



2025 Summary of Benefits

January 1, 2025 - December 31, 2025

Cigna Courage Medicare (HMO) H45I3-033

Medical coverage only plan; no referrals required

Service Area:

Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sumner, Tipton, Trousdale, Union, Van Buren, Warren, Wayne, Weakley, White, Williamson, and Wilson counties, **TN**



Introduction

This *Summary of Benefits* gives you a summary of what **Cigna Courage 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 **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

Need help?

Already a customer

Call toll-free **1-800-668-3813 (TTY 711)**. 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 **1-800-313-0973 (TTY 711)**. 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 and hospitals can I use?

Cigna Courage 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 can see our plan's *Provider 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*.

Cigna Courage Medicare (HMO) covers Part B drugs, including chemotherapy and some drugs administered by your provider; however, this plan does not cover Part D prescription drugs.

2 | Monthly Premium, Deductible, and Limits

Benefit	Cigna Courage Medicare (HMO)
<p>Monthly Plan Premium</p>	<p>\$0 per month.</p> <p>In addition, you must keep paying your Medicare Part B premium.</p> <p>Cigna Healthcare will reduce your Medicare Part B premium by up to \$100 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.</p>
<p>Medical Deductible</p>	<p>This plan does not have a deductible.</p>
<p>Maximum Out-of-Pocket Amount (does not include prescription drugs)</p>	<p>Your yearly out-of-pocket limit(s) in this plan: \$3,900 applies to in-network Medicare-covered benefits</p> <p>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.</p> <p>Please note that you will still need to pay your monthly premiums, if any.</p>

3 | Covered Medical and Hospital Benefits

Benefit	What You Pay
<p>Note: Services with a ¹ may require prior authorization. Services with a ² may require a referral from your doctor.</p>	
<p>Inpatient Hospital Coverage¹</p>	
<p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p>For each Medicare-covered hospital stay, you are required to pay the applicable cost sharing, starting with Day 1, each time you are admitted.</p>	<p>\$250 copay per day for days 1-5 \$0 copay per day for days 6-90</p>
<p>Outpatient Hospital Services</p>	
<p>Outpatient Hospital¹</p>	<p>\$0 copay for surgical procedures during a colorectal screening \$150 copay for all other outpatient services</p>
<p>Outpatient Observation¹</p>	<p>\$150 copay per stay</p>
<p>Ambulatory Surgical Center (ASC) Services</p>	
<p>ASC Services¹</p>	<p>\$0 copay for surgical procedures during a colorectal screening \$150 copay for all other outpatient services</p>
<p>Doctor Visits</p>	
<p>Primary Care Provider (PCP)</p>	<p>\$0 copay for in-person or telehealth visits</p>
<p>Specialists¹</p>	<p>\$30 copay for in-person or telehealth visits</p>

Benefit	What You Pay
Preventive Care	
<p>Our plan covers many Medicare-covered preventive services, including:</p> <ul style="list-style-type: none"> › Abdominal aortic aneurysm screening › Alcohol misuse screenings and counseling › 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 pneumococcal shots › Welcome to Medicare preventive visit (one time) › Yearly Wellness visit 	<p>\$0 copay</p> <p>Any additional preventive services approved by Medicare during the contract year will be covered. Please see your <i>EOC</i> for frequency of covered services.</p>

Benefit	What You Pay
Emergency Care	
Emergency Care Services	\$140 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	\$140 copay Maximum worldwide coverage amount \$50,000
Urgently Needed Services	
Urgent Care Services	\$30 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 place of service or type of service.	
Diagnostic Procedures & Tests ¹	\$0 copay for EKG \$100 copay for all other diagnostic procedures and tests
Lab Services ¹	\$0 copay
Genetic Testing ¹	\$50 copay
Diagnostic Radiological Services (MRIs, CT scans, etc.) ¹	\$0–\$100 copay
Therapeutic Radiological Services ¹	\$60 copay
X-ray Services	\$0 copay in a PCP or specialist office \$50 copay for all other facilities
Hearing Services	
Hearing Exams (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. A separate physician cost-share will apply if additional services requiring cost-sharing are rendered.	\$30 copay
Routine Hearing Exams	\$0 copay for 1 routine hearing exam every year

