usually, a long-term care (LTC) facility (such as a nursing home) has its own pharmacy, or a pharmacy that supplies drugs for all of its residents. If you are a resident of an LTC facility, you may get your prescription drugs through the facility's pharmacy or the one it uses as long as it is part of our network.

Check your *Pharmacy Directory* to find out if your LTC facility's pharmacy or the one that it uses is part of our network. If it isn't, or if you need more information or assistance, please contact Member Services. If you are in an LTC facility, we must ensure that you are able to routinely receive your Part D benefits through our network of LTC pharmacies.

What if you're a resident in a long-term care (LTC) facility and need a drug that is not on our "Drug List" or is restricted in some way?

Please refer to Section 5.2 about a temporary or emergency supply.

Section 9.3 What if you're also getting drug coverage from an employer or retiree group plan?

If you currently have other prescription drug coverage through your (or your spouse or domestic partner's) employer or retiree group please contact **that group's benefits administrator**. He or she can help you determine how your current prescription drug coverage will work with our plan.

In general, if you are currently employed, the prescription drug coverage you get from us will be *secondary* to your group coverage. That means your group coverage would pay first.

Chapter 5. Using the plan's coverage for Part D prescription drugs

Special note about creditable coverage:

Each year your employer or retiree group should send you a notice that tells if your prescription drug coverage for the next calendar year is creditable.

If the coverage from the group plan is creditable, it means that the plan has drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.

Keep this notice about creditable coverage because you may need them later. If you enroll in a Medicare plan that includes Part D drug coverage, you may need these notices to show that you have maintained creditable coverage. If you didn't get the creditable coverage notice, request a copy from your employer or retiree plan's benefits administrator or the employer or union.

Section 9.4 What if you're in Medicare-certified hospice?

Hospice and our plan do not cover the same drug at the same time. If you are enrolled in Medicare hospice and require certain drugs (e.g., anti-nausea drugs, laxatives, pain medications or anti-anxiety drugs) that are not covered by your hospice because it is unrelated to your terminal illness and related conditions, our plan must receive notification from either the prescriber or your hospice provider that the drug is unrelated before our plan can cover the drug. To prevent delays in receiving these drugs that should be covered by our plan, ask your hospice provider or prescriber to provide notification before your prescription is filled. In the event you either revoke your hospice election or are discharged from hospice, our plan should cover your drugs as explained in this document. To prevent any delays at a pharmacy when your Medicare hospice benefit ends, bring documentation to the pharmacy to verify your revocation or discharge.

SECTION 10 Programs on drug safety and managing medications

Section 10.1 Programs to help members use drugs safely

We conduct drug use reviews for our members to help make sure that they are getting safe and appropriate care.

We do a review each time you fill a prescription. We also review our records on a regular basis. During these reviews, we look for potential problems such as:

□Possible medication errors
□ Drugs that may not be necessary because you are taking another drug to treat the same condition
□Drugs that may not be safe or appropriate because of your age or gender
□Certain combinations of drugs that could harm you if taken at the same time
□Prescriptions written for drugs that have ingredients you are allergic to
□Possible errors in the amount (dosage) of a drug you are taking
☐Unsafe amounts of opioid pain medications

If we see a possible problem in your use of medications, we will work with your provider to correct the problem.

Section 10.2 Drug Management Program (DMP) to help members safely use their opioid medications

We have a program that can help make sure members safely use their prescription opioid medications and other frequently abused medications. This program is called a Drug Management Program (DMP). If you use opioid medications that you get from several doctors or pharmacies, or if you had a recent opioid overdose, we may talk to your doctors to make sure your use of opioid medications is appropriate and medically necessary. Working with your doctors, if we decide your use of prescription opioid or benzodiazepine medications may not be safe, we may limit how you can get those medications. If we place you in our DMP, the limitations may be:

actions may be:
□ Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain pharmacy(ies)
□ Requiring you to get all your prescriptions for opioid or benzodiazepine medications from a certain doctor(s)
□Limiting the amount of opioid or benzodiazepine medications we will cover for you

If we plan on limiting how you may get these medications or how much you can get, we will send you a letter in advance. The letter will tell you if we will limit coverage of these drugs for you, or if you'll be required to get the prescriptions for these drugs only

Chapter 5. Using the plan's coverage for Part D prescription drugs

from a specific doctor or pharmacy. You will have an opportunity to tell us which doctors or pharmacies you prefer to use, and about any other information you think is important for us to know. After you've had the opportunity to respond, if we decide to limit your coverage for these medications, we will send you another letter confirming the limitation. If you think we made a mistake or you disagree with our decision or with the limitation, you and your prescriber have the right to appeal. If you appeal, we will review your case and give you a new decision. If we continue to deny any part of your request related to the limitations that apply to your access to medications, we will automatically send your case to an independent reviewer outside of our plan. See Chapter 9 for information about how to ask for an appeal.

You will not be placed in our DMP if you have certain medical conditions, such as active cancer-related pain or sickle cell disease, you are receiving hospice, palliative, or end-of-life care, or live in a long-term care facility.

Section 10.3 Medication Therapy Management (MTM) program to help members manage their medications

We have a program that can help our members with complex health needs. Our program is called a Medication Therapy Management (MTM) program. This program is voluntary and free. A team of pharmacists and doctors developed the program for us to help make sure that our members get the most benefit from the drugs they take.

Some members who take medications for different medical conditions and have high drug costs, or are in a DMP to help members use their opioids safely, may be able to get services through an MTM program. If you qualify for the program, a pharmacist or other health professional will give you a comprehensive review of all your medications. During the review, you can talk about your medications, your costs, and any problems or questions you have about your prescription and over-the-counter medications. You'll get a written summary which has a recommended to-do list that includes steps you should take to get the best results from your medications. You'll also get a medication list that will include all the medications you're taking, how much you take, and when and why you take them. In addition, members in the MTM program will receive information on the safe disposal of prescription medications that are controlled substances.

It's a good idea to talk to your doctor about your recommended to-do list and medication list. Bring the summary with you to your visit or anytime you talk with your doctors, pharmacists, and other health care providers. Also, keep your medication list up to date and with you (for example, with your ID) in case you go to the hospital or emergency room.

If we have a program that fits your needs, we will automatically enroll you in the program and send you information. If you decide not to participate, please notify us and we will withdraw you. If you have any questions about these programs, please contact Customer Service.

CHAPTER 6:

What you pay for your Part D prescription drugs

Are you currently getting help to pay for your drugs?

If you are in a program that helps pay for your drugs, **some information in this** *Evidence of Coverage* **about the costs for Part D prescription drugs may not apply to you.** We sent you a separate insert, called *the Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs* (also known as the Low-Income Subsidy Rider or the LIS Rider), which tells you about your drug coverage. If you don't have this insert, please call Customer Service and ask for the LIS Rider.

SECTION 1 Introduction Use this chapter together with other materials that explain your drug coverage Section 1.1 This chapter focuses on what you pay for your Part D prescription drugs. To keep things simple, we use "drug" in this chapter to mean a Part D prescription drug. As explained in Chapter 5, not all drugs are Part D drugs — some drugs are covered under Medicare Part A or Part B and other drugs are excluded from Medicare coverage by law. To understand the payment information, you need to know what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Chapter 5, Sections 1 through 4 explain these rules. When you use the plan's "Real-Time Benefit Tool" to look up drug coverage (see Chapter 3, Section 3.3), the cost shown is provided in "real time" meaning the cost you see in the tool reflects a moment in time to provide an estimate of the out-of-pocket costs you are expected to pay. You can also obtain information provided by the "Real-Time Benefit Tool" by calling Customer Service. Section 1.2 Types of out-of-pocket costs you may pay for covered drugs There are different types of out-of-pocket costs for Part D drugs. The amount that you pay for a drug is called **cost-sharing** and there are three ways you may be asked to pay. □ **Deductible** is the amount you must pay for drugs before our plan begins to pay its share. □ **Copayment** is a fixed amount you pay each time you fill a prescription. □ Coinsurance is a percentage of the total cost you pay each time you fill a prescription. Section 1.3 How Medicare calculates your out-of-pocket costs Medicare has rules about what counts and what does not count toward your out-of-pocket costs. Here are the rules that we must follow when we keep track of your out-of-pocket costs. These payments are included in your out-of-pocket costs Your out-of-pocket-costs include the payments listed below (as long as they are for Part D covered drugs and you followed the rules for drug coverage that are explained in Chapter 5: □ The amount you pay for drugs when you are in any of the following drug payment stages: The Initial Coverage Stage The Coverage Gap Stage Any payments you made during this calendar year as a member of a different Medicare prescription drug plan before you joined our plan.

It matters who pays:

 \Box If you make these payments **yourself**, they are included in your out-of-pocket costs.

□ These payments are *also included* in your out-of-pocket costs if they are made on your behalf by **certain other individuals or organizations**. This includes payments for your drugs made by a friend or relative, by most charities, by AIDS drug assistance programs, by a State Pharmaceutical Assistance Program that is qualified by Medicare, or by the Indian Health Service. Payments made by Medicare's "Extra Help" Program are also included.

□Some payments made by the Medicare Coverage Gap Discount Program are included in your out-of-pocket costs. The amount the manufacturer pays for your brand name drugs is included. But the amount the plan pays for your generic drugs is not included.

Moving on to the Catastrophic Coverage Stage

When you (or those paying on your behalf) have spent a total of \$8,000 in out-of-pocket costs within the calendar year, you will move from the Coverage Gap Stage to the Catastrophic Coverage Stage.

These payments are not included in your out-of-pocket costs
Your out-of-pocket costs do not include any of these types of payments:
□ Drugs you buy outside the United States and its territories.
□Drugs that are not covered by our plan.
□ Drugs you get an out-of-network pharmacy that do not meet the plan's requirements for out-of-network coverage.
□Prescription drugs covered by Part A or Part B.
□Payments you make toward drugs covered under our additional coverage but not normally covered in a Medicare Prescription Drug Plan.
□Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug plan.
□Payments made by the plan for your brand or generic drugs while in the Coverage Gap.
□Payments for your drugs that are made by group health plans including employer health plans.
□Payments for your drugs that are made by certain insurance plans and government-funded health programs such as TRICARE and the Veterans Affairs.
□Payments for your drugs that are made by a third party with a legal obligation to pay for prescription costs (for example, Workers' Compensation).
Reminder: If any other organization such as the ones listed above pays part or all of your out-of-pocket costs for drugs, you are required to tell our plan by calling Customer Service.
How can you keep track of your out-of-pocket total?
□ We will help you The Part D Explanation of Benefits (EOB) report you receive includes the current amount of your out-of-pocket costs. When this amount reaches \$8,000, this report will tell you that you have left the Coverage Gap Stage and have moved on to the Catastrophic Coverage Stage.
□ Make sure we have the information we need Section 3.2 tells what you can do to help make sure that our records of what you have spent are complete and up to date.
SECTION 2 What you pay for a drug depends on which drug payment stage you are in when you get the drug
Section 2.1 What are the drug payment stages for our plan members?
There are four drug payment stages for your prescription drug coverage under our plan. How much you pay depends on what stage you are in when you get a prescription filled or refilled. Details of each stage are in Sections 4 through 7 of this chapter. The stages are.
Stage 1: Yearly Deductible Stage
Stage 2: Initial Coverage Stage
Stage 3: Coverage Gap Stage
Stage 4: Catastrophic Coverage Stage

Section 3.1 We send you a monthly summary called the Part D Explanation of Benefits (the Part D EOB)

Our plan keeps track of the costs of your prescription drugs and the payments you have made when you get your prescriptions filled or refilled at the pharmacy. This way, we can tell you when you have moved from one drug payment stage to the next. In particular, there are two types of costs we keep track of:

We send you reports that explain payments for your drugs and which payment stage you are in

• We keep track of how much you have paid. This is called your **Out-of-Pocket Costs**.

SECTION 3

Chapter 6. What you pay for your Part D prescription drugs

• We keep track of your **Total Drug Costs**. This is the amount you pay out-of-pocket or others pay on your behalf plus the amount paid by the plan.

If you have had one or more prescriptions filled through the plan during the previous month we will send you a Part D EOB. The Part D EOB includes:

- Information for that month. This report gives the payment details about the prescriptions you have filled during the previous month. It shows the total drug costs, what the plan paid, and what you and others on your behalf paid.
- **Totals for the year since January 1.** This is called year-to-date information. It shows you the total drug costs and total payments for your drugs since the yearbegan.
- **Drug price information.** This information will display the total drug price, and information about increases in price from first fill for each prescription claim of the same quantity.
- Available lower cost alternative prescriptions. This will include information about other available drugs with lower cost sharing for each prescription claim.

Section 3.2 Help us keep our information about your drug payments up to date

To keep track of your drug costs and the payments you make for drugs, we use records we get from pharmacies. Here is how you can help us keep your information correct and up to date:

- Show your membership card when you get a prescription filled. This helps us make sure we know about the prescriptions you are filling and what you are paying.
- Make sure we have the information we need. There are times you may pay for the entire cost of a prescription drug. In these cases, we will not automatically get the information we need to keep track of your out-of-pocket costs. To help us keep track of your out-of-pocket costs, give us copies of these receipts. Here are examples of when you should give us copies of your drug receipts:
 - When you purchase a covered drug at a network pharmacy at a special price or using a discount card that is not part of our plan's benefit.
 - When you made a copayment for drugs that are provided under a drug manufacturer patient assistance program.
 - Any time you have purchased covered drugs at out-of-network pharmacies or other times you have paid the full price for a covered drug under special circumstances.
 - o If you are billed for a covered drug, you can ask our plan to pay our share of the cost. For instructions on how to do this, go to Chapter 7, Section 2.
- Send us information about the payments others have made for you. Payments made by certain other individuals and organizations also count toward your out-of-pocket costs. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program (ADAP), the Indian Health Service, and most charities count toward your out-of-pocket costs. Keep a record of these payments and send them to us so we can track your costs.
- Check the written report we send you. When you receive the Part D EOB look it over to be sure the information is complete and correct. If you think something is missing or you have any questions, please call us at Customer Service. Be sure to keep these reports.

SECTION 4 There is no deductible for our plan

There is no deductible for our plan. You begin in the Initial Coverage Stage when you fill your first prescription of the year. See Section 5 for information about your coverage in the Initial Coverage Stage.

SECTION 5 During the Initial Coverage Stage, the plan pays it share of your drug costs and you pay your share

Section 5.1 What you pay for a drug depends on the drug and where you fill your prescription

During the Initial Coverage Stage, the plan pays its share of the cost of your covered prescription drugs, and you pay your share (your copayment or coinsurance amount). Your share of the cost will vary depending on the drug and where you fill your

prescription.

The plan has 5 cost-sharing tiers

Every drug on the plan's "Drug List" is in one of 5 cost-sharing tiers. In general, the higher the cost-sharing tier number, the higher your cost for the drug:

	Cost Sharing Tier	Drugs Included in Cost Sharing Tier
Lowest Cost Sharing Tier	1	Preferred Generic Drugs
	2	Generic Drugs
	3	Preferred Brand Drugs
	4	Non-Preferred Drugs
Highest Cost Sharing Tier	5	Specialty Drugs

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier. If your insulin is on a tier where cost-sharing is lower than \$35, you will pay the lower cost for your insulin.

To find out which cost-sharing tier your drug is in, look it up in the plan's "Drug List."

Your pharmacy choices

How much you pay for a drug depends on whether you get the drug from:

- A network retail pharmacy that offers standard cost sharing.
- A network retail pharmacy that offers preferred cost sharing. Costs may be less at pharmacies that offer preferred cost sharing.
- A pharmacy that is not in the plan's network. We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 5, Section 2.5 to find out when we will cover a prescription filled at an out-of-network pharmacy.
- The plan's mail-order pharmacy

For more information about these pharmacy choices and filling your prescriptions, see Chapter 5 and the plan's *Provider and Pharmacy Directory*.

Section 5.2 A table that shows your costs for a *one-month* supply of a drug

During the Initial Coverage Stage, your share of the cost of a covered drug will be either a copayment or a coinsurance. As shown in the table below, the amount of the copayment or coinsurance depends on which cost-sharing tier.

Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price of the drug instead of the copayment.

Your share of the cost when you get a one-month supply of a covered Part D prescription drug:

	Standard retail cost sharing (in- network) (up to a 30-day supply)	Preferred retail cost sharing (innetwork) (up to a 30-day supply)	Standard mail- order cost sharing (up to a 30-day supply)	Preferred mail- order cost sharing (up to a 30-day supply)	Long-term care (LTC) cost sharing (up to a 31-day supply)	Out-of-network cost sharing (Coverage is limited to certain situations; see Chapter 5 for details.) (up to a 30-day supply)
Cost Sharing Tier 1 (Preferred Generic Drugs)	\$9 copayment	\$0 copayment	\$9 copayment	\$0 copayment	\$9 copayment	\$9 copayment
Cost Sharing Tier 2 (Generic Drugs)	\$15 copayment	\$4 copayment	\$15 copayment	\$4 copayment	\$15 copayment	\$15 copayment
Cost Sharing Tier 3 (Preferred Brand Drugs)	\$47 copayment	\$45 copayment	\$47 copayment	\$45 copayment	\$47 copayment	\$47 copayment
Cost Sharing Tier 4 (Non- Preferred Drugs)	\$100 copayment	\$95 copayment	\$100 copayment	\$95 copayment	\$100 copayment	\$100 copayment
Cost Sharing Tier 5 (Specialty Drugs)	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance	33% coinsurance

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier. If your insulin is on a tier where cost-sharing is lower than \$35, you will pay the lower cost for your insulin.

Please see Section 8 of this chapter for more information on Part D vaccines cost sharing for Part D vaccines.

Section 5.3 If your doctor prescribes less than a full month's supply, you may not have to pay the cost of the entire month's supply

Typically, the amount you pay for a prescription drug covers a full month's supply. There may be times when you or your doctor

would like you to have less than a month's supply of a drug (for example, when you are trying a medication for the first time). You can also ask your doctor to prescribe, and your pharmacist to dispense, less than a full month's supply of your drugs, if this will help you better plan refill dates for different prescriptions.

If you receive less than a full month's supply of certain drugs, you will not have to pay for the full month's supply.

