

2025 Summary of Benefits

January I, 2025 - December 31, 2025

Cigna Preferred Savings Medicare (HMO) H45I3-083-002

Benefits supported by a dedicated network of providers

Service Area:

Cameron, Hidalgo, Webb, and Willacy counties, TX



Introduction

This Summary of Benefits gives you a summary of what **Cigna Preferred Savings Medicare (HMO)** covers and what you pay. It doesn't list every service that we cover or every limitation or exclusion. To get a complete list of services we cover, refer to the plan's *Evidence of Coverage* (EOC) online at **CignaMedicare.com**, or call us to request a copy.

To Join

To join this plan, you must be entitled to Medicare Part A, be enrolled in Medicare Part B, and live in our service area.

Comparing coverage

If you want to compare our plan with other Medicare health plans, ask the other plans for their *Summary of Benefits*. Or use the *Medicare Plan Finder* on **www.medicare.gov**.

More about Original Medicare

If you want to know more about the coverage and costs of Original Medicare, look in your current *Medicare & You* handbook.

View the handbook online at www.medicare.gov/medicare-and-you.

Get a copy of the handbook by calling I-800-MEDICARE (I-800-633-4227), 24 hours a day, 7 days a week. TTY users should call I-877-486-2048.

Need help?

Already a customer

Call toll-free I-800-668-3813 (TTY 7II).

Customer Service is available 8 a.m. to 8 p.m. local time: 7 days a week, October – March; and Monday – Friday, April – September. Our automated phone system may answer your call during weekends, holidays, and after hours.

Not a customer

Call toll-free **I-800-313-0973 (TTY 7II)**. Licensed agents are available 8 a.m. to 8 p.m. local time: 7 days a week, October – March; and Monday – Friday, April – September. Our automated phone system may answer your call during weekends, holidays, and after hours.

You can also visit our website at **CignaMedicare.com**.

1 | About This Plan

Which doctors, hospitals, and pharmacies can I use?

Cigna Preferred Savings Medicare (HMO)

has a network of doctors, hospitals, and other providers. If you use providers that are not in our network, the plan may not pay for these services.

You must generally use network pharmacies to fill your prescriptions for covered Part D drugs.

You can see our plan's Provider and Pharmacy Directory on our website CignaMedicare.com.

What do we cover?

Like all Medicare health plans, we cover everything Original Medicare covers—and more.

- Our customers get all the benefits covered by Original Medicare.
- Our customers also get more than what is covered by Original Medicare. Some of the extra benefits are outlined in this Summary of Benefits

We cover Part D drugs. In addition, we cover Part B drugs such as chemotherapy and some drugs administered by your provider.

- You can see the plan's complete Comprehensive Prescription Drug List, which lists the Part D prescription drugs along with any restrictions on our website, CignaMedicare.com.
- Or call us, and we will send you a copy of the plan's Comprehensive Prescription Drug List.

2 | Monthly Premium, Deductible, and Limits

Benefit	Cigna Preferred Savings Medicare (HMO)			
Monthly Plan Premium	\$0 per month.			
	In addition, you must keep paying your Medicare Part B premium.			
	Cigna Healthcare will reduce your Medicare Part B premium by up to \$125 per month. You don't have to do anything to receive your Part B Premium Giveback benefit—just look for the savings in your monthly Social Security check or Part B statement. Keep in mind, the Social Security Administration (SSA) administers this benefit, so from the start of your plan, it may take several months before you see your Part B premium reduction. You will be reimbursed for any missed months.			
Medical Deductible	This plan does not have a deductible.			
Maximum Out-of-Pocket Amount (does not include prescription drugs)	Your yearly out-of-pocket limit(s) in this plan: \$6,900 applies to in-network Medicare-covered benefits This limit is the most you pay for copays, coinsurance, and other costs for Medicare-covered services for the year. If you reach the limit on out-of-pocket costs, you will keep getting in-network Medicare-covered hospital and medical services, and we will pay the full cost for the rest of the year.			
	Please note that you will still need to pay your monthly premiums, if any, and cost-sharing for your Part D prescription drugs.			