Benefit	What You Pay
Hearing Aid Fitting/Evaluation	\$0 copay for 1 hearing aid fitting/evaluation every year
Hearing Aids	<p>\$399–\$1,800 copay per device, limited to 2 devices every year. Actual cost-share will depend on hearing aid selected.</p> <p>Customers are required to contact the Cigna HealthcareSM hearing vendor to access hearing aid benefits.</p>
Dental Services (Medicare-covered)¹	
Limited dental services (this does not include services in connection with care, treatment, filling, removal, or replacement of teeth)	\$30 copay
Preventive and Comprehensive Dental Services	
<p>Dental Allowance</p> <p>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.</p> <p>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.</p> <p>For more information about this benefit, see your Cigna Dental Allowance Guide online at cignamedicare.com/dental-allowance-2025, or call Dental Customer Service.</p>	\$0 up to allowance amount
Maximum Coverage Amount	\$2,500 combined allowance for preventive and comprehensive dental services every year.
Vision Services	
<p>Eye Exams (Medicare-covered)</p> <p>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.</p>	<p>\$0 copay for Medicare-covered diabetic retinopathy screening</p> <p>\$30 copay for all other Medicare-covered vision services</p>

Benefit	What You Pay
<p>Routine Eye Exam</p> <p>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.</p>	<p>\$0 copay for 1 routine eye exam every year</p>
<p>Glaucoma Screening (Medicare-covered)</p>	<p>\$0 copay</p>
<p>Eyewear (Medicare-covered)</p>	<p>\$0 copay</p>
<p>Routine Eyewear</p> <ul style="list-style-type: none"> ➤ Eyeglasses (lenses and frames) ➤ Eyeglass lenses ➤ Eyeglass frames ➤ Contact lenses (including contact lens fitting) ➤ Upgrades 	<p>\$0 copay up to the plan's maximum coverage amount of \$200 every year</p> <p>The plan-specified allowance may only be applied to 1 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.</p>
<p>Mental Health Services</p>	
<p>Inpatient¹</p> <p>Except in an emergency, your doctor must tell the plan that you are going to be admitted to the hospital.</p> <p>For each Medicare-covered hospital stay, you are required to pay the applicable cost sharing, starting with Day 1, each time you are admitted.</p>	<p>\$250 copay per day for days 1-5</p> <p>\$0 copay per day for days 6-90</p>
<p>Outpatient Individual or Group Therapy Visit¹</p>	<p>\$0 copay</p>
<p>Skilled Nursing Facility (SNF)¹</p>	
<p>Our plan covers up to 100 days per benefit period.</p>	<p>\$0 copay per day for days 1-20</p> <p>\$214 copay per day for days 21-100</p>
<p>Rehabilitation Services</p>	
<p>Cardiac (Heart) Rehab Services</p>	<p>\$10 copay</p>
<p>Intensive Cardiac (Heart) Rehab Services¹</p>	<p>\$10 copay</p>
<p>Pulmonary Rehab Services</p>	<p>\$10 copay</p>
<p>Occupational Therapy Services</p>	<p>\$30 copay</p>

Benefit	What You Pay
Physical Therapy & Speech/Language Therapy Services	\$30 copay
Physical Therapy & Speech/Language Therapy Telehealth Services	\$0 copay
Ambulance¹	
Ground Service (one-way trip)	\$290 copay
Air Service (one-way trip)	20% coinsurance
Transportation¹	
Routine, non-emergency transportation to and from approved health-related locations such as doctor and dentist appointments. Annual coverage is for one-way trips up to 70 miles. Prior authorization is required for trips exceeding the 70 miles, and mileage restrictions may apply. You must request a ride from the Cigna Healthcare transportation vendor at least 48 hours in advance. See your EOC for full details and restrictions related to this benefit.	\$0 copay for 24 one-way trips every year to plan-approved locations
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 Medicare-covered Part B Drugs may be subject to step therapy requirements.	0%–20% coinsurance
Acupuncture Services	
Acupuncture Services (Medicare-covered) ¹ Services for chronic lower back pain.	\$20 copay