- If you are responsible for coinsurance, you pay a percentage of the total cost of the drug. Since the coinsurance is based on the total cost of the drug, your cost will be lower since the total cost for the drug will be lower.
- If you are responsible for a copayment for the drug, you will only pay for the number of days of the drug that you receive instead of a whole month. We will calculate the amount you pay per day for your drug (the daily cost-sharing rate) and multiply it by the number of days of the drug you receive.

Section 5.4 A table that shows your costs for a *long-term* (90-day) supply of a drug

For some drugs, you can get a long-term supply (also called an extended supply). A long-term supply is a 90-day supply. The table below shows what you pay when you get a long-term supply of a drug.

• Sometimes the cost of the drug is lower than your copayment. In these cases, you pay the lower price for the drug instead of the copayment.

Your share of the cost when you get a *long-term* supply of a covered Part D prescription drug:

	Standard retail cost sharing (in-network) (up to a 90-day supply)	Preferred retail cost sharing (in-network) (up to a 90-day supply)	Standard mail-order cost sharing (up to a 90-day supply)	Preferred mail-order cost sharing (up to a 90-day supply)
Cost Sharing Tier 1 (Preferred Generic Drugs)	\$27 copayment	\$0 copayment	\$27 copayment	\$0 copayment
Cost Sharing Tier 2 (Generic Drugs)	\$45 copayment	\$12 copayment	\$45 copayment	\$0 copayment
Cost Sharing Tier 3 (Preferred Brand Drugs)	\$141 copayment	\$135 copayment	\$141 copayment	\$135 copayment
Cost Sharing Tier 4 (Non-Preferred Drugs)	\$300 copayment	\$285 copayment	\$300 copayment	\$285 copayment
Cost Sharing Tier 5 (Specialty Drugs)	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.	A long-term supply is not available for drugs in Tier 5.

You won't pay more than \$70 for up to a two-month supply or \$105 for up to a three-month supply of each covered insulin product regardless of the cost-sharing tier. If your insulin is on a tier where cost-sharing is lower, you will pay the lower cost for your insulin.

Section 5.5 You stay in the Initial Coverage Stage until your total drug costs for the year reach \$5,030

You stay in the Initial Coverage Stage until the total amount for the prescription drugs you have filled reaches the \$5,030 limit for the Initial Coverage Stage.

Chapter 6. What you pay for your Part D prescription drugs

We offer additional coverage on some prescription drugs that are not normally covered in a Medicare Prescription Drug Plan. Payments made for these drugs will not count towards your initial coverage limit or total out-of-pocket costs.

The Part D EOB that you receive will help you keep track of how much you and the plan, and any third parties have spent on your behalf during the year. Many people do not reach the \$5,030 limit in a year.

We will let you know if you reach this amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Coverage Gap Stage. Section 1.3 on how Medicare calculates your out-of-pocket costs.

SECTION 6 Costs in the Coverage Gap Stage

When you are in the Coverage Gap Stage, the Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs. You pay 25% of the negotiated price and a portion of the dispensing fee for brand name drugs. Both the amount you pay and the amount discounted by the manufacturer count toward your out-of-pocket costs as if you had paid them and moves you through the coverage gap.

You also receive some coverage for generic drugs. You pay 25% of the cost for generic drugs. The amount you pay counts toward your out-of-pocket costs and moves you through the coverage gap.

You will continue to pay applicable copayments for enhanced coverage drugs. Enhanced coverage drug copayments do not count toward your out-of-pocket costs.

You continue paying these costs until your yearly out-of-pocket payments reach a maximum amount that Medicare has set. Once you reach this amount \$8,000, you leave the Coverage Gap Stage and move on to the Catastrophic Coverage Stage.

Medicare has rules about what counts and what does *not* count as your out-of-pocket costs (Section 1.3).

Coverage Gap Stage coinsurance requirements do not apply to Part D covered insulin products and most adult Part D vaccines, including shingles, tetanus, and travel vaccines.

You won't pay more than \$35 for a one-month supply of each covered insulin product regardless of the cost-sharing tier. Please see Section 8 of this chapter for more information on Part D vaccines and cost sharing for Part D vaccines.

SECTION 7 During the Catastrophic Coverage Stage, the plan pays the full cost for your covered Part D drugs

You enter for the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$8,000 limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will stay in this payment stage until the end of the calendar year.

- ☐ During this payment stage, the plan pays the full cost for your covered Part D Drugs. You pay nothing.
- ☐ For excluded drugs covered under our enhanced benefit, you pay your Tier 1 copayment.

SECTION 8 Part D Vaccines. What you pay for depends on how and where you get them

Important Message About What You Pay for Vaccines – Some vaccines are considered medical benefits. Other vaccines are considered Part D drugs. You can find these vaccines listed in the plan's "Drug List." Our plan covers most adult Part D vaccines at no cost to you. Refer to your plan's "Drug List" or contact Customer Service for coverage and cost-sharing details about specific vaccines.

There are two parts to our coverage of Part D vaccinations:

- The first part of coverage is the cost of the vaccine medication itself.
- The second part of coverage is for the cost of **giving you the vaccine**. (This is sometimes called the administration of the vaccine.)

Your costs for a Part D vaccination depends on three things:

- 1. Whether the vaccine is recommended for adults by an organization called the Advisory Committee on Immunization Practices (ACIP).
 - o Most adult Part D vaccinations are recommended by ACIP and cost you nothing.
- 2. Where you get the vaccine.
 - o The vaccine itself may be dispensed by a pharmacy or provided by the doctor's office.
- 3. Who gives you the vaccine.
 - A pharmacist or another provider may give the vaccine in the pharmacy. Alternatively, a provider may give it in the

doctor's office.

What you pay at the time you get the Part D vaccination can vary depending on the circumstances and what **drug payment stage** you are in.

- Sometimes when you get your vaccine, you will have to pay the entire cost for both the vaccine itself and cost for the provider to give you the vaccine. You can ask our plan to pay you back for our share of the cost. For most adult Part D vaccines, this means you will be reimbursed the entire cost you paid.
- Other times, when you get a vaccination, you will pay only your share of the cost under your Part D benefit. For most adult Part D vaccines, you will pay nothing.

Below are three examples of ways you might get a Part D vaccine:

- Situation 1: You get the Part D vaccination at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to give certain vaccines.)
 - For most adult Part D vaccines, you will pay nothing.
 - For other Part D vaccines, you will pay the pharmacy your coinsurance or copayment for the vaccine itself which includes the cost of giving you the vaccine.
 - Our plan will pay the remainder of the costs.
- Situation 2: You get the Part D vaccination at your doctor's office.
 - When you get the vaccine, you may have to pay for the entire cost of the vaccine itself and the cost for the provider to give it to you.
 - You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 7.
 - For most adult Part D vaccines, you will be reimbursed the full amount you paid. For other Part D vaccines, you will be reimbursed the amount you paid less any coinsurance or copayment for the vaccine (including administration).
- Situation 3: You buy the Part D vaccine at the network pharmacy, and then take it to your doctor's office where they give you the vaccine.
 - For most adult Part D vaccines, you will pay nothing for the vaccine itself.
 - For other Part D vaccines, you will pay the pharmacy your coinsurance or copayment for the vaccine itself.
 - When your doctor gives you the vaccine, you may have to pay the entire cost for this service.
 - You can then ask our plan to pay our share of the cost by using the procedures described in Chapter 7.
 - For most adult Part D vaccines, you will be reimbursed the full amount you paid. For other Part D vaccines, you will be reimbursed the amount you paid less any copayment or coinsurance for the vaccine administration.

CHAPTER 7:

Asking us to pay our share of a bill you have received for covered medical services or drugs

SECTION 1 Situations in which you should ask us to pay our share of the cost of your covered services or drugs

Sometimes when you get medical care or a prescription drug, you may need to pay the full cost right away. Other times, you may find that you have paid more than you expected under the coverage rules of the plan. In these cases, you can ask our plan to pay you back (paying you back is often called reimbursing you). It is your right to be paid back by our plan whenever you've paid more than your share of the cost for medical services or drugs that are covered by our plan. There may be deadlines that you must meet to get paid back. Please see Section 2 of this chapter.

There may also be times when you get a bill from a provider for the full cost of medical care you have received or possibly for more than your share of cost sharing as discussed in the document. First try to resolve the bill with the provider. If that does not work, send the bill to us instead of paying it. We will look at the bill and decide whether the services should be covered. If we decide they should be covered, we will pay the provider directly. If we decide not to pay it, we will notify the provider. You should never pay more than plan-allowed cost sharing. If this provider is contracted you still have the right to treatment.

Here are examples of situations in which you may need to ask our plan to pay you back or to pay a bill you have received:

1. When you've received emergency or urgently needed medical care from a provider who is not in our plan's network

Outside the service area you can receive emergency services from any provider, whether or not the provider is a part of our network. In these cases,

- □You are only responsible for paying your share of the cost for emergency or urgently needed services. Emergency providers are legally required to provide emergency care. If you pay the entire amount yourself at the time you receive the care, ask us to pay you back for our share of the cost. Send us the bill, along with documentation of any payments you have made.
- ☐ You may get a bill from the provider asking for payment that you think you do not owe. Send us this bill, along with documentation of any payments you have already made.
 - o If the provider is owed anything, we will pay the provider directly.
 - olf you have already paid more than your share of the cost of the service, we will determine how much you owed and pay you back for our share of the cost.

2. When a network provider sends you a bill you think you should not pay

Network providers should always bill the plan directly and ask you only for your share of the cost. But sometimes they make mistakes and ask you to pay more than your share.

- □You only have to pay your cost sharing amount when you get services covered by our plan. We do not allow providers to add additional separate charges, called balance billing. This protection (that you never pay more than your cost sharing amount) applies even if we pay the provider less than the provider charges for a service and even if there is a dispute and we don't pay certain provider charges.
- □Whenever you get a bill from a network provider that you think is more than you should pay, send us the bill. We will contact the provider directly and resolve the billing problem.
- □ If you have already paid a bill to a network provider, but you feel that you paid too much, send us the bill along with documentation of any payment you have made and ask us to pay you back the difference between the amount you paid and the amount you owed under the plan.

3. If you are retroactively enrolled in our plan

Sometimes a person's enrollment in the plan is retroactive. (Retroactive means that the first day of their enrollment has already passed. The enrollment date may even have occurred last year.)

If you were retroactively enrolled in our plan and you paid out-of-pocket for any of your covered services or drugs after your enrollment date, you can ask us to pay you back for our share of the costs. You will need to submit paperwork for us to handle the reimbursement.

4. When you use an out-of-network pharmacy to get a prescription filled

If you go to an out-of-network pharmacy, the pharmacy may not be able to submit the claim directly to us. When that happens, you will have to pay the full cost of your prescription.

Chapter 7. Asking us to pay our share of a bill you have received for covered medical services or drugs

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost. Remember that we only cover out-of-network pharmacies in limited circumstances. See Chapter 5, Section 2.5 for a discussion of these circumstances.

5. When you pay the full cost for a prescription because you don't have your plan membership card with you If you do not have your plan membership card with you, you can ask the pharmacy to call the plan or to look up your plan enrollment information. However, if the pharmacy cannot get the enrollment information they need right away, you may need to pay the full cost of the prescription yourself.

Save your receipt and send a copy to us when you ask us to pay you back for our share of the cost.

	6.	When y	ou pay	the full	cost for a	prescription	in	other	situation	IS
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You may pay the full cost of the prescription because you find that the drug is not covered for some reason.

- □ For example, the drug may not be on the plan's "Drug List" or it could have a requirement or restriction that you didn't know about or don't think should apply to you. If you decide to get the drug immediately, you may need to pay the full cost for it.
- □ Save your receipt and send a copy to us when you ask us to pay you back. In some situations, we may need to get more information from your doctor in order to pay you back for our share of the cost.

All of the examples above are types of coverage decisions. This means that if we deny your request for payment, you can appeal our decision. Chapter 9 of this document has information about how to make an appeal.

SECTION 2 How to ask us to pay you back or to pay a bill you have received

You may request us to pay you back by sending us a request in writing. If you send a request in writing, send your bill and documentation of any payment you have made. It's a good idea to make a copy of your bill and receipts for your records. **You must submit your claim to us within 12 months for medical services or items or 3 years for prescription drugs** of the date you received the service, item, or drug.

To make sure you are giving us all the information we need to make a decision, you can fill out our claim form to make your request for payment.

☐ You don't have to use the form, but it will help us process the information faster.

□ Either download a copy of the form from our website (<u>www.CignaMedicare.com/forms</u>) or call Customer Service and ask for the form.

Mail your request for payment together with any bills or paid receipts to us at this address:

For Part C (Medical Services) Claims

Cigna Healthcare

Attn: Direct Member Reimbursement, Medical Claims

P.O. Box 20002

Nashville, TN 37202

For Part D (Prescription Drugs) Claims

Cigna Healthcare Attn: Medicare Part D P.O. Box 14718

Lexington, KY 40512-4718

SECTION 3 We will consider your request for payment and say yes or no

Section 3.1 We check to see whether we should cover the service or drug and how much we owe

When we receive your request for payment, we will let you know if we need any additional information from you. Otherwise, we will consider your request and make a coverage decision.

\Box If we decide that the medical care or drug is covered and you followed all the rules, we will pay for our share of the cost. It
you have already paid for the service or drug, we will mail your reimbursement of our share of the cost to you. If you have
not paid for the service or drug yet, we will mail the payment directly to the provider.

\Box If we decide that the medical care or drug is <i>not</i> covered, or you did <i>not</i> follow all the rules, we will not pay for our share of
the cost. We will send you a letter that explains the reasons why we are not sending the payment you have requested an
your right to appeal that decision.

Section 3.2 If we tell you that we will not pay for all or part of the medical care or drug, you can make an appeal

If you think we have made a mistake in turning down your request for payment or you don't agree with the amount we are paying, you can make an appeal. If you make an appeal, it means you are asking us to change the decision we made when we turned down your request for payment. The appeals process is a formal process with detailed procedures and important deadlines. For the details on how to make this appeal, go to Chapter 9 of this document.

CHAPTER 8:

Your rights and responsibilities

SECTION 1 Our plan must honor your rights and cultural sensitivities as a member of the plan

Section 1.1 We must provide information in a way that works for you and consistent with your cultural sensitivities (in languages other than English, in braille, in large print, or other alternate formats, etc.) Debemos proporcionarle la información de manera que la entienda bien y que sea consistente con sus sensibilidades culturales (en idiomas que no sean inglés, en braille, en letra grande o en otros formatos alternativos, etc.)

Your plan is required to ensure that all services, both clinical and non-clinical, are provided in a culturally competent manner and are accessible to all enrollees, including those with limited English proficiency, limited reading skills, hearing incapacity, or those with diverse cultural and ethnic backgrounds. Examples of how a plan may meet these accessibility requirements include, but are not limited to provision of translator services, interpreter services, teletypewriters, or TTY (text telephone or teletypewriter phone) connection.

Our plan has free interpreter services available to answer questions from non-English speaking members. We can also give you information in braille, in large print, or other alternate formats at no cost if you need it. We are required to give you information about the plan's benefits in a format that is accessible and appropriate for you. To get information from us in a way that works for you, please call Customer Service.

Our plan is required to give female enrollees the option of direct access to a women's health specialist within the network for women's routine and preventive health care services.

If providers in the plan's network for a specialty are not available, it is the plan's responsibility to locate specialty providers outside the network who will provide you with the necessary care. In this case, you will only pay in-network cost sharing. If you find yourself in a situation where there are no specialists in the plan's network that cover a service you need, call the plan for information on where to go to obtain this service at in-network cost sharing.

If you have any trouble getting information from our plan in a format that is accessible and appropriate for you, please call to file a grievance with our Member Grievances department (phone numbers are printed in the Complaints About Medical Care contact information in Chapter 2 Section 1 of this booklet). You may also file a complaint with Medicare by calling 1-800-MEDICARE (1800-633-4227) or directly with the Office for Civil Rights 1-800-368-1019 or TTY 1-800-537-7697.

Su plan tiene la obligación de asegurarse de que todos los servicios, tanto clínicos como no clínicos, se proporcionen de manera culturalmente competente y sean accesibles a todos los afiliados, incluidos los que tienen dominio limitado del inglés, habilidades de lectura limitadas, discapacidad auditiva o personas con antecedentes culturales y étnicos diversos. Algunos ejemplos de cómo un plan puede cumplir con estos requisitos de accesibilidad incluyen, entre otros, la provisión de servicios de traducción, servicios de interpretación, teletipos o conexión TTY (teléfono de texto o teletipo).

Nuestro plan tiene servicios de interpretación gratuitos disponibles para responder preguntas de los miembros que no hablan inglés. También podemos darle de manera gratuita información en braille, en letra grande o en otros formatos alternativos si lo necesita. Tenemos la obligación de darle la información sobre los beneficios del plan en un formato que sea accesible y adecuado para usted. Para que le proporcionemos información de manera que la entienda bien, llame a Servicio al Cliente. Nuestro plan debe brindar a las mujeres inscritas la opción de acceder de forma directa a un especialista en salud femenina dentro de la red para los servicios de cuidado médico preventivo y de rutina.

Si dentro de la red del plan no hay disponibilidad de un proveedor para una especialidad, es responsabilidad del plan buscar un proveedor de dicha especialidad fuera de la red que le brinde la atención médica que necesita. En este caso, usted solo pagará los costos compartidos dentro de la red. Si se encuentra en una situación en la que no hay un especialista dentro de la red del plan que cubra un servicio que necesita, llame al plan para pedir información sobre dónde debe ir para obtener dicho servicio dentro de la red, con costos compartidos.

Si tiene algún problema para recibir la información de nuestro plan en un formato que sea accesible y adecuado para usted, llame para presentar un reclamo a través de nuestro departamento de Reclamos de los Miembros (los números de teléfono están impresos en la información de contacto de Quejas respecto del cuidado médico en la Sección 1 del Capítulo 2 de este folleto). También puede presentar una queja ante Medicare llamando al 1 800 MEDICARE (1 800 633 4227) o directamente a la Oficina de Derechos Civiles al 1-800-368-1019 o TTY 1-800-537-7697.

Chapter 8. Your rights and responsibilities

Section 1.2 We must ensure that you get timely access to your covered services and drugs

You have the right to choose a primary care provider (PCP) in the plan's network to provide and arrange for your covered services. We do not require you to get referrals to go to network providers.