3 | Covered Medical and Hospital Benefits

Benefit	What You Pay		
Note: Services with a 'may require prior authorization. Services with a 'may require a referral from your doctor.			
Inpatient Hospital Coverage ^{1,2}			
Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. For each Medicare-covered hospital stay, you are required to pay the applicable cost sharing, starting with Day I, each time you are admitted.	\$320 copay per day for days I-6 \$0 copay per day for days 7-90 \$0 copay per day for days 9I and beyond		
Outpatient Hospital Services			
Outpatient Hospital ^{1,2}	\$0 copay for surgical procedures during a colorectal screening \$350 copay for all other outpatient services		
Outpatient Observation ^{1,2}	\$350 copay per stay		
Ambulatory Surgical Center (ASC) Services			
ASC Services ^{1,2}	\$0 copay for surgical procedures during a colorectal screening \$275 copay for all other outpatient services		
Doctor Visits			
Primary Care Provider (PCP)	\$0 copay for in-person or telehealth visits		
Specialists ^{1,2}	\$45 copay for in-person or telehealth visits		

pneumococcal shots

> Yearly Wellness visit

(one time)

> Welcome to Medicare preventive visit

Benefit What You Pay Preventive Care Our plan covers many Medicare-covered **\$0** copay preventive services, including: Any additional preventive services approved Abdominal aortic aneurysm screening by Medicare during the contract year will be Alcohol misuse screenings and counseling covered. Please see your EOC for frequency of covered services. > Bone mass measurement > Breast cancer screening (mammogram) Cardiovascular disease (behavioral therapy) Cardiovascular screenings Cervical and vaginal cancer screening Colorectal cancer screening (colonoscopy, fecal occult blood test, multi-target stool DNA tests, screening barium enemas, flexible sigmoidoscopy) Depression screenings Diabetes screenings Diabetes self-management training > Glaucoma tests > Hepatitis B Virus (HBV) infection screening > Hepatitis C screening > HIV screening > Lung cancer screening with low-dose computed tomography (LDCT) Medical nutrition therapy services Obesity screening and counseling > Prostate cancer screenings (PSA) > Sexually transmitted infections screening and counseling > Smoking and tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease) > Vaccines, including COVID-19, flu/ influenza shots, hepatitis B shots, and

Benefit	What You Pay		
Emergency Care			
Emergency Care Services	\$110 copay If you are admitted to the hospital within 24 hours for the same condition, you do not have to pay your share of the cost for emergency care.		
Worldwide Emergency/Urgent Coverage/Emergency Transportation	\$110 copay Maximum worldwide coverage amount \$50,000		
Urgently Needed Services			
Urgent Care Services	\$35 copay If you are admitted to the hospital within 24 hours for the same condition, you do not have to pay your share of the cost for urgent care.		
Diagnostic Services, Labs & Imaging Costs for these services may vary based on pla	ace of service or type of service.		
Diagnostic Procedures & Tests ^{1,2}	\$0 copay for EKG \$50 copay for all other diagnostic procedures and tests		
Lab Services ^{1,2}	\$0 copay		
Genetic Testing ^{1,2}	\$50 copay		
Diagnostic Radiological Services (MRIs, CT scans, etc.) ^{1,2}	\$0-\$325 copay		
Therapeutic Radiological Services ^{1,2}	\$60 copay		
X-ray Services ²	\$10 copay		
Hearing Services			
Hearing Exams (Medicare-covered) ²	\$35 copay		
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. A separate physician cost-share will apply if additional services requiring cost-sharing are rendered.			
Routine Hearing Exams	\$0 copay for I routine hearing exam every year		

Benefit	What You Pay	
Hearing Aid Fitting/Evaluation	\$0 copay for I hearing aid fitting/evaluation every year	
Hearing Aids	\$399-\$1,800 copay per device, limited to 2 devices every year. Actual cost-share will depend on hearing aid selected.	
	Customers are required to contact the Cigna Healthcare sm hearing vendor to access hearing aid benefits.	
Dental Services (Medicare-covered)		
Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)	\$45 copay	
Preventive and Comprehensive Dental Services		
Dental Allowance	\$0 up to allowance amount	

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Helps pay for most preventive and
comprehensive dental services with any
licensed dentist who is not excluded
by Medicare. Benefit does not cover
cosmetic services.