Benefit	What You Pay
Chiropractic Care	
Chiropractic Services (Medicare-covered) ¹	\$20 copay
Foot Care (Podiatry Services)	
Podiatry Services (Medicare-covered)	\$30 copay
Home Health Care¹	
<p>If you're eligible for home health care, covered services include:</p> <ul style="list-style-type: none"> ➤ 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 	\$0 copay
Hospice	
<p>Hospice care must be provided by a Medicare-certified hospice program.</p> <p>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.</p>	\$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

Benefit	What You Pay
<p>Diabetic Services & Supplies</p> <p>Brand limitations apply to certain supplies.</p> <p>Blood sugar monitor/continuous glucose monitor (CGM) preferred brands include:</p> <ul style="list-style-type: none"> ➤ Abbott Diabetes Care: FreeStyle Lite, FreeStyle Freedom Lite, FreeStyle Precision Neo, FreeStyle Libre 2 (CGM), and FreeStyle Libre 14-Day (CGM) ➤ Life Scan Diabetes Care: OneTouch Ultra 2, OneTouch Verio Flex, and OneTouch Verio Reflect ➤ Dexcom: Dexcom G6 (CGM), Dexcom G7 (CGM) 	<p>\$0 copay for diabetes self-management training</p> <p>20% coinsurance for therapeutic shoes or inserts¹</p> <p>\$0 copay for diabetic monitoring supplies¹</p>
Opioid Treatment Services¹	
<p>FDA-approved treatment medications in addition to testing, counseling, and therapy.</p>	<p>\$30 copay</p>
Outpatient Substance Use Disorder Services¹	
<p>Individual or Group Therapy Visit</p>	<p>\$30 copay</p>
MDLIVE Telehealth Services	
<p>For non-emergency urgent care, including allergies, cough, headache, sore throat, and other minor illnesses, talk with an MDLIVE[®] telehealth provider via smart phone, computer, or tablet. This benefit also includes virtual mental health therapy and dermatology services.</p>	<p>\$0 copay for virtual non-emergency urgent care visits</p> <p>\$0 copay for virtual mental health therapy visits</p> <p>\$30 copay for virtual dermatology care visits</p>
Extra Benefits Included in Your Plan	
<p>Annual Physical Exam</p>	<p>\$0 copay</p>
<p>Cigna Healthy Today Card</p> <p>Use your preloaded Cigna Healthy Today[®] card for easy access to incentive rewards and select allowance benefits that may be part of your plan. Total incentive reward amounts depend on your plan and activities completed. Rewards cannot be used toward the purchase of tobacco, firearms, explosives, or other excluded products.</p>	<p>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.</p>

Extra Benefits Included in Your Plan

<p>Home-Delivered Meals</p> <p>Limited to 14 meals per discharge from a qualifying inpatient hospital or skilled nursing facility stay (up to 3 stays per year).</p> <p>End-stage renal disease (ESRD) care management is limited to 56 meals once per year.</p>	<p>\$0 copay for home-delivered meals</p>
<p>Fitness & Wellness Programs</p> <p>The Silver&Fit® Healthy Aging and Exercise program offers the flexibility of a fitness center membership, digital fitness tools, and 1 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.</p> <p>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.</p>	<p>\$0 copay for membership in a health club and/or 1 Home Fitness Kit</p>
<p>Over-the-Counter Allowance</p> <p>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.</p>	<p>\$100 allowance every 3 months for eligible OTC items. You are responsible for all costs over and above the allowance amount.</p>

Extra Benefits Included in Your Plan

Pet Care Allowance

Pets, including service and emotional-support animals, can help keep us happy and healthy, but their care can be expensive. That's why the plan includes an allowance for pet supplies and veterinary visits and services. This Pet Care Allowance will be applied to your Cigna Healthy Today[®] card each quarter to pay for products and services at standalone pet stores and veterinary offices that accept Visa[®] payments. Any unused allowance balance does not carry over to the next quarter or the following plan year.

This is a Special Supplemental Benefit for Chronically Ill (SSBCI) customers only. To be eligible to receive this benefit, you must be diagnosed with post-traumatic stress disorder (PTSD), hearing loss, or vision loss. Other eligibility and coverage criteria may apply. Contact the plan for more information.

\$75 allowance every 3 months for pet supplies and veterinary services. You are responsible for all costs over and above the allowance amount.

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 1 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.