You also have the right to get non-emergency care after your PCP's office is closed. If you need to talk with your PCP or get medical care when the PCP office is closed, and it is *not* a medical emergency, call the PCP at the phone number found on your membership card. There is always a doctor on call to help you. The Telecommunications Relay Service (TRS) provides a relay service for deaf, hard-of-bearing and/or persons with speech and language disorders by dialing 711. The TRS will assist you in contacting your PCP.

You have the right to get appointments and covered services from the plan's network of providers *within a reasonable amount of time*. This includes the right to get timely services from specialists when you need that care. You also have the right to get your prescriptions filled or refilled at any of our network pharmacies without long delays.

If you think that you are not getting your medical care or Part D drugs within a reasonable amount of time, Chapter 9 tells what you can do.

Cigna Healthcare's evaluation of new technologies

We take pride in giving our customers the best medical and pharmacy benefits available. Our Pharmacy & Therapeutics Committee and our Clinical Guidelines Committee carefully review new medications, medical and behavioral procedures, and devices as potential benefit additions for our customers. The Pharmacy & Therapeutics Committee is made up of practicing physicians, pharmacists and our Medical Directors. Together, these professionals review new medications while evaluating available clinical guidelines, evidence-based medicine and pharmacoeconomic studies. The clinical Guidelines Committee is made up of our Medical Directors, pharmacists and behavioral health specialists. This committee evaluates medical and behavioral technologies by reviewing pertinent data including evidence-based guidelines, safety data, appropriate CMS and other and regulatory information, and expert specialist input. Based on these reviews, the committees then vote on which medications, medical and behavioral procedures, and devices to offer that are deemed efficacious and efficient and will provide the greatest benefit for our customers.

Section 1.3 We must protect the privacy of your personal health information

Federal and state laws protect the privacy of your medical records and personal health information. We protect your personal health information as required by these laws.

- □Your personal health information includes the personal information you gave us when you enrolled in this plan as well as your medical records and other medical and health information.
- □You have rights related to your information and controlling how your health information is used. We give you a written notice, called a **Notice of Privacy Practice**, that tells about these rights and explains how we protect the privacy of your health information.

How do we protect the privacy of your health information?

■We make sure that unauth		

- Except for the circumstances noted below, if we intend to give your health information to anyone who isn't providing your care or paying for your care, we are required to get written permission from you or someone you have given legal power to make decisions for you first.
- ☐ There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
 - We are required to release health information to government agencies that are checking on quality of care.
 - Because you are a member of our plan through Medicare, we are required to give Medicare your health information, including information about your Part D prescription drugs. If Medicare releases your information for research or other uses, this will be done according to Federal statutes and regulations; typically, this requires that information that uniquely identifies you not be shared.

You can see the information in your records and know how it has been shared with others

You have the right to look at your medical records held at the plan and to get a copy of your records. We are allowed to charge you a fee for making copies. You also have the right to ask us to make additions or corrections to your medical records. If you ask us to do this, we will work with your health care provider to decide whether the changes should be made.

You have the right to know how your health information has been shared with others for any purposes that are not routine. If you have questions or concerns about the privacy of your personal health information, please call Customer Service.

Section 1.4 We must give you information about the plan, its network of providers, and your covered services

As a member of our plan, you have the right to get several kinds of information from us.

If you want any of the following kinds of information, please call Customer Service.

- □ **Information about our plan.** This includes, for example, information about the plan's financial condition.
- □ Information about our network providers including our network pharmacies. You have the right to get information about the qualifications of the providers and pharmacies in our network and how we pay the providers in our network.
 - o To learn more about Cigna Healthcare's providers (name, address, professional qualifications, specialty, medical school attended, residency completion and board certification status) please see our *Provider and Pharmacy Directory*. The most up to date version of our *Provider and Pharmacy Directory* is available on our website at www.cignamedicare.com.
- □ Information about your coverage and the rules you must follow when using your coverage. Chapters 3 and 4 provide information regarding medical services. Chapters 5 and 6 provide information about Part D prescription drug coverage.
- □ Information about why something is not covered and what you can do about it. Chapter 9 provides information on asking for a written explanation on why a medical service or Part D drug is not covered or if your coverage is restricted. Chapter 9 also provides information on asking us to change a decision, also called an appeal.
 - Staff are available to answer utilization management (UM) questions about services or medications that require prior approval or authorization. Staff will identify themselves by name, title and as a Cigna Healthcare employee when answering or returning calls regarding UM issues. You may leave a message after normal business hours and Cigna Healthcare will return your call. Call 1-800-558-4314 (TDD/TTY) 8 a.m. 5 p.m., Monday Friday or FAX 1-866-730-1896. Language assistance is available.

Section 1.5 We must support your right to make decisions about your care

You have the right to know your treatment options and participate in decisions about your health care

You have the right to get full information from your doctors and other health care providers. Your providers must explain your medical condition and your treatment choices in a way that you can understand.

You also have the right to participate fully in decisions about your health care. To help you make decisions with your doctors about what treatment is best for you, your rights include the following:

- □**To know about all of your choices.** You have the right to be told about all of the treatment options that are recommended for your condition, no matter what they cost or whether they are covered by our plan. It also includes being told about programs our plan offers to help members manage their medications and use drugs safely.
- □**To know about the risks.** You have the right to be told about any risks involved in your care. You must be told in advance if any proposed medical care or treatment is part of a research experiment. You always have the choice to refuse any experimental treatments.
- □ The right to say "no." You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave. You also have the right to stop taking your medication. Of course, if you refuse treatment or stop taking medication, you accept full responsibility for what happens to your body as a result.
- □ To receive an explanation if you are denied coverage for care. You have the right to refuse any recommended treatment. This includes the right to leave a hospital or other medical facility, even if your doctor advises you not to leave.

Chapter 8. Your rights and responsibilities

You also have the right to stop taking your medication. Of course, if you refuse treatment or stop taking medication, you accept full responsibility for what happens to your body as a result.

You have the right to give instructions about what is to be done if you are not able to make medical decisions for yourself

Sometimes people become unable to make health care decisions for themselves due to accidents or serious illness. You have the right to say what you want to happen if you are in this situation. This means that, <i>if you want to</i> , you can:
□ Fill out a written form to give someone the legal authority to make medical decisions for you if you ever become unable to make decisions for yourself.
□ Give your doctors written instructions about how you want them to handle your medical care if you become unable to make decisions for yourself.
The legal documents that you can use to give your directions in advance in these situations are called advance directives . There are different types of advance directives and different names for them. Documents called living will and power of attorney for health care are examples of advance directives.
If you want to use an advance directive to give your instructions, here is what to do:
□ Get the form. You can get an advance directive form from your lawyer, from a social worker, or from some office supply stores. You can sometimes get advance directive forms from organizations that give people information about Medicare.
□ Fill it out and sign it. Regardless of where you get this form, keep in mind that it is a legal document. You should consider having a lawyer help you prepare it.
□ Give copies to appropriate people. You should give a copy of the form to your doctor and to the person you name on the form as the one to make decisions for you if you can't. You may want to give copies to close friends or family members. Keep a copy at home.
If you know ahead of time that you are going to be hospitalized, and you have signed an advance directive, take a copy with you to the hospital .
☐ The hospital will ask you whether you have signed an advance directive form and whether you have it with you.
☐ If you have not signed an advance directive form, the hospital has forms available and will ask if you want to sign one.
Remember, it is your choice whether you want to fill out an advance directive (including whether you want to sign one if you are in the hospital). According to law, no one can deny you care or discriminate against you based on whether or not you have signed an advance directive.
What if your instructions are not followed?

If you have signed an advance directive, and you believe that a doctor or hospital did not follow the instructions in it, you may file a complaint with Virginia Department for Aging and Rehabilitative Services.

Section 1.6 You have the right to make complaints and to ask us to reconsider decisions we have made

If you have any problems, concerns or complaints and need to request coverage, or make an appeal, Chapter 9 of this document tells what you can do. Whatever you do — ask for a coverage decision, make an appeal, or make a complaint — we are required to treat you fairly

Section 1.7 What can you do if you believe you are being treated unfairly or your rights are not being respected?

If it is about discrimination, call the Office for Civil Rights.

If you believe you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, sexual orientation, or national origin, you should call the Department of Health and Human Services' Office for Civil Rights at 1-800-368-1019 or TTY 1-800-537-7697, or call your local Office for Civil Rights.

Is it about something else?

If you believe you have been treated unfairly or your rights have not been respected, and it's not about discrimination, you can get help dealing with the problem you are having:

	II Customer Service.
	II the SHIP. For details, go to Chapter 2, Section 3.
□Or, you ca ı	n call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).
Section 1.8	How to get more information about your rights
There are severa	l places where you can get more information about your rights:
□You can ca	Il Customer Service.
□You can ca	II the SHIP. For details, go to Chapter 2, Section 3.
□You can co	ntact Medicare.
	visit the Medicare website to read or download the publication <i>Medicare Rights & Protections</i> . (The publication ble at: www.medicare.gov/Pubs/pdf/11534-Medicare-Rights-and-Protections.pdf.)
⊙Or, you	can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY 1-877-486-2048).
ou have the righ	t to make recommendations regarding Cigna Healthcare's member rights and responsibilities policy.
SECTION 2	You have some responsibilities as a member of the plan
	to do as a member of the plan are listed below. If you have any questions, please call Customer Service.
0 ,	r with your covered services and the rules you must follow to get these covered services. Use this
Evidence o	f Coverage to learn what is covered for you and the rules you need to follow to get your covered services.
•	s 3 and 4 give the details about your medical services.
	s 5 and 6 give the details about your coverage for Part D prescription drug coverage.
-	e any other health insurance coverage or prescription drug coverage in addition to our plan, you are tell us. Chapter 1 tells you about coordinating these benefits.
	octor and other health care providers that you are enrolled in our plan. Show your plan membership card ou get your medical care or Part D prescription drugs.
	doctors and other providers help you by giving them information, asking questions, and following or your care.
⊙To help	get the best care, tell your doctors and other health providers about your health problems. Follow the treatment and instructions that you and your doctors agree upon.
•	re your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and
• • • • • • • • • • • • • • • • • • • •	ave any questions, be sure to ask and get an answer you can understand.
□Be conside	erate. We expect all our members to respect the rights of other patients. We also expect you to act in a way that mooth running of your doctor's office, hospitals, and other offices.
•	You owe. As a plan member, you are responsible for these payments:
	st continue to pay a premium for Medicare Part B to remain a member of the plan.
	t of your medical services or drugs covered by the plan, you must pay your share of the cost when you get the
o If you ar	e required to pay the extra amount for Part D because of your yearly income, you must continue to pay the extra directly to the government to remain a member of the plan.
☐If you mov	e within our plan service area, we need to know so we can keep your membership record up to date and o contact you.
	e o <i>utside</i> our plan service area, you cannot remain a member of our plan.
•	e, it is also important to tell Social Security (or the Railroad Retirement Board).
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CHAPTER 9:

What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Cna	ipter 9. What to do if you have a problem of complaint (coverage decisions, appeals, complaints)
SECTION 1	Introduction
Section 1.1	What to do if you have a problem or concern
This chapter exp	lains two types of processes for handling problems and concerns:
□For some t	ypes of problems, you need to use the process for coverage decisions and appeals.
☐ For other t	ypes of problems, you need to use the process for making complaints , also called grievances.
	ocesses have been approved by Medicare. To ensure fairness and prompt handling of your problems, each et of rules, procedures, and deadlines that must be followed by us and by you.
•	u use? That depends on the type of problem you are having. The guide in Section 3 will help you identify the right nd what you should do.
Section 1.2	What about the legal terms?
•	erms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are st people and can be hard to understand. To make things easier, this chapter:
filling a grie	ler words in place of certain legal terms. For example, this chapter generally says making a complaint rather than evance, coverage decision rather than organization determination or coverage determination or at-risk ion, and independent review organization instead of Independent Review Entity.

SECTION 2 Where to get more information and personalized assistance

terms to use, we include legal terms when we give the details for handling specific types of situations.

We are always available to help you. Even if you have a complaint about our treatment of you, we are obligated to honor your right to complain. Therefore, you should always reach out to customer service for help. But in some situations, you may also want help or guidance from someone who is not connected with us. Below are two entities that can assist you.

However, it can be helpful — and sometimes quite important — for you to know the correct legal terms. Knowing which terms to use will help you communicate more accurately to get the right help or information for your situation. To help you know which

State Health Insurance Assistance Program (SHIP)

☐ It also uses abbreviations as little as possible.

Each state has a government program with trained counselors. The program is not connected with us or with any insurance company or health plan. The counselors at this program can help you understand which process you should use to handle a problem you are having. They can also answer your questions, give you more information, and offer guidance on what to do. The services of SHIP counselors are free. You will find phone numbers and website URLs in Chapter 2, Section 3 of this document.

Medicare

You can also contact Medicare to get help. To contact Medicare:

- You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
- You can also visit the Medicare website (www.medicare.gov).

SECTION 3 To deal with your problem, which process should you use?

If you have a problem or concern, you only need to read the parts of this chapter that apply to your situation. The guide that follows will help.

Is your problem or concern about your benefits or coverage?

This includes problems about whether medical care (medical items, services and/or Part B prescription drugs) are covered or not, the way they are covered, and problems related to payment for medical care or prescription drugs.

Yes.

Go on to the next section of this chapter, **Section 4**, **A guide to the basics of coverage decisions and appeals**.

No.

Skip ahead to Section 10 at the end of this chapter: How to make a complaint about quality of care, waiting times, customer service or other concerns.

COVERAGE DECISIONS AND APPEALS

SECTION 4 A guide to the basics of coverage decisions and appeals

Section 4.1 Asking for coverage decisions and making appeals: the big picture

Coverage decisions and appeals deal with problems related to your benefits and coverage for your medical care (services, items and Part B prescription drugs, including payment). To keep things simple, we generally refer to medical items, services and Medicare Part B prescription drugs as **medical care**. You use the coverage decision and appeals process for issues such as whether something is covered or not and the way in which something is covered.

Asking for coverage decisions prior to receiving benefits

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your medical care. For example, if your plan network doctor refers you to a medical specialist not inside the network, this referral is considered a favorable coverage decision unless either your network doctor can show that you received a standard denial notice for this medical specialist, of the *Evidence of Coverage* makes it clear that the referred service is never covered under any condition. You or your doctor can also contact us and ask for a coverage decision if your doctor is unsure whether we will cover a particular medical service or refuses to provide medical care you think that you need. In other words, if you want to know if we will cover a medical care before you receive it, you can ask us to make a coverage decision for you. In limited circumstances a request for a coverage decision will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a coverage decision, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

We are making a coverage decision for you whenever we decide what is covered for you and how much we pay. In some cases, we might decide medical care is not covered or is no longer covered by Medicare for you. If you disagree with this coverage decision, you can make an appeal.

Making an appeal

If we make a coverage decision, whether before or after a benefit is received, and you are not satisfied, you can **appeal** the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made. Under certain circumstances, which we discuss later, you can request an expedited or **fast appeal** of a coverage decision. Your appeal is handled by different reviewers than those who made the original decision.

When you appeal a decision for the first time, this is called a Level 1 appeal. In this appeal, we review the coverage decision we made to check to see if we were properly following the rules. When we have completed the review, we give you our decision. In limited circumstances a request for a Level 1 appeal will be dismissed, which means we won't review the request. Examples of when a request will be dismissed include if the request is incomplete, if someone makes the request on your behalf but isn't legally authorized to do so or if you ask for your request to be withdrawn. If we dismiss a request for a Level 1 appeal, we will send a notice explaining why the request was dismissed and how to ask for a review of the dismissal.

If we say no to all or part of your Level 1 appeal for medical care your appeal will automatically go on to a Level 2 appeal conducted by an independent review organization that is not connected to us.

- You do not need to do anything to start a Level 2 appeal. Medicare rules require we automatically send your appeal for medical care to Level 2 if we do not fully agree with your Level 1 appeal.
- See Section 6.4 of this chapter for more information about Level 2 appeals.
- For Part D drug appeals, if we say no to all or part of your appeal you will need to ask for a Level 2 appeal. Part D appeals are discussed further in Section 7 of this chapter.

If you are not satisfied with the decision at the Level 2 appeal, you may be able to continue through additional levels of appeal (Section 9 in this chapter explains the Level 3, 4, and 5 appeals processes).

Section 4.2	How to get help when you are asking for a coverage decision or making an appeal
Here are resource	es if you decide to ask for any kind of coverage decision or appeal a decision:
□You can ca	II us at Customer Service.
□You can ge	t free help from your State Health Insurance Assistance Program.
as your rep	or can make a request for you. If your doctor helps with an appeal past Level 2, they will need to be appointed resentative. Please call Customer Service and ask for the <i>Appointment of Representatives</i> form. (The form is ole on Medicare's website at www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf .)
behalf. I	lical care or Part B prescription drugs, your doctor can request a coverage decision or a Level 1 Appeal on your f your appeal is denied at Level 1, it will be automatically forwarded to Level 2. To request any appeal after Level doctor must be appointed as your representative.
	D prescription drugs, your doctor or other prescriber can request a coverage decision or a Level 1 appeal on half. If your Level 1 appeal is denied your doctor or prescriber can request Level 2 appeal.
	sk someone to act on your behalf. If you want to, you can name another person to act for you as your ive to ask for a coverage decision or make an appeal.
Appoints Forms/C	ant a friend, relative, or other person to be your representative, call Customer Service and ask for the ment of Representative form. (The form is also available on Medicare's website at www.cms.gov/Medicare/CMS-CMS-Forms/downloads/cms1696.pdf .) The form gives that person permission to act on your behalf. It must be by you and by the person who you would like to act on your behalf. You must give us a copy of the signed form.
we do no decision	e can accept an appeal request without the form, we cannot begin or complete our review until we receive it. If of receive the form within 44 calendar days after receiving your appeal request (our deadline for making a on your appeal), your appeal request will be dismissed. If this happens, we will send you a written notice any your right to ask the independent review organization to review our decision to dismiss your appeal.
association	ave the right to hire a lawyer. You may contact your own lawyer or get the name of a lawyer from your local bar or other referral service. There are also groups that will give you free legal services if you qualify. However, you uired to hire a lawyer to ask for any kind of coverage decision or appeal a decision.
Section 4.3	Which section of this chapter gives the details for your situation?
	ferent types of situations that involve coverage decisions and appeals. Since each situation has different rules e give the details for each one in a separate section:
□Section 5 c	of this chapter: "Your medical care: How to ask for a coverage decision or make an appeal"
□Section 6 c	of this chapter: "Your Part D prescription drugs: How to ask for a coverage decision or make an appeal"
□ Section 7 of too soon"	of this chapter: "How to ask us to cover a longer inpatient hospital stay if you think the doctor is discharging you
soon" (Appl	of this chapter: "How to ask us to keep covering certain medical services if you think your coverage is ending too lies only to these services only: home health care, skilled nursing facility care, and Comprehensive Outpatient on Facility (CORF) services)
•	which section you should be using, please call Customer Service. You can also get help or information from nizations such as your SHIP.
SECTION 5	Your medical care: How to ask for a coverage decision or make an appeal
Section 5.1	This section tells what to do if you have problems getting coverage for medical care or if you want us to pay you back for our share of the cost of your care

This section is about your benefits for medical care. These benefits are described in Chapter 4 of this document: Medical Benefits

Chart (what is covered and what you pay). In some cases, different rules apply to a request for a Part B prescription drug. In those cases, we will explain how the rules for Part B prescription drugs are different from the rules for medical items and services.