Cigna Dental Allowance (DPPO) providers will bill Cigna Healthcare directly. Other providers may require payment at the time of service. To receive reimbursement, bring the Dental Reimbursement Claim Form with you to your appointment and ask your provider to help you fill it out.

For more information about this benefit, see your Cigna Dental Allowance Guide online at **cignamedicare.com/dental-allowance-2025**, or call Dental Customer Service.

Maximum Coverage Amount

\$1,500 combined allowance for preventive and comprehensive dental services every year.

Vision Services

Eye Exams (Medicare-covered)

A separate physician 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). A facility cost-share may apply for procedures performed at an outpatient surgical center.

\$0 copay for Medicare-covered diabetic retinopathy screening

\$45 copay for all other Medicare-covered vision services

Benefit	What You Pay		
Routine Eye Exam One routine eye exam (including eye refraction) per year. Eye refractions outside of the annual routine eye exam are not covered. Routine eye exams and eyewear services must be obtained from a provider in the Cigna Healthcare vision vendor's network to be covered.	\$0 copay for I routine eye exam every year		
Glaucoma Screening (Medicare-covered)	\$0 copay		
Eyewear (Medicare-covered)	\$0 copay		
 Routine Eyewear > Eyeglasses (lenses and frames) > Eyeglass lenses > Eyeglass frames > Contact lenses (including contact lens fitting) > Upgrades 	\$0 copay up to the plan's maximum coverage amount of \$200 every year The plan-specified allowance may only be applied to I set of eyewear per year. Customers may choose an eyeglass frame/lenses/lens combination or contact lenses (to include related professional fees) but not both.		
Mental Health Services			
Inpatient ^I Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital. For each Medicare-covered hospital stay, you are required to pay the applicable cost sharing, starting with Day I, each time you are admitted.	\$320 copay per day for days I-6 \$0 copay per day for days 7-90		
Outpatient Individual or Group Therapy Visit ¹	\$0 copay		
Skilled Nursing Facility (SNF) ¹			
Our plan covers up to 100 days per benefit period.	\$0 copay per day for days I-20 \$214 copay per day for days 2I-100		
Rehabilitation Services			
Cardiac (Heart) Rehab Services ²	\$30 copay		
Intensive Cardiac (Heart) Rehab Services ^{1,2}	\$30 copay		
Pulmonary Rehab Services ²	\$15 copay		
Occupational Therapy Services ²	\$35 copay		

Benefit	What You Pay		
Physical Therapy & Speech/Language Therapy Services ²	\$35 copay		
Physical Therapy & Speech/Language Therapy Telehealth Services ²	\$0 copay		
Ambulance ¹			
Ground Service (one-way trip)	\$250 copay		
Air Service (one-way trip)	20% coinsurance		
Transportation			
Routine Transportation	Not covered		
Medicare Part B Drugs			
Medicare Part B Insulin Drugs	0%-20% coinsurance; up to a \$35 copay		
Medicare Part B Chemotherapy/Radiation Drugs ¹	0%–20% coinsurance		
Other Medicare Part B Drugs ¹	0%-20% coinsurance		
Medicare-covered Part B Drugs may be subject to step therapy requirements.	This plan has Part D prescription drug coverage. See Section 4 in the <i>Summary of Benefits</i> .		
Acupuncture Services			
Acupuncture Services (Medicare-covered) ^{1,2} Services for chronic lower back pain.	\$20 copay		
Chiropractic Care			
Chiropractic Services (Medicare-covered) ^{1,2}	\$15 copay		
Foot Care (Podiatry Services)			
Podiatry Services (Medicare-covered) ²	\$45 copay		
Home Health Care ¹			
If you're eligible for home health care, covered services include:	\$0 copay		
 Part-time or intermittent skilled nursing and home health aide services Physical therapy, occupational therapy, and speech therapy Medical and social services Medical equipment and supplies 			

Benefit	What You Pay		
Hospice			
Hospice care must be provided by a Medicare-certified hospice program. Our plan covers hospice consultation services (one time only) before you select hospice. Hospice is covered outside of our plan. You may have to pay part of the cost for drugs and respite care. Please contact the plan for more details.	\$0 copay		
Medical Equipment and Supplies			
Durable Medical Equipment (wheelchairs, oxygen, etc.) ¹	20% coinsurance		
Prosthetic & Orthotic Devices (braces, artificial limbs, etc.) ¹	20% coinsurance		
Medical Supplies ¹	20% coinsurance		
Diabetic Services & Supplies	\$0 copay for diabetes self-management training ²		
Brand limitations apply to certain supplies.	20% coinsurance for therapeutic shoes or inserts ¹		
Blood sugar monitor/continuous glucose monitor (CGM) preferred brands include:	\$0 copay for diabetic monitoring supplies ¹		
 Abbott Diabetes Care: FreeStyle Lite, FreeStyle Freedom Lite, FreeStyle Precision Neo, FreeStyle Libre 2 (CGM), FreeStyle Libre 3 (CGM), and FreeStyle Libre 14-Day (CGM) Life Scan Diabetes Care: OneTouch Ultra 2 and OneTouch Verio Flex Dexcom: Dexcom G6 (CGM) and Dexcom G7 (CGM) 			
Opioid Treatment Services			
FDA-approved treatment medications in addition to testing, counseling, and therapy.	\$45 copay		
Outpatient Substance Use Disorder Services			
Individual or Group Therapy Visit	\$45 copay		

What You Pay		
 \$0 copay for virtual non-emergency urgent care visits \$0 copay for virtual mental health therapy visits \$45 copay for virtual dermatology care visits 		
1		
\$0 copay		
Based on your plan's allowance and frequency amounts, funds will be automatically added to your Cigna Healthy Today card. Any unused allowance balances do not carry over to the next quarter or the following plan year.		
\$0 copay for home-delivered meals		

Extra Benefits Included in Your Plan

Fitness & Wellness Programs

The Silver&Fit® Healthy Aging and Exercise program offers the flexibility of a fitness center membership, digital fitness tools, and I Home Fitness Kit from a variety of kit options, including a wearable fitness tracker. You can also take advantage of digital workout plans on the program's website, one-on-one Healthy Aging Coaching by phone, video, or chat, and many other digital resources through the Well-Being Club.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit is a trademark of ASH and used with permission herein. Kits are subject to change. Fitness center participation may vary by location and is subject to change. Non-standard services that call for an added fee are not part of the fitness program and will not be reimbursed. This information is not a complete description of benefits. Contact your health plan for more information.

\$0 copay for membership in a health club and/or I Home Fitness Kit

Over-the-Counter Allowance

The plan includes an allowance for OTC drugs and other health-related pharmacy products such as bandages, aspirin, cold and sinus medicine, vitamins, and more. This OTC Allowance will be applied to your Cigna Healthy Today® card each quarter to pay for eligible items at participating retail stores. Online, phone, and mail orders are also accepted through the Cigna Healthy Today website, Service Center, and catalog. Any unused allowance balance does not carry over to the next quarter or the following plan year.

\$55 allowance every 3 months for eligible OTC items. You are responsible for all costs over and above the allowance amount.

4 | Prescription Drug Benefits

Medicare Part D Drugs

Pharmacy (Part D) Deductible

This plan does not have a deductible.

Initial Coverage Stage

The following chart shows the cost-sharing amounts for Part D drugs covered under this plan. You pay the following until your out-of-pocket drug costs reach \$2,000 for the calendar year.