This section tells what you can do if you are in any of the five following situations:

- 1. You are not getting certain medical care you want, and you believe that this care is covered by our plan. **Ask for a coverage decision Section 5.2**.
- 2. Our plan will not approve the medical care your doctor or other medical provider wants to give you, and you believe that this care is covered by the plan. **Ask for a coverage decision. Section 5.2.**
- 3. You have received medical care that you believe should be covered by the plan, but we have said we will not pay for this care. **Make an appeal. Section 5.3.**
- 4. You have received and paid for medical care that you believe should be covered by the plan, and you want to ask our plan to reimburse you for this care. **Send us the bill. Section 5.5.**
- 5. You are being told that coverage for certain medical care you have been getting that we previously approved will be reduced or stopped, and you believe that reducing or stopping this care could harm your health. **Make an appeal. Section** 5.3.

Note: If the coverage that will be stopped is for hospital care, home health care, skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services, you need to read Section 7 and 8 of this Chapter. Special rules apply to these type of care.

Section 5.2 Step-by-step: How to ask for a coverage decision

Legal Terms

When a coverage decision involves your medical care, it is called an **organization determination**.

A "fast coverage decision" is called an **expedited determination**.

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

A standard A standard coverage decision is usually made within 14 days or 72 hours for Part B drugs. A fast coverage decision is generally made within 72 hours, for medical services, or 24 hours for Part B drugs. In order to get a fast coverage decision, you must meet two requirements:

- You may *only ask* for coverage for medical items and/or services (not requests for payment for items and/or services already received.
- You can get a fast coverage decision *only* if using the standard deadlines could *cause serious harm to your health or hurt* your ability to function.
- If your doctor tells us that your health requires a fast coverage decision, we will automatically agree to give you a fast coverage decision.
- If you ask for a fast coverage decision on your own, without your doctor's support, we will decide whether your health requires that we give you a fast coverage decision. If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines.
 - o Explains if your doctor asks for the fast coverage decision, we will automatically give you a fast coverage decision.
 - Explains that you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested.

Step 2: Ask our plan to make a coverage decision or fast coverage decision.

• Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You, your doctor, or your representative can do this. Chapter 2 has contact information.

Step 3: We consider your request for medical care coverage and give you our answer.

For standard coverage decisions we use the standard deadlines.

This means we will give you an answer within 14 calendar days after we receive your request for a medical item or service. If your request is for a Medicare Part B prescription drug, we will give you an answer within 72 hours after we receive your request.

- O However, if you ask for more time, or if we need more information that may benefit you we can take up to 14 more days if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- olf you believe we should *not* take extra days, you can file a fast complaint. We will give you an answer to your complaint as soon as we make the decision. (The process for making a complaint is different from the process for coverage decisions and appeals. See Section 10 of this chapter for information on complaints.)

For Fast Coverage decisions we use an expedited timeframe

A fast coverage decision means we will answer within 72 hours if your request is for a medical item or service. If your request is for a Medicare Part B prescription drug, we will answer within 24 hours.

- O However, if you ask for more time, or if we need more information that may benefit you we can take up to 14 more days. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
- olf you believe we should *not* take extra days, you can file a fast complaint. (See Section 10 of this chapter for information on complaints.) We will call you as soon as we make the decision.
- olf our answer is no to part or all of what you requested, we will send you a written statement that explains why we said no. Step 4: If we say no to your request for coverage for medical care, you can appeal.
 - If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the medical care coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 5.3 Step-by-step: How to make a Level 1 Appeal

Legal Terms

An appeal to the plan about a medical care coverage decision is called a plan reconsideration.

A fast appeal is also called an **expedited reconsideration**.

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 30 days or 7 days for Part B drugs. A fast appeal is generally made within 72 hours.

- If you are appealing a decision we made about coverage for care that you have not yet received, you and/or your doctor will need to decide if you need a fast appeal. If your doctor tells us that your health requires a fast appeal, we will give you a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 5.2 of this chapter.

Step 2: Ask our plan for an appeal of a fast appeal.

- If you are asking for a standard appeal, submit your standard appeal in writing. Chapter 2 has contact information.
- If you are asking for a fast appeal, make your appeal in writing or call us. Chapter 2 has contact information.
- You must make your appeal request within 60 calendar days from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- You can ask for a copy of the information regarding your medical decision. You and your doctor may add more information to support your appeal.

Step 3: We consider your appeal and we give you our answer.

- When our plan is reviewing your appeal, we take a careful look at all of the information. We check to see if we were following all the rules when we said no to your request.
- We will gather more information if needed possibly contacting you or your doctor

Deadlines for a fast appeal

- For fast appeals, we must give you our answer within 72 hours after we receive your appeal. We will give you our answer sooner if your health requires us to.
 - O However, if you ask for more time, or if we need more information that may benefit you, we can take up to 14 more calendar days if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time if your request is for a Medicare Part B prescription drug.
 - olf we do not give you an answer within 72 hours (or by the end of the extended time period if we took extra days), we are required to automatically send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 5.4 explains the Level 2 appeal process.
- If our answer is yes to part or all of what you requested, we must authorize or provide the coverage we have agreed to provide within 72 hours after we receive your appeal.
- If our answer is no to part or all of what you requested, we will send you our decision in writing and automatically forward your appeal to the independent review organization for a Level 2 appeal. The independent review organization will notify you in writing when it receives your appeal.

Deadlines for a standard appeal

- For standard appeals, we must give you our answer within 30 calendar days after we receive your appeal. If your request is for a Medicare Part B prescription drug you have not yet received, we will give you our answer within 7 calendar days after we receive your appeal. We will give you our decision sooner if your health condition requires us to.
 - O However, if you ask for more time, or if we need more information that may benefit you, we can take up to 14 more calendar days if your request is for a medical item or service. If we take extra days, we will tell you in writing. We can't take extra time to make a decision if your request is for a Medicare Part B prescription drug.
 - olf you believe we should *not* take extra days, you can file a fast complaint. When you file a fast complaint, we will give you an answer to your complaint within 24 hours. (See Section 10 of this chapter for information on complaints.)
 - olf we do not give you an answer by the deadline (or by the end of the extended time period), we will send your request to a Level

2 appeal, where an independent review organization will review the appeal. Section 5.4 explains the Level 2 appeal process.

- If our answer is yes to part or all of what you requested, we must authorize or provide the coverage we have agreed to provide within 30 calendar days if your request is for a medical item or service, or within 7 calendar days if your request is for a Medicare Part B prescription drug.
- If our answer is no to part or all of what you requested, we will automatically send your appeal to the independent review organization for a Level 2 Appeal.

To vious orgo	inization for a 2010, 2 7 ppoun.
Section 5.4	Step-by-step: How a Level 2 Appeal is done
	Legal Terms
The form called the	al name for the Independent Review Organization is the Independent Review Entity . It is sometimes e IRE .
	t review organization is an independent organization hired by Medicare. It is not connected with us and is tagency. This organization decides whether the decision we made is correct or if it should be changed. Medicare is.
Step 1: The inde	pendent review organization reviews your appeal.
	d the information about your appeal to this organization. This information is called your case file. You have the k us for a copy of your case file.
	right to give the independent review organization additional information to support your appeal. at the independent review organization will take a careful look at all of the information related to your appeal.
lf you had a fast	appeal at Level 1, you will also have a fast appeal at Level 2
□For the fast receives yo	appeal the review organization must give you an answer to your Level 2 appeal within 72 hours of when it ur appeal.
information	f your request is for a medical item or service and the independent review organization needs to gather more that may benefit you, it can take up to 14 more calendar days . The independent review organization can't take o make a decision if your request is for a Medicare Part B prescription drug.
lf you had a star	ndard appeal at Level 1, you will also have a standard appeal at Level 2
your Level : prescription	ndard appeal if your request is for a medical item or service, the review organization must give you an answer to 2 appeal within 30 calendar days of when it receives your appeal. If your request is for a Medicare Part B drug, the review organization must give you an answer to your Level 2 appeal within 7 calendar days of when your appeal.
information	your request is for a medical item or service and the independent review organization needs to gather more that may benefit you, it can take up to 14 more calendar days . The independent review organization can't take o make a decision if your request is for a Medicare Part B prescription drug.
Step 2: The Inde	pendent Review Organization gives you their answer.
The Independent	Review Organization will tell you it's decision in writing and explain the reasons for it.
medical car review orga	w organization says yes to part or all of a request for a medical item or service, we must authorize the re coverage within 72 hours or provide the service within 14 calendar days after we receive the decision from the anization for standard requests. For expedited requests, we have or within 72 hours from the date we receive the orm the review organization.
	w organization says yes to part or all of a request for a Medicare Part B prescription drug, we must r provide the Part B prescription drug within 72 hours after we receive the decision from the review organization

for standard requests. For expedited requests we have 24 hours from the date we receive the decision from the review

□If this organization says no to part or all of your appeal, it means they agree with us that your request (or part of your request) for coverage for medical care should not be approved. (This is called upholding the decision or turning down

organization.

your appeal.) In this case, the independent review organization will send you a letter:

- Explaining its decision.
- Notifying you of the right to a Level 3 appeal if the dollar value of the medical care coverage meets a certain minimum.
 The written notice you get from the independent review organization will tell you the dollar amount you must meet to continue the appeals process.
- Telling you how to file a Level 3 appeal.

Step 3: If your case meets the requirements, you choose whether you want to take your appeal further.

□ There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go to a Level 3 and make a third appeal the details on how to do this are in the written notice you get after your Level 2 appeal.
□ The Level 3 Appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

Section 5.5 What if you are asking us to pay you for our share of a bill you have received for medical care?

Chapter 7 describes when you may need to ask for reimbursement or to pay a bill you have received from a provider. It also tells how to send us the paperwork that asks us for payment.

Asking for reimbursement is asking for a coverage decision from us

If you send us the paperwork asking for reimbursement, you are asking for a coverage decision. To make this decision, we will check to see if the medical care you paid for is covered. We will also check to see if you followed all the rules for using your coverage for medical care.

- If we say yes to your request: If the medical care is covered and you followed all the rules, we will send you the payment for our share of the cost within 60 calendar days after we receive your request. If you haven't paid for the medical care, we will send the payment directly to the provider.
- If we say no to your request: If the medical care is *not* covered, or you did *not* follow all the rules, we will not send payment. Instead, we will send you a letter that says we will not pay for the medical care and the reasons why.

If you do not agree with our decision to turn you down, **you can make an appeal**. If you make an appeal, it means you are asking us to change the coverage decision we made when we turned down your request for payment.

To make this appeal, follow the process for appeals that we describe in Section 5.3. For appeals concerning reimbursement, please note:

□We must give you our answer within 60 calendar days after we receive your appeal. If you are asking us to pay you back for medical care you have already received and paid for, you are not allowed to ask for a fast appeal.
☐ If the independent review organization decides we should pay, we must send you or the provider the payment within 30 calendar days. If the answer to your appeal is yes at any stage of the appeals process after Level 2, we must send the
payment you requested to you or to the provider within 60 calendar days.

SECTION 6 Your Part D prescription drugs: How to ask for a coverage decision or make an appeal

Section 6.1 This section tells you what to do if you have problems getting a Part D drug or you want us to pay you back for a Part D drug

Your benefits include coverage for many prescription drugs. To be covered, the drug must be used for a medically accepted indication. (See Chapter 5 for more information about a medically accepted indication.) For details about Part D drugs, rules, restrictions, and costs please see Chapters 5 and 6. **This section is about your Part D drugs only.** To keep things simple, we generally say drug in the rest of this section, instead of repeating covered outpatient prescription drug or Part D drug every time. We also use the term "Drug List" instead of List of Covered Drugs or Formulary.

- □ If you do not know if a drug is covered or if you meet the rules, you can ask us. Some drugs require that you get approval from us before we will cover it.
- □ If your pharmacy tells you that your prescription cannot be filled as written, the pharmacy will give you a written notice explaining how to contact us to ask for a coverage decision.

Part D coverage decisions and appeals

Legal Terms

An initial coverage decision about your Part D drugs is called a **coverage determination**.

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs. This section tells what you can do if you are in any of the following situations:

- □ Asking to cover a Part D drug that is not on the plan's *List of Covered Drugs*. **Ask for an exception**. **Section 6.2**
- □ Asking to waive a restriction on the plan's coverage for a drug (such as limits on the amount of the drug you can get). **Ask for an exception. Section 6.2**
- □ Asking to pay lower cost-sharing amount for a covered drug on higher cost-sharing tier. **Ask for an exception. Section 6.2**
- ☐ Asking to get pre-approval for a drug. **Ask for a coverage decision. Section 6.4**
- □ Pay for a prescription drug you already bought. Ask us to pay you back. Section 6.4

If you disagree with a coverage decision we have made, you can appeal our decision.

This section tells you both how to ask for coverage decisions and how to request an appeal.

Section 6.2 What is an exception?

Legal Terms

Asking for coverage of a drug that is not on the Drug List is sometimes called asking for a **formulary exception**. Asking for removal of a restriction on coverage for a drug is sometimes called asking for a **formulary exception**. Asking to pay a lower price for a covered non-preferred drug is **sometimes** called asking for a **tiering exception**.

If a drug is not covered in the way you would like it to be covered, you can ask us to make an **exception**. An exception is a type of coverage decision.

For us to consider your exception request, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. Here are three examples of exceptions that you or your doctor or other prescriber can ask us to make:

- 1. Covering a Part D drug for you that is not on our "Drug List." If we agree to cover a drug not on the "Drug List," you will need to pay the cost sharing amount that applies to drugs in Tier 4, the Non-Preferred Drug Tier. You cannot ask for an exception to the cost-sharing amount we require you to pay for the drug.
- **2. Removing a restriction on our coverage for a covered drug**. Chapter 5 describes the extra rules or restrictions that apply to certain drugs on our "Drug List". If we agree to make an exception and waive a restriction for you, you can ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
- **3. Changing coverage of a drug to a lower cost sharing tier.** Every drug on our "Drug List" is in one of 5 cost sharing tiers. In general, the lower the cost-sharing tier number, the less you will pay as your share of the cost of the drug.

☐ If our "Drug List	" contains altern	native drug(s)	for treating yo	ur medical	condition	that are	in a	lower	cost s	haring	tier th	nan yo	ur
drug, you can a	sk us to cover y	your drug at th	e cost sharing	amount th	at applies	to the	alterna	ative o	drug(s).			

- □ If the drug you're taking is a biological product you can ask us to cover your drug at lower cost-sharing. This would be the lowest tier that contains biological product alternatives for treating your condition.
- □ If the drug you're taking is a brand name drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains brand name alternatives for treating your condition.
- □ If the drug you're taking is a generic drug you can ask us to cover your drug at the cost-sharing amount that applies to the lowest tier that contains either brand name or generic alternatives for treating your condition.
- ☐ You cannot ask us to change the cost sharing tier for any drug in Tier 5, the Specialty Drug Tier.
- □ If we approve your request for a tiering exception and there is more than one lower cost sharing tier with alternative drugs you can't take, you will usually pay the lowest amount.

Section 6.3 Important things to know about asking for exceptions

Your doctor must tell us the medical reasons

Your doctor or other prescriber must give us a statement that explains the medical reasons for requesting an exception. For a faster decision, include this medical information from your doctor or other prescriber when you ask for the exception.

Typically, our "Drug List" includes more than one drug for treating a particular condition. These different possibilities are called **alternative** drugs. If an alternative drug would be just as effective as the drug you are requesting and would not cause more side effects or other health problems, we will generally *not* approve your request for an exception. If you ask us for a tiering exception, we will generally *not* approve your request for an exception unless all the alternative drugs in the lower cost sharing tier(s) won't work as well for you or are likely to cause an adverse reaction or other harm.

We can say yes or no to your request

□ If we approve your request for an exception, our approval usually is valid until the end of the plan year. This is true as long as your doctor continues to prescribe the drug for you and that drug continues to be safe and effective for treating your condition.

□ If we say no to your request for an exception, you can ask for a review of our decision by making an appeal.

Section 6.4 Step-by-step: How to ask for a coverage decision, including an exception

Legal Terms

A fast coverage decision is called an **expedited coverage determination**.

Step 1: Decide if you need a standard coverage decision or a fast coverage decision.

Standard coverage decisions are made within **72 hours** after we receive your doctor's statement. **Fast coverage decisions** are made within **24 hours** after we receive your doctor's statement.

If your health requires it, ask us to give you a fast coverage decision. To get a fast coverage decision, you must meet two requirements.

• You must be asking for a drug you have not yet received. (You cannot ask for fast coverage decision to be paid back for a drug you have already bought.)