Your costs may be different if you qualify for Extra Help. Your copay or coinsurance is based on the drug tier for your medication, which you can find in the plan Comprehensive Prescription Drug List on our website CignaMedicare.com. Or call us, and we will send you a copy of the Comprehensive Prescription Drug List.

		Mail Order Cost-Sharing		Retail Cost-Sharing	
Tier	Supply	Preferred	Standard	Preferred	Standard
Tier I Preferred Generic Drugs	30-day	\$ O	\$5	\$ O	\$5
	60-day	\$ O	\$10	\$ O	\$10
	100-day	\$ O	\$15	\$ O	\$15
Tier 2 Generic Drugs	30-day	\$ O	\$10	\$ O	\$10
	60-day	\$ O	\$20	\$ O	\$20
	100-day	\$ O	\$30	\$ O	\$30
Tier 3 Preferred Brand Drugs	30-day	\$45	\$47	\$45	\$47
	60-day	\$90	\$94	\$90	\$94
	90-day	\$135	\$141	\$135	\$141
Tier 4 Non-Preferred Drugs	30-day	\$100	\$100	\$100	\$100
	60-day	\$200	\$200	\$200	\$200
	90-day	\$300	\$300	\$300	\$300
Tier 5 Specialty Drugs	30-day	33%	33%	33%	33%
	60-day	Not available	Not available	Not available	Not available
	90-day	Not available	Not available	Not available	Not available

Cost-sharing may vary depending on the customer's Part D coverage phase. Costs may differ based on pharmacy type or status, for example, preferred/non-preferred, mail order, long-term care (LTC), home infusion, and 30- or 90-/100-day supply.

You may get your drugs at preferred or standard network retail pharmacies or preferred mail order pharmacies. Your prescription drug copay will typically be less at a preferred network pharmacy because it has a preferred agreement with your plan.

You can get your prescription from an out-ofnetwork pharmacy, but you may pay more than you would pay at an in-network pharmacy. If you reside in a long-term care facility, you would pay the standard retail cost-sharing at an in-network pharmacy.

Catastrophic Coverage Stage

You qualify for the Catastrophic Coverage Stage when your out-of-pocket costs have reached the **\$2,000** limit for the calendar year. Once you are in the Catastrophic Coverage Stage, you will pay **\$0** for all covered Part D drugs through the end of the calendar year.

What You Pay For Insulin

You won't pay more than \$35 for a one-month supply of each insulin product covered by our plan, no matter what cost-sharing tier it's on.

If your insulin is on a tier where cost-sharing is lower than \$35, you will pay the lower cost for your insulin.

If your plan has a Part D deductible, the above will apply even if you haven't paid your deductible.

Benefits, features, and/or devices vary by plan/service area. Limitations, copayments, exclusions, and restrictions may apply. Contact the plan for more information.

Benefits, premiums, and/or copayments/coinsurance may change on January I of each year. You must continue to pay your Medicare Part B premium. Individuals may enroll in a plan only during specific times of the year and must have Medicare Parts A and B.

Out-of-network/non-contracted providers are under no obligation to treat plan members except in emergency situations. Please call our Customer Service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services.

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To file a marketing complaint, contact Cigna Healthcare at the Customer Service number below, or call **I-800-MEDICARE** (24 hours a day/7 days a week). Please include the agent/broker name if possible.

Subsidiaries of The Cigna Group contract with Medicare to offer Medicare Advantage HMO and PPO plans and Part D Prescription Drug Plans (PDPs) in select states and with select state Medicaid programs. Enrollment in a Cigna Healthcare product depends on contract renewal.

You must live in the plan's service area to enroll in a Cigna Healthcare Medicare Advantage plan. Prior authorization and/or referrals are required for certain services. This information is not a complete description of benefits.

Call Customer Service at **I-800-668-3813 (TTY 711)**, 8 a.m. to 8 p.m. local time: 7 days a week, October – March; and Monday – Friday, April – September. Our automated phone system may answer your call during weekends, holidays, and after hours.

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