- Using the standard deadlines could cause serious harm to your health or hurt your ability to function.
- If your doctor or other prescriber tells us that your health requires a fast coverage decision, we will automatically give you a fast coverage decision.
- If you ask for a fast coverage decision on your own, without your doctor or prescriber's support, we will decide whether your health requires that we give you a fast coverage decision. If we do not approve a fast coverage decision, we will send you a letter that:
 - Explains that we will use the standard deadlines.
 - o Explains if your doctor or other prescriber asks for the fast coverage decision, we will automatically give you a fast coverage decision.
 - Tells you how you can file a fast complaint about our decision to give you a standard coverage decision instead of the fast coverage decision you requested. We will answer your complaint within 24 hours of receipt.
- Request the type of coverage decision you want. Start by calling, writing, or faxing us to make your request. You, your representative, or your doctor (or other prescriber) can do this. You can also access the coverage decision process through our website. For the details, go to Chapter 2, Section 1 and look for the section called How to contact us when you are asking for a coverage decision about your Part D prescription drugs. Or if you are asking us to pay you back for a drug, go to the section called Where to send a request asking us to pay for our share of the cost for medical care or a drug you have received.

Step 2: Request a standard coverage decision or a fast coverage decision.

Start by calling, writing, or faxing our plan to make your request for us to authorize or provide coverage for the medical care you want. You can also access the coverage decision process through our website. We must accept any written request, including a request submitted on the *CMS Model Coverage Determination Request* form or on our plan's form, which is available on our website. Chapter 2 has contact information. To assist us in processing your request, please be sure to include your name, contact information, and information identifying which denied claim is being appealed.

You, your doctor (or other prescriber), or your representative can do this. You can also have a lawyer act on your behalf. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative.

If you are requesting an exception, provide the supporting statement which is the medical reasons for the exception. Your doctor or other prescriber can fax or mail the statement to us. Or your doctor or other prescriber can tell us on the phone and follow up by faxing or mailing a written statement if necessary

Step 3: We consider your request and we give you our answer.

Deadline for a fast coverage decision

- □We must generally give you our answer **within 24 hours** after we receive your request.
 - o For exceptions, we will give you our answer within 24 hours after we receive your doctor's supporting statement. We will give you our answer sooner if your health requires us to.
 - o If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- □ If our answer is yes to part or all of what you requested, we must provide the coverage we have agreed to provide within 24 hours after we receive your request or doctor's statement supporting your request.
- □ If our answer is no to part or all of what you requested, we will send you a written statement that explains why we said no. We will also tell you how you can appeal

Deadlines for a standard coverage decision about a drug you have not yet received

- We must generally give you our answer within 72 hours after we receive your request.
 - o For exceptions, we will give you our answer within 72 hours after we receive your doctor's supporting statement. We will give you our answer sooner if your health requires us to.
 - o If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.

- If our answer is yes to part or all of what you requested, we must provide the coverage we have agreed to provide within 72 hours after we receive your request or doctor's statement supporting your request.
- If our answer is no to part or all of what you requested, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Deadlines for a standard coverage decision about payment for a drug you have already bought

- We must give you our answer within 14 calendar days after we receive your request.
 - o If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- If our answer is yes to part or all of what you requested, we are also required to make payment to you within 14 calendar days after we receive your request.
- If our answer is no to part or all of what you requested, we will send you a written statement that explains why we said no. We will also tell you how you can appeal.

Step 4: If we say no to your coverage request, you decide if you want to make an appeal.

• If we say no, you have the right to ask us to reconsider this decision by making an appeal. This means asking again to get the drug coverage you want. If you make an appeal, it means you are going on to Level 1 of the appeals process.

Section 6.5 Step-by-step: How to make a Level 1 Appeal

Legal Terms

An appeal to the plan about a Part D drug coverage decision is called a plan **redetermination**.

A fast appeal is also called an **expedited redetermination**.

Step 1: Decide if you need a standard appeal or a fast appeal.

A standard appeal is usually made within 7 days. A fast appeal is generally made within 72 hours. If your health requires it, ask for a fast appeal.

- If you are appealing a decision we made about a drug you have not yet received, you and your doctor or other prescriber will need to decide if you need a fast appeal.
- The requirements for getting a fast appeal are the same as those for getting a fast coverage decision in Section 6.4 of this chapter.

<u>Step 2:</u> You, your representative, doctor or other prescriber must contact us and make your Level 1 appeal. If your health requires a quick response, you must ask for a fast appeal.

□For standard appeals, submit a written request or call us. Chapter 2 has contact	t intormati	lon.
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- ☐ For fast appeals either submit your appeal in writing or call us at 1-800-668-3813 (TTY 711). Chapter 2 has contact information.
- □ We must accept any written request, including a request submitted on the CMS Model Coverage Determination Request form, which is available on our website. Please be sure to include your name, contact information, and information regarding your claim to assist us in processing your request.
- □Coverage requests involving prescription drugs can also be submitted electronically on our website at CignaMedicare.com/forms.
- □You must make your appeal request within 60 calendar days from the date on the written notice we sent to tell you our answer on the coverage decision. If you miss this deadline and have a good reason for missing it, explain the reason your appeal is late when you make your appeal. We may give you more time to make your appeal. Examples of good cause may include a serious illness that prevented you from contacting us or if we provided you with incorrect or incomplete information about the deadline for requesting an appeal.
- □You can ask for a copy of the information in your appeal and add more information. You and your doctor may add more information to support your appeal. We are allowed to charge a fee for copying and sending this information to you.

Step 3: We consider your appeal and we give you our answer.

•When we are reviewing your appeal, we take another careful look at all of the information about your coverage request. We

check to see if we were following all the rules when we said no to your request. We may contact you or your doctor or other prescriber to get more information.

Deadlines for a fast appeal

- For fast appeals, we must give you our answer within 72 hours after we receive your appeal. We will give you our answer sooner if your health requires us to.
 - o If we do not give you an answer within 72 hours, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 6.6 explains the Level 2 appeals process.
- If our answer is yes to part or all of what you requested, we must provide the coverage we have agreed to provide within 72 hours after we receive yourappeal.
- If our answer is no to part or all of what you requested, we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal for a drug you have not yet received

- □For standard appeals, we must give you our answer within 7 calendar days after we receive your appeal. We will give you our decision sooner if you have not received the drug yet and your health condition requires us to do so.
 - □ If we do not give you a decision within 7 calendar days, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization. Section 6.6 explains the Level 2 appeal process.
- If our answer is yes to part or all of what you requested, we must provide the coverage as quickly as your health requires, but no later than **7 calendar days** after we receive your appeal.
- If our answer is no to part or all of what you requested, we will send you a written statement that explains why we said no and how you can appeal our decision.

Deadlines for a standard appeal about payment for a drug you have already bought

- We must give you our answer within 14 calendar days after we receive your request.
 - o If we do not meet this deadline, we are required to send your request on to Level 2 of the appeals process, where it will be reviewed by an independent review organization.
- If our answer is yes to part or all of what you requested, we are also required to make payment to you within 30 calendar days after we receive your request.
- If our answer is no to part or all of what you requested, we will send you a written statement that explains why we said no. We will also tell you how you can appeal our decision.

<u>Step 4:</u> If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

• If you decide to make another appeal, it means your appeal is going on to Level 2 of the appeals process (see below).

Section 6.6 Step-by-step: How to make a Level 2 Appeal

Legal Terms

The formal name for the Independent Review Organization is the **Independent Review Entity**. It is sometimes called the **IRE**.

The independent review organization is an independent organization hired by Medicare. It is not connected with us and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

<u>Step 1:</u> You (or your representative or your doctor or other prescriber) must contact the independent review organization and ask for a review of your case.

□ If we say no to your Level 1 appeal, the written notice we send you will include **instructions on how to make a Level 2 appeal** with the independent review organization. These instructions will tell who can make this Level 2 appeal, what deadlines you must follow, and how to reach the review organization. If, however, we did not complete our review within the

106	Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)
	applicable timeframe, or make an unfavorable decision regarding at-risk determination under our drug management program, we will automatically forward your claim to the IRE.
[□ We will send the information about your appeal to this organization. This information is called your case file . You have the right to ask us for a copy of your case file . We are allowed to charge you a fee for copying and sending this information to you.
[□You have a right to give the independent review organization additional information to support your appeal.
	<u>o 2:</u> The independent review organization reviews your appeal.
	ewers at the independent review organization will take a careful look at all of the information related to your appeal.
	dlines for fast appeal
	☐ If your health requires it, ask the independent review organization for a fast appeal.
	☐ If the organization agrees to give you a fast appeal, the organization must give you an answer to your Level 2 Appeal within 72 hours after it receives your appeal request.
	dlines for standard appeal
	□ For standard appeals, the review organization must give you an answer to your Level 2 appeal within 7 calendar days after it receives your appeal if it is for a drug you have not yet received. If you are requesting that we pay you back for a drug you have already bought, the review organization must give you an answer to your Level 2 appeal within 14 calendar days after it receives your request.
Step	3: The independent review organization gives you their answer.
	fast appeals:
	☐ If the Independent Review Organization says yes to part or all of what you requested, we must provide the drug coverage that was approved by the review organization within 24 hours after we receive the decision from the review organization.
or :	standard appeals:
[If the independent review organization says yes to part or all of your request for coverage, we must provide the drug coverage that was approved by the review organization within 72 hours after we receive the decision from the review organization.
[If the independent review organization says yes to part or all of your request to pay you back for a drug you already bought, we are required to send payment to you within 30 calendar days after we receive the decision from the review organization.
Nha	t if the review organization says no to your appeal?
of yo	s organization says no to part or all of your appeal, it means they agree with our decision not to approve your request (or part our request). (This is called upholding the decision. It is also called turning down your appeal .). In this case, the pendent review organization will send you a letter:
[□Explaining its decision.
[□ Notifying you of the right to a Level 3 appeal if the dollar value of the drug coverage you are requesting meets a certain minimum. If the dollar value of the drug coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final.
	□Telling you the dollar value that must be in dispute to continue with the appeals process.
Step	<u>4:</u> If your case meets the requirements, you choose whether you want to take your appeal further.
[☐There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal).
	☐ If you want to go on to Level 3 appeal the details on how to do this are in the written notice you get after your Level 2 appeal decision.

□ The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 7	How to ask us to cover a longer inpatient hospital stay if you are being discharged too soon
When you are ad and treat your illn	mitted to a hospital, you have the right to get all of your covered hospital services that are necessary to diagnose ess or injury.
0,	red hospital stay, your doctor and the hospital staff will be working with you to prepare for the day when you will I. They will also help arrange for care you may need after you leave.
□The day yo	u leave the hospital is called your discharge date.
□When your	discharge date is decided, your doctor or the hospital staff will tell you.
□ If you think be consider	you are being asked to leave the hospital too soon, you can ask for a longer hospital stay and your request will red.
Section 7.1	During your inpatient hospital stay, you will get a written notice from Medicare that tells about your rights
about Your Rights (for example, a ca	of being admitted to the hospital, you will be given a written notice called <i>An Important Message from Medicare</i> s. Everyone with Medicare gets a copy of this notice. If you do not get the notice from someone at the hospital asseworker or nurse), ask any hospital employee for it. If you need help, please call Member Services or 1-800-00-633-4227), 24 hours a day, 7 days a week (TTY 1-877-486-2048).
1. Read this	notice carefully and ask questions if you don't understand it. It tells you:
•	o receive Medicare-covered services during and after your hospital stay, as ordered by your doctor. This includes know what these services are, who will pay for them, and where you can get them.
□Your right to	o be involved in any decisions about your hospital stay.
□Where to re	eport any concerns you have about quality of your hospital care.
•	o request an immediate review of the decision to discharge you if you think you are being discharged from the soon. This is a formal, legal way to ask for a delay in your discharge date so that we will cover your hospital care time.
•	be asked to sign the written notice to show that you received it and understand your rights.
□You or som	eone who is acting on your behalf will be asked to sign the notice.
	notice shows <i>only</i> that you have received the information about your rights. The notice does not give your late. Signing the notice does <i>not</i> mean you are agreeing on a discharge date.
	ur copy of the notice handy so you will have the information about making an appeal (or reporting a concern ty of care) if you need it.
□If you sign t be discharg	the notice more than two days before your discharge date, you will get another copy before you are scheduled to jed.
this booklet You can als	a copy of this notice in advance, you can call Customer Service (phone numbers are printed on the back cover of or 1-800 MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. So see the notice online at
www.cms.g	ov/Medicare/Medicare-General-Information/BNI/HospitalDischargeAppealNotices
Section 7.2	Step-by-step: How to make a Level 1 appeal to change your hospital discharge date
•	for your inpatient hospital services to be covered by us for a longer time, you will need to use the appeals this request. Before you start, understand what you need to do and what the deadlines are.
□Follow the	•
☐ Meet the d	
	Ip if you need it . If you have questions or need help at any time, please call Customer Service. Or call your State rance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It checks to see if your planned discharge date is medically appropriate for you.

The **Quality Improvement Organization** is a group of doctors and other health care professionals paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing hospital discharge dates for people with Medicare. These experts are not part of our plan.

<u>Step 1:</u> Contact the Quality Improvement Organization for your state and ask for an immediate review of your hospital discharge. You must act quickly.

How can you contact this organization?

□The writ	ten notice you recei	ved (An Importan	t Message from	Medicare About	Your Rights) t	ells you how to	reach this
organiza	ition. Or find the nar	ne, address, and	phone number	of the Quality Im	provement Org	ganization for y	our state ir
Chapter	2.						

Act quickly:

- □To make your appeal, you must contact the Quality Improvement Organization *before* you leave the hospital and **no later** than midnight the day of your discharge.
 - olf you meet this deadline, you may stay in the hospital *after* your discharge date *without paying for it* while you wait to get the decision from the Quality Improvement Organization.
 - olf you do *not* meet this deadline, and you decide to stay in the hospital after your planned discharge date, *you may have* to pay all of the costs for hospital care you receive after your planned discharge date.
- □ If you miss the deadline for contacting the Quality Improvement Organization, and you still wish to appeal, you must make an appeal directly to our plan instead. For details about this other way to make your appeal, see Section 7.4.

Once you request an immediate review of your hospital discharge the Quality Improvement Organization will contact us. By noon of the day after we are contacted we will give you a **Detailed Notice of Discharge**. This notice gives your planned discharge date and explains in detail the reasons why your doctor, the hospital, and we think it is right (medically appropriate) for you to be discharged on that date

You can get a sample of the **Detailed Notice of Discharge** by calling Member Services or 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. (TTY users should call 1-877-486-2048.) Or you can see a sample notice online at www.cms.gov/Medicare-General-Information/BNI/HospitalDischargeAppealNotices.

Step 2: The Quality Improvement Organization conducts an independent review of your case.

(medically appropriate) for you to be discharged on that date.

believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
☐ The reviewers will also look at your medical information, talk with your doctor, and review information that the hospital an we have given to them.
□ By noon of the day after the reviewers told us of your appeal, you will get a written notice from us that gives your planned discharge date. This notice also explains in detail the reasons why your doctor, the hospital, and we think it is right

Health professionals at the Quality Improvement Organization (the reviewers) will ask you (or your representative) why you

<u>Step 3:</u> Within one full day after it has all the needed information, the Quality Improvement Organization will give you its answer to your appeal.

What happens if the answer is yes?

∃If the review organization says	yes, we must keep providing your covered inpatient hospital services for as le	ong as
these services are medically	necessary.	

\square You will have to keep paying your share of the costs \circ	(such as deductibles o	r copayments, if thes	e apply). In addition,	there
may be limitations on your covered hospital services.				

What happens if the answer is no?
☐ If the review organization says <i>no</i> , they are saying that your planned discharge date is medically appropriate. If this happens, our coverage for your inpatient hospital services will end at noon on the day <i>after</i> the Quality Improvement Organization gives you its answer to your appeal.
□ If the review organization says <i>no</i> to your appeal and you decide to stay in the hospital, then you may have to pay the fu cost of hospital care you receive after noon on the day after the Quality Improvement Organization gives you its answer to your appeal.
Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.
□ If the Quality Improvement Organization has said no to your appeal, and you stay in the hospital after your planned discharge date, then you can make another appeal. Making another appeal means you are going on to Level 2 of the appeals process.
Section 7.3 Step-by-step: How to make a Level 2 Appeal to change your hospital discharge date
During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at their decision on your first appeal If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your stay after you planned discharge date.
Step 1: Contact the Quality Improvement Organization again and ask for another review.
□You must ask for this review within 60 calendar days after the day the Quality Improvement Organization said <i>no</i> to you Level 1 appeal. You can ask for this review only if you stay in the hospital after the date that your coverage for the care ended.
Step 2: The Quality Improvement Organization does a second review of your situation.
□ Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.
Step 3: Within 14 calendar days of receipt of your request for a Level 2 appeal, the reviewers will decide on your appear and tell you their decision.
If the review organization says yes:
□We must reimburse you for our share of the costs of hospital care you have received since noon on the day after the day your first appeal was turned down by the Quality Improvement Organization. We must continue providing coverage for your inpatient hospital care for as long as it is medically necessary.
□You must continue to pay your share of the costs and coverage limitations may apply.
If the review organization says no:
□ It means they agree with the decision they made on your Level 1 appeal. This is called upholding the decision.
☐ The notice you get will tell you in writing what you can do if you wish to continue with the review process.
Step 4: If the answer is no, you will need to decide whether you want to take your appeal further by going on to Level 3
□ There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If you want to go a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
☐ The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.
Section 7.4 What if you miss the deadline for making your Level 1 appeal to change your hospital discharge date?
Legal Terms

A fast review (or fast appeal) is also called an expedited appeal.

2024 Evidence of Coverage for Cigna Preferred Medicare (HMC	2024	Evidence of	Coverage for	or Cigna	Preferred	Medicare ((HMO
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You can appeal to us instead

As explained above, you must act quickly to start your Level 1 appeal of your hospital discharge. If you miss the deadline for contacting the Quality Improvement Organization, there is another way to make your appeal.

If you use this other way of making your appeal, the first two levels of appeal are different.

Step-by-Step: How to make a Level 1 <i>Alternate</i> ap	peal
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Step 1: Contact us and ask for a fast review.

□ **Ask for a fast review**. This means you are asking us to give you an answer using the fast deadlines rather than the standard deadlines. Chapter 2 has contact information.

Step 2: We do a fast review of your planned discharge date, checking to see if it was medically appropriate.

□ During this review, we take a look at all of the information about your hospital stay. We check to see if your planned discharge date was medically appropriate. We see if the decision about when you should leave the hospital was fair and followed all the rules.

Step 3: We give you our decision within 72 hours after you ask for a fast review.

- □ If we say yes to your fast appeal, it means we have agreed with you that you still need to be in the hospital after the discharge date. We will keep providing your covered inpatient hospital services for as long as they are medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
- □ If we say no to your fast appeal, we are saying that your planned discharge date was medically appropriate. Our coverage for your inpatient hospital services ends as of the day we said coverage would end.
 - olf you stayed in the hospital *after* your planned discharge date, then **you may have to pay the full cost** of hospital care you received after the planned discharge date.

Step 4: If we say *no* to your fast appeal, your case will *automatically* be sent on to the next level of the appeals process. Step-by-Step: Level 2 *Alternate* Appeal Process

Legal Terms

The formal name for the Independent Review Organization is the **Independent Review Entity**. It is sometimes called the **IRE**.

The independent review organization is an independent organization hired by Medicare. It is not connected with our plan and is not a government agency. This organization decides whether the decision we made is correct or if it should be changed. Medicare oversees its work.

Step 1: We will automatically forward your case to the independent review organization.

□We are required to send the information for your Level 2 appeal to the independent review organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint. Section 10 of this chapter tells how to make a complaint.)

Step 2: The independent review organization does a fast review of your appeal. The reviewers give you an answer within 72 hours.

☐Reviewers at the independent review	organization will take a	a careful look at all of the	e information related to	your appeal o
your hospital discharge.				

- □ If this organization says yes to your appeal, then we must pay you back for our share of the costs of hospital care you received since the date of your planned discharge. We must also continue the plan's coverage of your inpatient hospital services for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover your services.
- □ If this organization says *no* to your appeal, it means they agree that your planned hospital discharge date was medically appropriate.

○ The written notice you get from the independent review organization will tell how to start a Level 3 appeal with the revie
process, which is handled by an Administrative Law Judge or attorney adjudicator.

<u>Step 3:</u> If the Independent Review Organization turns down your appeal, you choose whether you want to take your appeal further.

- □ There are three additional levels in the appeals process after Level 2 (for a total of five levels of appeal). If reviewers say no to your Level 2 appeal, you decide whether to accept their decision or go on to Level 3 appeal.
- □ Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 8 How to ask us to keep covering certain medical services if you think your coverage is ending too soon

Section 8.1 This section is only about three services: Home health care, skilled nursing facility care, and Comprehensive Outpatient Rehabilitation Facility (CORF) services

When you are getting covered home health services, skilled nursing care, or rehabilitation care (Comprehensive Outpatient Rehabilitation Facility), you have the right to keep getting your services for that type of care for as long as the care is needed to diagnose and treat your illness or injury.

When we decide it is time to stop covering any of the three types of care for you, we are required to tell you in advance. When your coverage for that care ends, we will stop paying our share of the cost for your care.

If you think we are ending the coverage of your care too soon, **you can appeal our decision**. This section tells you how to ask for an appeal.

Section 8.2 We will tell you in advance when your coverage will be ending

Legal Terms

Notice of Medicare Non-Coverage. It tells you how you can request a **fast-track appeal**. Requesting a fast-track appeal is a formal, legal way to request a change to our coverage decision about when to stop your care.

- 1. You receive a notice in writing. At least two days before our plan is going to stop covering your care. The notice tells you:
- $\hfill\Box$ The date when we will stop covering the care for you.
- □ How to request a fast track appeal to request us to keep covering your care for a longer period of time.
- 2. You, or someone who is acting on your behalf, will be asked to sign the written notice to show that you received it. Signing the notice shows *only* that you have received the information about when your coverage will stop. Signing it does <u>not</u> mean you agree with the plan's decision to stop care.

Section 8.3 Step-by-step: How to make a Level 1 Appeal to have our plan cover your care for a longer time

If you want to ask us to cover your care for a longer period of time, you will need to use the appeals process to make this request. Before you start, understand what you need to do and what the deadlines are.

☐ Follow the process.

■ Meet the deadlines

□ **Ask for help if you need it**. If you have questions or need help at any time, please call Customer Service. Or call your State Health Insurance Assistance Program, a government organization that provides personalized assistance.

During a Level 1 appeal, the Quality Improvement Organization reviews your appeal. It decides if the end date for your care is medically appropriate.

The **Quality Improvement Organization** is a group of doctors and other health care experts paid by the Federal government to check on and help improve the quality of care for people with Medicare. This includes reviewing plan decisions about when it's time to stop covering certain kinds of medical care. These experts are not part of our plan.

112 2024 Evidence of Coverage for Cigna Preferred Medicare (HMO) Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)
Step 1: Make your Level 1 appeal: contact the Quality Improvement Organization and ask for a fast-track appeal. You must act quickly.
How can you contact this organization?
☐ The written notice you received (<i>Notice of Medicare</i> Non-Coverage) tells you how to reach this organization. Or find the name, address, and phone number of the Quality Improvement Organization for your state in Chapter 2.
Act quickly:
 You must contact the Quality Improvement Organization to start your appeal by noon of the day before the effective date on the Notice of Medicare Non-Coverage.
☐ If you miss the deadline for contacting the Quality Improvement Organization, and you still wish to file an appeal, you must make an appeal directly to us instead. For details about this other way to make your appeal, see Section 8.5.
Step 2: The Quality Improvement Organization conducts an independent review of your case.
Legal Terms
Detailed Explanation of Non-Coverage. Notice that provides details on reasons for ending coverage.
What happens during this review?
☐ Health professionals at the Quality Improvement Organization (the reviewers) will ask you, or your representative, why you believe coverage for the services should continue. You don't have to prepare anything in writing, but you may do so if you wish.
☐ The review organization will also look at your medical information, talk with your doctor, and review information that our plan has given to them.
☐ By the end of the day the reviewers tell us of your appeal, you will get the Detailed Explanation of Non-Coverage from us that explains in detail our reasons for ending our coverage for your services.
Step 3: Within one full day after they have all the information they need; the reviewers will tell you their decision.
What happens if the reviewers say yes?
□ If the reviewers say yes to your appeal, then we must keep providing your covered services for as long as it is medically necessary.
☐You will have to keep paying your share of the costs (such as deductibles or copayments, if these apply). There may be limitations on your covered services.
What happens if the reviewers say no?
If the reviewer covers then your covers will and on the date we have tald you

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 \Box If the reviewers say *no*, then your coverage will end on the date we have told you.

□ If you decide to keep getting the home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after this date when your coverage ends, then you will have to pay the full cost of this care yourself.

Step 4: If the answer to your Level 1 appeal is no, you decide if you want to make another appeal.

□ If reviewers say no to your Level 1 Appeal — and you choose to continue getting care after your coverage for the care has ended — then you can make a Level 2 appeal.

Section 8.4 Step-by-step: How to make a Level 2 appeal to have our plan cover your care for a longer time

During a Level 2 appeal, you ask the Quality Improvement Organization to take another look at the decision on your first appeal. If the Quality Improvement Organization turns down your Level 2 appeal, you may have to pay the full cost for your home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services after the date when we said your coverage would end.

Step 1: Contact the Quality Improvement Organization again and ask for another review.

You must ask for this review within 60 days after the day when the Quality Improvement Organization said no to your Level 1 appeal. You can ask for this review only if you continued getting care after the date that your coverage for the care ended.

Step 2: The Quality Improvement Organization does a second review of your situation.
□Reviewers at the Quality Improvement Organization will take another careful look at all of the information related to your appeal.
Step 3: Within 14 days of receipt of your appeal request, reviewers will decide on your appeal and tell you their decision.
What happens if the review organization says yes?
□ We must reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. We must continue providing coverage for the care for as long as it is medically necessary.
\square You must continue to pay your share of the costs and there may be coverage limitations that apply.
What happens if the review organization says no?
□It means they agree with the decision we made to your Level 1 appeal.
☐ The notice you get will tell you in writing what you can do if you wish to continue with the review process. It will give you the details about how to go on to the next level of appeal, which is handled by an Administrative Law Judge or attorney adjudicator.
Step 4: If the answer is no, you will need to decide whether you want to take your appeal further.
□ There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
☐ The Level 3 appeal is handled by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3,4, and 5 of the appeals process.
Section 8.5 What if you miss the deadline for making your Level 1 Appeal?
You can appeal to us instead
As explained above, you must act quickly to contact the Quality Improvement Organization to start your first appeal (within a day or two, at the most). If you miss the deadline for contacting this organization, there is another way to make your appeal. If you use this other way of making your appeal, the first two levels of appeal are different. Step-by-Step: How to make a Level 1 appeal
Legal Terms
A fast review (or fast appeal) is also called an expedited appeal .
Step 1: Contact us and ask for a fast review.
□ Ask for a fast review. This means you are asking us to give you an answer using the fast deadlines rather than the standard deadlines. Chapter 2 has contact information.
Step 2: We do a fast review of the decision we made about when to end coverage for your services.
□During this review, we take another look at all of the information about your case. We check to see if we were following all the rules when we set the date for ending the plan's coverage for services you were receiving.
Step 3: We give you our decision within 72 hours after you ask for a fast review.
□If we say yes to your fast appeal, it means we have agreed with you that you need services longer, and will keep providing your covered services for as long as it is medically necessary. It also means that we have agreed to reimburse you for our share of the costs of care you have received since the date when we said your coverage would end. (You must pay your share of the costs and there may be coverage limitations that apply.)
□ If we say no to your fast appeal, then your coverage will end on the date we told you and we will not pay any share of the costs after this date.
□If you continued to get home health care, or skilled nursing facility care, or Comprehensive Outpatient Rehabilitation Facility (CORF) services <i>after</i> the date when we said your coverage would end, then you will have to pay the full cost of this care.

Step 4: If we say no to your fast appeal, your case will automatically go on to the next level of the appeals process.

Legal Terms

The formal name for the Independent Review Organization is the **Independent Review Entity**. It is sometimes called the **IRE**.

Step-by-Step: Level 2 Alternate appeal Process

During the Level 2 appeal, the **independent review organization** reviews the decision we made to your fast appeal. This organization decides whether the decision should be changed. **The independent review organization is an independent organization that is hired by Medicare**. This organization is not connected with our plan and it is not a government agency. This organization is a company chosen by Medicare to handle the job of being the independent review organization. Medicare oversees its work

Step 1: We automatically forward your case to the independent review organization.

□We are required to send the information for your Level 2 appeal to the independent review organization within 24 hours of when we tell you that we are saying no to your first appeal. (If you think we are not meeting this deadline or other deadlines, you can make a complaint.)

Step 2: The independent review organization does a fast review of your appeal. The reviewers give you an answer within 72 hours.

- □ Reviewers at the independent review organization will take a careful look at all of the information related to your appeal.
- □ If this organization says yes to your appeal, then we must pay you back for our share of the costs of care you have received since the date when we said your coverage would end. We must also continue to cover the care for as long as it is medically necessary. You must continue to pay your share of the costs. If there are coverage limitations, these could limit how much we would reimburse or how long we would continue to cover services.
- □**If this organization says** *no* **to your appeal,** it means they agree with the decision our plan made to your first appeal and will not change it.
 - The notice you get from the independent review organization will tell you in writing what you can do if you wish to go on to a Level 3 appeal.

Step 3: If the independent review organization says no to your appeal, you choose whether you want to take your appeal further.

- □ There are three additional levels of appeal after Level 2, for a total of five levels of appeal. If you want to go on to a Level 3 appeal, the details on how to do this are in the written notice you get after your Level 2 appeal decision.
- □ A Level 3 appeal is reviewed by an Administrative Law Judge or attorney adjudicator. Section 9 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

SECTION 9 Taking your appeal to Level 3 and beyond

Section 9.1 Appeal Levels 3, 4 and 5 for Medical Service Requests

This section may be appropriate for you if you have made a Level 1 appeal and a Level 2, and both of your appeals have been turned down.

If the dollar value of the item or medical service you have appealed meets certain minimum levels, you may be able to go on to additional levels of appeal. If the dollar value is less than the minimum level, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain how to make a Level 3 appeal.

For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels.

A judge (called an Administrative Law Judge) or an attorney adjudicator who works for the Federal Level 3 Appeal **government** will review your appeal and give you an answer. □ If the Administrative Law Judge or attorney adjudicator says yes to your appeal, the appeals process may or may not be over. Unlike a decision at a Level 2 appeal, we have the right to appeal a Level 3 decision that is favorable to you. If we decide to appeal it will go to a Level 4 appeal. olf we decide not to appeal, we must authorize or provide you with the medical care within 60 calendar days after receiving the Administrative Law Judge's or attorney adjudicator's decision. olf we decide to appeal the decision, we will send you a copy of the Level 4 appeal request with any accompanying documents. We may wait for the Level 4 appeal decision before authorizing or providing the medical care in dispute. □ If the Administrative Law Judge or attorney adjudicator says no to your appeal, the appeals process may or may not be over. olf you decide to accept this decision that turns down your appeal, the appeals process is over. olf you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what to do for a Level 4 appeal. Level 4 Appeal The Medicare **Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the Federal government. □ If the answer is yes, or if the Council denies our request to review a favorable Level 3 appeal decision, the appeals process may or may not be over. Unlike a decision at Level 2, we have the right to appeal a Level 4 decision that is favorable to you. We will decide whether to appeal this decision to Level 5. olf we decide not to appeal the decision, we must authorize or provide you with the medical care within 60 calendar days after receiving the Council's decision. olf we decide to appeal the decision, we will let you know in writing. □ If the answer is no or if the Council denies the review request, the appeals process may or may not be over. olf you decide to accept this decision that turns down your appeal, the appeals process is over. olf you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 appeal and how to continue with a Level 5 appeal. A judge at the **Federal District Court** will review your appeal. Level 5 Appeal □ A judge will review all of the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court. Section 9.2 Appeal Levels 3, 4 and 5 for Part D Drug Requests This section may be appropriate for you if you have made a Level 1 appeal and a Level 2 appeal, and both of your appeals have been turned down. If the value of the drug you have appealed meets a certain dollar amount, you may be able to go on to additional levels of appeal. If the dollar amount is less, you cannot appeal any further. The written response you receive to your Level 2 appeal will explain who to contact and what to do to ask for a Level 3 appeal. For most situations that involve appeals, the last three levels of appeal work in much the same way. Here is who handles the review of your appeal at each of these levels. Level 3 Appeal An Administrative Law Judge or an attorney adjudicator who works for the Federal government will review your appeal and give you an answer. □ If the answer is yes, the appeals process is over. We must authorize or provide the drug coverage that was approved

by the Administrative Law Judge or attorney adjudicator within 72 hours (24 hours for expedited appeals) or make

payment no later than 30 calendar days after we receive the decision. \Box If the answer is no, the appeals process may or may not be over.

- olf you decide to accept this decision that turns down your appeal, the appeals process is over.
- olf you do not want to accept the decision, you can continue to the next level of the review process. The notice you get will tell you what for a Level 4 appeal.

Level 4 Appeal The Medicare **Appeals Council** (Council) will review your appeal and give you an answer. The Council is part of the Federal government.

- □ If the answer is yes, the appeals process is over. We must authorize or provide the drug coverage that was approved by the Council within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days after we receive the decision.
- \Box If the answer is no, the appeals process may or may not be over.
 - olf you decide to accept this decision that turns down your appeal, the appeals process is over.
 - olf you do not want to accept the decision, you may be able to continue to the next level of the review process. If the Council says no to your appeal or denies your request to review the appeal, the notice will tell you whether the rules allow you to go on to Level 5 Appeal. It will also tell you who to contact and what to do next if you choose to continue with your appeal.

Level 5 Appeal A judge at the **Federal District Court** will review your appeal.

□ This is the last step of the appeals process. A judge will review all of the information and decide *yes* or *no* to your request. This is a final answer. There are no more appeal levels after the Federal District Court.

MAKING COMPLAINTS

SECTION 10 How to make a complaint about quality of care, waiting times, customer service, or other concerns

Section 10.1 What kinds of problems are handled by the complaint process?

The complaint process is *only* used for certain types of problems. This includes problems related to quality of care, waiting times, and the customer service. Here are examples of the kinds of problems handled by the complaint process.

Complaint	Example		
Quality of your medical care	☐ Are you unhappy with the quality of the care you have received (including care in the hospital)?		
Respecting your privacy	□ Did someone not respect your right to privacy or shared confidential information?		
Disrespect, poor customer service,	☐ Has someone been rude or disrespectful to you?		
or other negative behaviors	□Are you unhappy with how our Customer Service?		
	□ Do you feel you are being encouraged to leave the plan?		
Waiting times	 □ Are you having trouble getting an appointment, or waiting too long to get it? □ Have you been kept waiting too long by doctors, pharmacists, or other health professionals? Or by our Customer Service or other staff at the plan? ○ Examples include waiting too long on the phone, in the waiting or exam room, when getting a prescription. 		
Cleanliness	□ Are you unhappy with the cleanliness or condition of a clinic, hospital, or doctor's office?		
Information you get from us	□ Did we fail to give you a required notice?□ Is our written information hard to understand?		
Timeliness (These types of complaints are all related to the timeliness of our actions related to coverage decisions and appeals) Section 10.2 How to make a co	If you have asked for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can make a complaint about our slowness. Here are examples: You asked us for a fast coverage decision or a fast appeal, and we have said no, you can make a complaint. You believe we are not meeting the deadlines for coverage decisions or appeals you can make a complaint. You believe we are not meeting deadlines for covering or reimbursing you for certain medical items or services or drugs that were approved, you can make a complaint. You believe we failed to meet required deadlines for forwarding your case to the independent review organization, you can make a complaint.		
	Legal Terms		
□ A Complaint is also called a grievance. □ Making a complaint is filing a grievance. □ Using the process for complaints is also called using the process for filing a grievance. □ A fast complaint is also called an expedited grievance.			
Section 10.3 Step-by-step: Make	king a complaint		
 Litep 1: Contact us promptly — either by phone or in writing. □ Usually, calling Customer Service is the first step. If there is anything else you need to do, Customer Service will let you know. □ If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to 			
 us. If you put your complaint in writing, we will respond to your complaint in writing. □ Submit your written complaint to the following address: Cigna Healthcare, Attn: Medicare Grievance Dept., P.O. Box 188080, Chattanooga, TN 37422 or you may email your grievance to: Member.Grievances@cigna.com. 			

118	2024 Evidence of Coverage for Cigna Preferred Medicare (HMO) Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)	
	For standard grievances received in writing, we will respond to you in writing within 30 calendar days of receipt of your written grievance. For expedited grievances, we must decide and notify you within 24 hours (see fast complaint below). Whether you call or write, you should contact Customer Service right away. The deadline for making a complaint is calendar days from the time you had the problem you want to complain about.	 3 60
	<u>2:</u> We look into your complaint and give you our answer.	
	If possible, we will answer you right away. If you call us with a complaint, we may be able to give you an answer on the same phone call.	е
	Most complaints are answered within 30 calendar days. If we need more information and the delay is in your best interest or if you ask for more time, we can take up to 14 more calendar days (44 calendar days total) to answer your complaint. If we decide to take extra days, we will tell you in writing.	
-	If you are making a complaint because we denied your request for a fast coverage decision or a fast appeal, we will automatically give you a fast complaint. If you have a fast complaint, it means we will give you an answer within 24 hours.	
	If we do not agree with some or all of your complaint or don't take responsibility for the problem you are complaining above will include our reasons in our response to you.	out,
Se	ction 10.4 You can also make complaints about quality of care to the Quality Improvement Organization	
Whe	n your complaint is about <i>quality of care</i> , you also have two extra options:	
	You can make your complaint to the Quality Improvement Organization. The Quality Improvement Organization is a group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients. Chapter 2 has contact information.	
	Or	
	You can make your complaint to both the Quality Improvement Organization and us at the same time.	

Section 10.5 You can also tell Medicare about your complaint

You can submit a complaint about our plan directly to Medicare. To submit a complaint to Medicare, go to www.medicare.gov/MedicareComplaintForm/home.aspx. You may also call 1-800-MEDICARE (1-800-633-4227). TTY/TDD users can call 1-877-486-2048.

CHAPTER 10:

Ending your membership in the plan

120 2024 Evidence of Coverage for Cigna Preferred Medicare (HMO)			
Chapter 10. Ending your membership in the plan			
SECTION 1 Introduction ending your membership in our plan			
Ending your membership in our plan may be voluntary (your own choice) or involuntary (not your own choice):			
☐ You might leave our plan because you have decided that you <i>want</i> to leave. Section 2 and 3 provide information on ending your membership voluntarily.			
☐ There are also limited situations where we are required to end your membership. Section 5 tells you about situations when we must end your membership.			
If you are leaving our plan, our plan must continue to provide your medical care and prescription drugs and you will continue to pay your cost share until your membership ends.			
SECTION 2 When can you end your membership in our plan?			
You may end your membership in our plan only during certain times of the year, known as enrollment periods. All members have the opportunity to leave the plan during the Annual Enrollment Period and during the Medicare Advantage Open Enrollment Period. In certain situations, you may also be eligible to leave the plan at other times of the year.			
Section 2.1 You can end your membership during the Annual Enrollment Period			
You can end your membership during the Annual Enrollment Period (also known as the Annual Open Enrollment Period). During this time, review your health and drug coverage and decide about coverage for the upcoming year.			
 □ The Annual Enrollment Period is happens from October 15 to December 7. □ Choose to keep your current coverage or make changes for the upcoming year. If you decide to change to a new plan, you can choose any of the following types of plans. ○ Another Medicare health plan, with or without prescription drug coverage. ○ Original Medicare with a separate Medicare prescription drug plan. ○ Original Medicare without a separate Medicare prescription drug plan. 			
 If you choose this option, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment. Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage for 63 or more days in a row, you may have to pay a Part D late enrollment penalty if you join a Medicare drug plan later. Your membership will end in our plan when your new plan's coverage begins on January 1. 			
Section 2.2 You can end your membership during the Medicare Advantage Open Enrollment Period			
You have the opportunity to make <i>one</i> change to your health coverage during the Medicare Advantage Open Enrollment Period. □ The annual Medicare Advantage Open Enrollment Period is from January 1 to March 31. □ During the annual Medicare Advantage Open Enrollment Period you can:			
 Switch to another Medicare Advantage Plan with or without prescription drug coverage. Disenroll from our plan and obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. Your membership will end on the first day of the month after you enroll in a different Medicare Advantage plan or we get 			

Section 2.3 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of our plan may be eligible to end their membership at other times of the year. This is known as a Special Enrollment Period.

your request to switch to Original Medicare. If you also choose to enroll in a Medicare prescription drug plan, your membership in the drug plan will begin the first day of the month after the drug plan gets your enrollment request.

You may be eligible to end your membership during a Special Enrollment Period If any of the following situations apply to you. These are just examples; for the full list you can contact the plan, call Medicare, or visit the Medicare website (www.medicare.gov):

☐ Usually, when you have moved.

□If you have Medicaid.	
□ If you are eligible for "Extra Help" with paying	for your Medicare prescriptions.
☐ If we violate our contract with you.	
☐ If you are getting care in an institution, such as	s a nursing home or long-term care (LTC) hospital.
☐ If you enroll in the Program of All-inclusive Ca	re for the Elderly (PACE).
Note: If you're in a drug management program, you drug management programs.	may not be able to change plans. Chapter 5, Section 10 tells you more about
The enrollment time periods vary depending on ye	our situation.
nours a day, 7 days a week. TTY users call 1-877-4	ment Period, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 86-2048. If you are eligible to end your membership because of a special care health coverage and prescription drug coverage. You can choose:
 Another Medicare health plan with or without 	t prescription drug coverage.
☐ Original Medicare with a separate Medicare	prescription drug plan.
 - or - Original Medicare without a separate N 	Medicare prescription drug plan.
	ig coverage and go without creditable prescription drug coverage for 63 days enrollment penalty if you join a Medicare drug plan later.
Your membership will usually end on the first day	of the month after your request to change your plan is received.
	for your prescription drugs: if you switch to Original Medicare and do not Medicare may enroll you in a drug plan, unless you have opted out of
Section 2.4 Where can you get more info	ormation about when you can end your membership?
f you have any questions about ending your member	ership you can:
□Call Customer Service.	
□Find the information in the <i>Medicare & You 2</i>	024 handbook.
□Contact Medicare at 1-800-MEDICARE (1-80	0-633-4227), 24 hours a day, 7 days a week. (TTY 1-877-486-2048).
SECTION 3 How do you end your member	ship in our plan?
The table below explains how you should end your r	membership in our plan.
If you would like to switch from our plan to:	This is what you should do:
□Another Medicare health plan.	□Enroll in the new Medicare health plan.
	☐You will automatically be disenrolled from our plan when your new plan's coverage begins.
☐ Original Medicare with a separate Medicare	□Enroll in the new Medicare prescription drug plan.
prescription drug plan.	You will automatically be disenrolled from our plan when your new plan's coverage begins.
 □ Original Medicare without a separate Medicare prescription drug plan. 	□ Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this.
	☐ You can also contact Medicare , at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and ask to be disenrolled. TTY users should call 1-877-486-2048.
	☐ You will be disenrolled from our plan when your coverage in Original Medicare begins.

Chapter 10. Ending your membership in the plan

SECTION 4 our plan	Until your membership ends, you must keep getting your medical items, services and drugs through
Section 4.1	Until your membership ends, you are still a member of our plan
•	rship ends, and your new Medicare coverage goes begins, you must continue to get your medical services, items rugs through our plan.
□ Continue to	use our network providers to receive medical care.
□ Continue to	use our network pharmacies to get your prescriptions filled.
•	ospitalized on the day that your membership ends, your hospital stay will be covered by our plan until charged (even if you are discharged after your new health coverage begins).
SECTION 5	Cigna Healthcare must end your membership in the plan in certain situations
Section 5.1	When must we end your membership in the plan?
Cigna Healthcare	e must end your membership in the plan if any of the following happen:
☐ If you no lon	ger have Medicare Part A and Part B.
□ If you move	out of our service area.
□If you are av	vay from our service area for more than six months.
⊙If you mo area.	ove or take a long trip, call Customer Service to find out if the place you are moving or traveling to is in our plan's
□ If you becon	ne incarcerated (go to prison).
□If you are no	longer a United States citizen or lawfully present in the United States.
□If you lie abo	out or withhold information about other insurance you have that provides prescription drug coverage.
•	ionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
•	uously behave in a way that is disruptive and makes it difficult for us to provide medical care for you and other our plan. (We cannot make you leave our plan for this reason unless we get permission from Medicare first.)
	meone else use your membership card to get medical care. (We cannot make you leave our plan for this reason et permission from Medicare first.)
olf we end	I your membership because of this reason, Medicare may have your case investigated by the Inspector General.
•	quired to pay the extra Part D amount because of your income and you do not pay it, Medicare will disenroll you n and you will lose prescription drug coverage.
Where can you g	et more information?
f you have questi	one or would like more information on when we can and your membership call Customer Service

If you have questions or would like more information on when we can end your membership call **Customer Service.**

Section 5.2 We cannot ask you to leave our plan for any health-related reason

Cigna Healthcare is not allowed to ask you to leave our plan for any reason related to your health.

What should you do if this happens?

If you feel that you are being asked to leave our plan because of a health-related reason, call Medicare at 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week (TTY 1-877-486-2048).

Section 5.3 You have the right to make a complaint if we end your membership in our plan

If we end your membership in our plan, we must tell you our reasons in writing for ending your membership. We must also explain how you can file a grievance or make a complaint about our decision to end your membership.

CHAPTER 11:

Legal notices

SECTION 1 Notice about governing law

The principal law that applies to this *Evidence of Coverage* document is Title XVIII of the Social Security Act and the regulations created under the Social Security Act by the Centers for Medicare & Medicaid Services, or CMS. In addition, other Federal laws may apply and, under certain circumstances, the laws of the state you live in. This may affect your rights and responsibilities even if the laws are not included or explained in this document.

SECTION 2 Notice about non-discrimination

We don't discriminate based on race, ethnicity, national origin, color, religion, sex, gender, age, sexual orientation, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area. All organizations that provide Medicare Advantage plans, like our plan, must obey Federal laws against discrimination, including Title VI of the Civil Rights Act of 1964, the Rehabilitation Act of 1973, the Age Discrimination Act of 1975, the Americans with Disabilities Act, Section 1557 of the Affordable Care Act, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

If you want more information or have concerns about discrimination or unfair treatment, please call the Department of Health and Human Services' **Office for Civil Rights** at 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights. You can also review information from the Department of Health and Human Services' Office for Civil Rights at https://www.hhs.gov/ocr/ index.html.

If you have a disability and need help with access to care, please call us at Customer Service. If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

SECTION 3 Notice about Medicare Secondary Payer subrogation rights

We have the right and responsibility to collect for covered Medicare services for which Medicare is not the primary payer. According to CMS regulations at 42 CFR sections 422.108 and 423.462, Cigna Healthcare, as a Medicare Advantage Organization, will exercise the same rights of recovery that the Secretary exercises under CMS regulations in subparts B through D of part 411 of 42 CFR and the rules established in this section supersede any State laws.

SECTION 4 Notice about subrogation and third party recovery

If we make any payment to you or on your behalf for Covered Services (see Chapter 12 for definition), we are permitted to be fully subrogated (a legal principle that allows the plan to be reimbursed for certain payments we have made on your behalf, in certain circumstances) to any and all rights you have against any person, entity or insurer that may be responsible for payment of medical expenses and/or benefits related to your injury, illness or condition. We are given the same rights of subrogation and recovery that are available to the Medicare Program under the Medicare Secondary Payer rules. We may use whatever rights of recovery are available to the Medicare program under 42 U.S.C. § 1395mm(e)(4), 42 U.S.C. §1395w-22(a)(4), 42 C.F.R. Part 411, and 42 C.F.R. Part 422.

Once we have made a payment for Covered Services, we will have a lien on the proceeds of any judgment, settlement, or other award or recovery you may receive or be entitled to receive, including but not limited to the following:

- 1. Any award, settlement, benefits or other amounts paid under any workers' compensation law or award;
- 2. Any and all payments made directly by or on behalf of a third-party tortfeasor or person, entity or insurer responsible for indemnifying the third-party tortfeasor;
- 3. Any arbitration awards, payments, settlements, structured settlements, or other benefits or amounts paid under an uninsured or underinsured motorist coverage policy; or any other payments designated, earmarked, or otherwise intended to be paid to you as compensation, restitution, or remuneration for your injury, illness, or condition suffered as a result of the negligence or liability of a third party.

You agree to cooperate with us and any of our designated representatives and to take any actions or steps necessary to secure our lien/interests, including but not limited to:

- 1. Fully responding to requests for information about any accidents or injuries;
- 2. Fully responding to our requests for information and providing any relevant information that we have requested; and

3. Fully participating in all phases of any legal action we may need to protect our rights, including but not limited to participating in discovery, attending depositions, and appearing and testifying at trial.

In addition, you agree not to do anything to affect our rights, including but not limited to assigning any rights or causes of action that you may have against any person or entity relating to your injury, illness, or condition without our prior authorized written consent. Your failure to cooperate shall be deemed a violation or breach of your obligations, and we may seek any available legal action against you to protect our rights.

We are also entitled to be fully reimbursed for any and all benefit payments we make to you or on your behalf that are the responsibility of any person, organization, or insurer. Our right of reimbursement is separate and apart from our subrogation right, and is limited only by the amount of actual benefits paid under the Plan. You must immediately pay to us any amounts you get by judgment, settlement, award, recovery or otherwise from any third party or his or her insurer, to the extent that we paid out or provided benefits for your injury, illness, or condition during your enrollment in this Plan.

Our subrogation and reimbursement rights shall have first priority, to be paid before any of your other claims are paid. Our subrogation and reimbursement rights will not be affected, reduced, impacted or eliminated by the "made whole" doctrine or any other doctrine that may apply.

We are not required to pursue subrogation or reimbursement either for our benefit or on your behalf. Our rights under this *Evidence of Coverage* shall not be affected, reduced, or eliminated by our failure to intervene in any legal action you seek relating to your injury, illness, or condition.

If you disagree with any decision or action we take in connection with the subrogation and third-party recovery provisions outlined above, you must follow the procedures explained in Chapter 9 of this booklet: What to do if you have a problem or complaint (coverage decisions, appeals, complaints).

SECTION 5 Report Fraud, Waste and Abuse

Health care fraud is a violation of federal and/or state law. If you know of or suspect health insurance fraud, please report it by calling our Compliance and Ethics Hotline at 1-800-472-8348. You are not required to identify yourself when you report the information. The hotline is anonymous.

CHAPTER 12:

Definitions of Important words

Chapter 12. Definitions of important words

Ambulatory Surgical Center – An Ambulatory Surgical Center is an entity that operates exclusively for the purpose of furnishing outpatient surgical services to patients not requiring hospitalization and whose expected stay in the center does not exceed 24 hours.

Annual Enrollment Period – The time period of October 15 until December 7 of each year when members can change their health or drug plans or switch to Original Medicare.

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of health care services or prescription drugs or payment for services or drugs you already received. You may also make an appeal if you disagree with our decision to stop services that you are receiving.

Balance Billing – When a provider (such as a doctor or hospital) bills a patient more than the plan's allowed cost sharing amount. As a member of our plan, you only have to pay our plan's cost sharing amounts when you get services covered by our plan. We do not allow providers to "balance bill" or otherwise charge you more than the amount of cost sharing your plan says you must pay.

Benefit Period – The way that Original Medicare measures your use of hospital and skilled nursing facility (SNF) services. A benefit period begins the day you go into a hospital or skilled nursing facility. The benefit period ends when you have not received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row. If you go into a hospital or skilled nursing facility after one benefit period has ended, a new benefit period begins. There is no limit to the number of benefit periods.

Biological Product – A prescription drug that is made from natural and living sources like animal cells, plant cells, bacteria, or yeast. Biological products are more complex than other drugs and cannot be copied exactly, so alternative forms are called biosimilars. Biosimilars generally work just as well, and are as safe, as the original biological products.

Biosimilar – A prescription drug that is considered to be very similar, but not identical, to the original biological product. Biosimilars generally work just as well, and are as safe, as the original biological product; however, biosimilars generally require a new prescription to substitute for the original biological product.

Brand Name Drug – A prescription drug that is manufactured and sold by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired.

Catastrophic Coverage Stage – The stage in the Part D Drug Benefit that begins when you (or other qualified parties on your behalf) have spent \$8,000 for Part D covered drugs during the covered year. During this payment stage, the plan pays the full cost for your covered Part D drugs. You pay nothing.

Centers for Medicare & Medicaid Services (CMS) – The Federal agency that administers Medicare.

Chronic-Care Special Needs Plan – C-SNPs are SNPs that restrict enrollment to MA eligible individuals who have one or more severe or disabling chronic conditions, as defined under 42 CFR 422.2, including restricting enrollment based on the multiple commonly co-morbid and clinically-linked condition groupings specified 42 CFR 422.

Coinsurance – An amount you may be required to pay, expressed as a percentage (for example 20%) as your share of the cost for services or prescription drugs.

Complaint – The formal name for making a complaint is **filing a grievance**. The complaint process is used *only* for certain types of problems. This includes problems related to quality of care, waiting times and the customer service you receive. It also includes complaints if your plan does not follow the time periods in the appeal process.

Comprehensive Outpatient Rehabilitation Facility (CORF) – A facility that mainly provides rehabilitation services after an illness or injury, including physical therapy, social or psychological services, respiratory therapy, occupational therapy and speech-language pathology services, and home environment evaluation services.

Copayment (or copay) – An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription drug. A copayment is a set amount, rather than a percentage.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when services or drugs are received. Cost sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before services or drugs are covered; (2) any fixed "copayment" amount that a plan requires when a specific service or drug is received; or (3) any

Chapter 12. Definitions of important words

"coinsurance" amount, a percentage of the total amount paid for a service or drug, that a plan requires when a specific service or drug is received.

Cost Sharing Tier – Every drug on the list of covered drugs is in one of 5 Tiers cost sharing tiers. In general, the higher the cost sharing tier, the higher your cost for the drug.

Coverage Determination – A decision about whether a drug prescribed for you is covered by the plan and the amount, if any, you are required to pay for the prescription. In general, if you bring your prescription to a pharmacy and the pharmacy tells you the prescription isn't covered under your plan, that isn't a coverage determination. You need to call or write to your plan to ask for a formal decision about the coverage. Coverage determinations are called **coverage decisions** in this document.

Covered Drugs – The term we use to mean all of the prescription drugs covered by our plan.

Covered Services – The term we use to mean all of the health care services and supplies that are covered by our plan.

Creditable Prescription Drug Coverage – Prescription drug coverage (for example, from an employer or union) that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. People who have this kind of coverage when they become eligible for Medicare can generally keep that coverage without paying a penalty, if they decide to enroll in Medicare prescription drug coverage later.

Custodial Care – Custodial care is personal care provided in a nursing home, hospice, or other facility setting when you do not need skilled medical care or skilled nursing care. Custodial care is personal care that can be provided by people who do not have professional skills or training, includes help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving around, and using the bathroom. It may also include the kind of health-related care that most people do themselves, like using eye drops. Medicare doesn't pay for custodial care.

Customer Service – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals.

Daily Cost Sharing Rate – A **daily cost sharing rate** may apply when your doctor prescribes less than a full month's supply of certain drugs for you and you are required to pay a copayment. A daily cost sharing rate is the copayment divided by the number of days in a month's supply. Here is an example: If your copayment for a one-month supply of a drug is \$30, and a one-month's supply in your plan is 30 days, then your daily cost sharing rate is \$1 per day.

Deductible – The amount you must pay for health care or prescriptions before our plan pays.

Disenroll or Disenrollment – The process of ending your membership in our plan.

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription, such as the pharmacist's time to prepare and package the prescription.

Durable Medical Equipment (DME) – Certain medical equipment that is ordered by your doctor for medical reasons. Examples include: walkers, wheelchairs, crutches, powered mattress systems, diabetic supplies, IV infusion pumps, speech generating devices, oxygen equipment, nebulizers, or hospital beds ordered by a provider for use in the home.

Emergency – A medical emergency is when you, or any other prudent layperson with an average knowledge of health and medicine, believe that you have medical symptoms that require immediate medical attention to prevent loss of life (and, if you are a pregnant woman, loss of an unborn child), loss of a limb, or loss of function of a limb, or loss of or serious impairment to a bodily function. The medical symptoms may be an illness, injury, severe pain, or a medical condition that is quickly getting worse.

Emergency Care – Covered services that are: 1) provided by a provider qualified to furnish emergency services; and 2) needed to treat, evaluate, or stabilize an emergency medical condition.

Evidence of Coverage (EOC) and Disclosure Information – This document, along with your enrollment form and any other attachments, riders, or other optional coverage selected, which explains your coverage, what we must do, your rights, and what you have to do as a member of our plan.

Exception – A type of coverage decision that, if approved, allows you to get a drug that is not on our formulary (a formulary exception), or get a non-preferred drug at a lower cost sharing level (a tiering exception). You may also request an exception if our plan requires you to try another drug before receiving the drug you are requesting, or if our plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

"Extra Help" – A Medicare or a State program to help people with limited income and resources pay Medicare prescription drug program costs, such as premiums, deductibles, and coinsurance.

Generic Drug – A prescription drug that is approved by the Food and Drug Administration (FDA) as having the same active ingredient(s) as the brand name drug. Generally, a generic drug works the same as a brand name drug and usually costs less.

Grievance – A type of complaint you make about our plan, providers, or pharmacies, including a complaint concerning the quality of your care. This does not involve coverage or payment disputes.

Home Health Aide – A person who provides services that do not need the skills of a licensed nurse or therapist, such as help with personal care (e.g., bathing, using the toilet, dressing, or carrying out the prescribed exercises).

Hospice – A benefit that provides special treatment for a member who has been medically certified as terminally ill, meaning having a life expectancy of 6 months or less. We, your plan, must provide you with a list of hospices in your geographic area. If you elect hospice and continue to pay premiums you are still a member of our plan. You can still obtain all medically necessary services, as well as the supplemental benefits we offer.

Hospital Inpatient Stay – A hospital stay when you have been formally admitted to the hospital for skilled medical services. Even if you stay in the hospital overnight, you might still be considered an outpatient.

Income-Related Monthly Adjustment Amount (IRMAA) – If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount, also known as IRMAA. IRMAA is an extra charge added to your premium. Less than 5% of people with Medicare are affected, so most people will not pay a higher premium.

Independent Physician Association (IPA) – An IPA is a group of primary care and specialty care physicians who work together in coordinating your medical needs. See Chapter 1, Section 8.1 for more information about Independent Physician Associations (IPA).

Initial Coverage Limit – The maximum limit of coverage under the Initial Coverage Stage.

Initial Coverage Stage – This is the stage before your total drug costs including amounts you have paid and what your plan has paid on your behalf for the year have reached \$5,030.

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part A and Part B. If you're eligible for Medicare when you turn 65, your Initial Enrollment Period is the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Institutional Special Needs Plan (SNP) – A plan that enrolls eligible individuals who continuously reside or are expected to continuously reside for 90 days or longer in a long-term care (LTC) facility. These facilities may include a skilled nursing facility (SNF), nursing facility (NF), (SNF/NF), Intermediate Care Facility for Individuals with Intellectual Disabilities (ICF/IID), an inpatient psychiatric facility, and/or facilities approved by DMS that furnishes similar long-term, healthcare services that are covered under Medicare Part A, Medicare Part B, or Medicaid; and whose residents have similar needs and healthcare status to the other named facility types. An institutional Special Needs Plan must have a contractual arrangement with (or own and operate) the specific LTC facility(ies).

Institutional Equivalent Special Needs Plan (SNP) – A plan that enrolls eligible individuals living in the community but requiring an institutional level of care based on the State assessment. The assessment must be performed using the same respective State level of care assessment tool and administered by an entity other than the organization offering the plan. This type of Special Needs Plan may restrict enrollment to individuals that reside in a contracted assisted living facility (ALF) if necessary to ensure uniform delivery of specialized care.

List of Covered Drugs (Formulary or "Drug List") – A list of prescription drugs covered by the plan.

Low Income Subsidy (LIS) – See "Extra Help."

Maximum Out-of-Pocket Amount – The most that you pay out-of-pocket during the calendar year for in-network covered Part A and Part B services. Amounts you pay for your Medicare Part A and Part B premiums and prescription drugs do not count toward the maximum out-of-pocket amount.

Medicaid (or Medical Assistance) – A joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. State Medicaid programs vary, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medical Group – An association of primary care physicians (PCPs), specialists and/or ancillary providers (such as therapists and radiologists) that the plan contracts with to provide care as one unit. Medical groups can be a single specialty (e.g., all PCPs) or

Chapter 12. Definitions of important words

multispecialty (e.g., PCPs and specialists). See Chapter 1, Section 8.1 for information about Medical Groups.

Medically Accepted Indication – A use of a drug that is either approved by the Food and Drug Administration or supported by certain reference books. See Chapter 5, Section 3 for more information about a medically accepted indication.

Medically Necessary – Services, supplies, or drugs that are needed for the prevention, diagnosis, or treatment of your medical condition and meet accepted standards of medical practice.

Medicare – The Federal health insurance program for people 65 years of age or older, some people under age 65 with certain disabilities, and people with End-Stage Renal Disease (generally those with permanent kidney failure who need dialysis or a kidney/transplant).

Medicare Advantage Open Enrollment Period – The time period from January 1 until March 31 when members in a Medicare Advantage plan can cancel their plan enrollment and switch to another Medicare Advantage plan, or obtain coverage through Original Medicare. If you choose to switch to Original Medicare during this period, you can also join a separate Medicare prescription drug plan at that time. The Medicare Advantage Open Enrollment Period is also available for a 3-month period after an individual is first eligible for Medicare.

Medicare Advantage (MA) Plan – Sometimes called Medicare Part C. A plan offered by a private company that contracts with Medicare to provide you with all your Medicare Part A and Part B benefits. A Medicare Advantage Plan can be an i) HMO, ii) PPO, a iii) Private Fee-for-Service (PFFS) plan, or a iv) Medicare Medical Savings Account (MSA) plan. Besides choosing from these types of plans, a Medicare Advantage HMO or PPO plan can also be a Special Needs Plan (SNP). In most cases, Medicare Advantage Plans also offer Medicare Part D (prescription drug coverage). These plans are called Medicare Advantage Plans with Prescription Drug Coverage.

Medicare-Cost Plan – A Medicare Cost Plan is a plan operated by a Health Maintenance Organization (HMO) or Competitive MedicalPlan (CMP) in accordance with a cost-reimbursed contract under section 1876(h) of the Act.

Medicare Coverage Gap Discount Program – A program that provides discounts on most covered Part D brand name drugs to Part D members who have reached the Coverage Gap Stage and who are not already receiving "Extra Help." Discounts are based on agreements between the Federal government and certain drug manufacturers.

Medicare-Covered Services – Services covered by Medicare Part A and Part B. All Medicare health plans must cover all of the services that are covered by Medicare Part A and B. The term Medicare-Covered Services does not include the extra benefits, such as vision, dental or hearing, that a Medicare Advantage plan may offer.

Medicare Health Plan – A Medicare health plan is offered by a private company that contracts with Medicare to provide Part A and Part B benefits to people with Medicare who enroll in the plan. This term includes all Medicare Advantage Plans, Medicare Cost Plans, Special Needs Plans, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

Medicare Prescription Drug Coverage (Medicare Part D) – Insurance to help pay for outpatient prescription drugs, vaccines, biologicals, and some supplies not covered by Medicare Part A or Part B.

Medigap (Medicare Supplement Insurance) Policy – Medicare supplement insurance sold by private insurance companies to fill *gaps* in Original Medicare. Medigap policies only work with Original Medicare. (A Medicare Advantage Plan is not a Medigap policy.)

Member (Member of our Plan, or Plan Member) – A person with Medicare who is eligible to get covered services, who has enrolled in our plan, and whose enrollment has been confirmed by the Centers for Medicare & Medicaid Services (CMS).

Network Pharmacy – A pharmacy that contracts with our plan where members of our plan can get their prescription drug benefits. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Network Provider – **Provider** is the general term for doctors, other health care professionals, hospitals, and other health care facilities that are licensed or certified by Medicare and by the State to provide health care services. **Network providers** have an agreement with our plan to accept our payment as payment in full, and in some cases to coordinate as well as provide covered services to members of our plan. Network providers are also called **plan providers**.

Organization Determination – A decision our plan makes about whether items or services are covered or how much you have to pay for covered items or services. Organization determinations are called coverage decisions in this document.

Original Medicare (Traditional Medicare or Fee-for-service Medicare) – Original Medicare is offered by the government, and not a private health plan like Medicare Advantage Plans and prescription drug plans. Under Original Medicare, Medicare services

are covered by paying doctors, hospitals, and other health care providers payment amounts established by Congress. You can see any doctor, hospital, or other health care provider that accepts Medicare. You must pay the deductible. Medicare pays its share of the Medicare-approved amount, and you pay your share. Original Medicare has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance) and is available everywhere in the United States.

Out-of-Network Pharmacy – A pharmacy that does not have a contract with our plan to coordinate or provide covered drugs to members of our plan. Most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-Network Provider or Out-of-Network Facility – A provider or facility that does not have a contract with our plan to coordinate or provide covered services to members of our plan. Out-of-network providers are providers that are not employed, owned, or operated by our plan.

Out-of-Pocket Costs – See the definition for cost sharing above. A member's cost sharing requirement to pay for a portion of services or drugs received is also referred to as the member's out-of-pocket cost requirement.

PACE plan – A PACE (Program of All-Inclusive Care for the Elderly) plan combines medical, social, and long-term services and support (LTSS) services for frail people to help people stay independent and living in their community (instead of moving to a nursing home) as long as possible. People enrolled in PACE plans receive both their Medicare and Medicaid benefits through the plan.

Part C – see Medicare Advantage (MA) Plan.

Part D – The voluntary Medicare Prescription Drug Benefit Program.

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. Certain categories of drugs have been excluded as covered Part D drugs by Congress. Certain Categories of Part D drugs must be covered by every plan.

Part D Late Enrollment Penalty – An amount added to your monthly premium for Medicare drug coverage if you go without creditable coverage (coverage that is expected to pay, on average, at least as much as standard Medicare prescription drug coverage) for a continuous period of 63 days or more after you are first eligible to join a Part D plan.

Preferred Cost Sharing – Preferred cost sharing means lower cost sharing for certain covered Part D drugs at certain network pharmacies.

Preferred Provider Organization (PPO) Plan – A Preferred Provider Organization plan is a Medicare Advantage Plan that has a network of contracted providers that have agreed to treat plan members for a specified payment amount. A PPO plan must cover all plan benefits whether they are received from network or out-of-network providers. Member cost sharing will generally be higher when plan benefits are received from out-of-network providers. PPO plans have an annual limit on your out-of-pocket costs for services received from network (preferred) providers and a higher limit on your total combined out-of-pocket costs for services from both network (preferred) and out-of-network (non-preferred) providers.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

Primary Care Physician (PCP) – The doctor or other provider you see first for most health problems. In many Medicare health plans, you must see your primary care physician before you see any other health care provider.

Prior Authorization – Approval in advance to get services or certain drugs. Covered services that need prior authorization are marked in the Benefits Chart in Chapter 4. Covered drugs that need prior authorization are marked in the formulary.

Prosthetics and Orthotics – Medical devices including, but are not limited to, arm, back and neck braces; artificial limbs; artificial eyes; and devices needed to replace an internal body part or function, including ostomy supplies and enteral and parenteral nutrition therapy.

Quality Improvement Organization (QIO) – A group of practicing doctors and other health care experts paid by the Federal government to check and improve the care given to Medicare patients.

Quantity Limits – A management tool that is designed to limit the use of selected drugs for quality, safety, or utilization reasons. Limits may be on the amount of the drug that we cover per prescription or for a defined period of time.

Real-Time Benefit Tool – A portal or computer application in which enrollees can look up complete, accurate, timely, clinically appropriate, enrollee-specific formulary and benefit information. This includes cost sharing amounts, alternative formulary medications that may be used for the same health condition as a given drug, and coverage restrictions (Prior Authorization, Step

Therapy, Quantity Limits) that apply to alternative medications.

Rehabilitation Services – These services include physical therapy, speech and language therapy, and occupational therapy. **Service Area** – A geographic area where you must live to join a particular health plan. For plans that limit which doctors and hospitals you may use, it's also generally the area where you can get routine (non-emergency) services. The plan must disenroll you if you permanently move out of the plan's service area.

Skilled Nursing Facility (SNF) Care – Skilled nursing care and rehabilitation services provided on a continuous, daily basis, in a skilled nursing facility. Examples of care include physical therapy or intravenous injections that can only be given by a registered nurse or doctor.

Special Enrollment Period – A set time when members can change their health or drug plans or return to Original Medicare. Situations in which you may be eligible for a Special Enrollment Period include: if you move outside the service area, if you are getting "Extra Help" with your prescription drug costs, if you move into a nursing home, or if we violate our contract with you.

Special Needs Plan – A special type of Medicare Advantage Plan that provides more focused health care for specific groups of people, such as those who have both Medicare and Medicaid, who reside in a nursing home, or who have certain chronic medical conditions.

Standard Cost Sharing – Standard cost sharing is cost sharing other than preferred cost sharing offered at a network pharmacy. **Step Therapy** – A utilization tool that requires you to first try another drug to treat your medical condition before we will cover the drug your physician may have initially prescribed.

Supplemental Security Income (SSI) – A monthly benefit paid by Social Security to people with limited income and resources who are disabled, blind, or age 65 and older. SSI benefits are not the same as Social Security benefits.

Urgently Needed Services – Covered services that are not emergency services, provided when the network providers are temporarily unavailable or inaccessible or when the enrollee is out of the service are. For example, you need immediate care during the weekend. Services must be immediately needed and medically necessary.

Multi-language Interpreter Services

English – ATTENTION: If you speak English, language assistance services, free of charge are available to you. Call **1-800-668-3813** (TTY 711).

Spanish – ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-668-3813** (TTY 711).

Chinese – 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 **1-800-668-3813** (TTY 711)。

Vietnamese – CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-668-3813** (TTY 711).

French Creole – ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-668-3813 (TTY 711).

Korean - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-668-3813** (TTY 711)번으로 전화해 주십시오.

Polish – UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer **1-800-668-3813** (TTY 711).

French – ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-668-3813** (ATS 711).

ملحوظة: إذا كنت تتحدث اللغة العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان اتصل برقم 1-800-6683813 (711 TTY).

Russian – ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-668-3813** (телетайп 711).

Tagalog – PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-668-3813** (TTY 711).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. - Farsi/Persian با - 1-800-668-3813 (711: TTY) تماس بگیرید.

German – ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-668-3813** (TTY 711).

Portuguese – ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-668-3813** (TTY 711).

Italian – ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-668-3813** (TTY 711).

Japanese - 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-668-3813(TTY 711)まで、お電話にてご連絡ください。

Navajo – Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'dę́ę', t'áá jiik'eh, éí ná hóló, koji' hódíílnih 1-800-668-3813 (TTY 711).

Gujarati – ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હો તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-668-3813 (TTY 711).

 Urdu
 المحمدین: اگرآپ اردو زبان بولتے ہیں تو آپ کےلئے زبان معاون خدمات مفت میں دستیاب ہیں۔ کال کریں
 1-800-668-3813
 (TTY 711)

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Cigna Healthcare Customer Service

Method	Customer Service – Contact Information
CALL	1-800-668-3813
	Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
	Customer Service also has free language interpreter services available for non-English speakers.
TTY	711
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
	Calls to this number are free. Customer Service is available October 1 – March 31, 8:00 a.m. – 8:00 p.m. local time, 7 days a week. From April 1 – September 30, Monday – Friday 8:00 a.m. – 8:00 p.m. local time. Messaging service used weekends, after hours, and on federal holidays.
WRITE	Cigna, Attn: Member Services, P.O. Box 2888, Houston, TX 77252
WEBSITE	www.cignamedicare.com

Virginia Insurance Counseling & Assistance Program (VICAP)

Virginia Insurance Counseling & Assistance Program (VICAP) is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

Method	Contact Information
CALL	1-804-662-9333 or 1-800-552-3402
TTY	1-804-662-9333 or 1-800-552-3402
	This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE	Virginia Insurance Counseling & Assistance Program (VICAP), Office for Aging Services, Division for Community Living, 1610 Forest Avenue, Suite 100, Henrico, VA 23229
WEBSITE	https://www.vda.virginia.gov/vicap.htm

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