

Your pharmacy benefits.

Get the most from your plan's coverage.

Your Cigna HealthcareSM pharmacy benefits provide you with access to many programs and services that can help you manage your health and prescription medication needs.

How your plan works.

Both your covered **prescription medication costs and your medical costs** count toward your plan's deductible (the amount you pay out of your own pocket for covered services before your plan starts covering part of the costs) and out-of-pocket maximum.

Manage your plan on myCigna, 24/7.

Log in to the **myCigna® App**¹ or **myCigna.com**[®] to:

- View your Cigna Healthcare ID card online
- See which medications your plan covers
- Use the Price a Medication tool to see how much your medication costs and view lower-cost alternatives (if available)²
- Find an in-network pharmacy
- Manage your home delivery prescription orders
- Ask a pharmacist a question
- See your pharmacy claims and coverage details

What you pay for prescriptions.

What you pay depends on your medication's cost-share and your annual deductible.³ Once you meet your deductible, for the rest of the plan year, you'll pay a copay or coinsurance for covered services while your plan pays the rest.

If you're enrolled in a Health Reimbursement Account (HRA) or Health Savings Account (HSA) plan through Cigna Healthcare, you may be able to use your funds to help pay for your eligible out-of-pocket expenses. Log in to the **myCigna App** or **myCigna.com**, or check your plan materials, for more information.

Go generic and save.

When it comes to prescription medications, you and your doctor usually have a choice between a brand-name medication and its generic version. Generics work in the same way and provide the same clinical benefit as their brand-name versions. They have the same active ingredients, strength, dosage, effectiveness, quality and safety – and they typically cost 85% less.⁴



Skip trips to the pharmacy with home delivery.

Home delivery with Express Scripts® Pharmacy is a convenient option when you're taking a medication on a regular basis.⁵ It's simple, safe – and saves you trips to the pharmacy. To learn more, go to [Cigna.com/homedelivery](https://www.cigna.com/homedelivery).

By choosing home delivery, you can:

- **Easily manage**, order, track and pay for your medications from your phone or online
- Get standard shipping **at no extra cost**⁶
- Fill up to a **90-day supply** at one time
- Talk to **helpful pharmacists, 24/7**
- Sign up for **free automatic refills**⁷ or refill reminders so you don't miss a dose
- Use **flexible payment plan** to make it easier to pay for your medication

Accredo can help you manage a complex medical condition.

If you're using a specialty medication, Accredo® can help.⁵ Their team of specialty-trained pharmacists and nurses will fill and ship your medication to your home (or location of your choice).⁸ They'll also provide you with the personalized care and support you need to manage your therapy – at no extra cost. To learn more, go to [Cigna.com/specialty](https://www.cigna.com/specialty).

By choosing Accredo, you can:

- Get **personalized** care services
- Talk to a specialty-trained pharmacist, nurse and/or clinician, **24/7**
- Learn how to **work through** side effects
- Find **ways to help pay** for your medications, if needed
- Get standard shipping **at no extra cost**⁶
- Sign up for **free refill reminders**
- **Easily manage** your medications by phone or online⁹



1. App/online store terms and mobile phone carrier/data charges apply. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.
2. Prices shown on myCigna are not guaranteed, and coverage is subject to your plan terms and conditions. Visit myCigna for more information.
3. Some plans don't have a deductible for preventive medications. Log in to the myCigna App or myCigna.com, or check your plan materials, to learn more about your preventive medication cost-share.
4. U.S. Food and Drug Administration (FDA) website, "Generic Drugs: Questions and Answers." Last updated 03/16/21. [fda.gov/drugs/questions-answers/generic-drugs-questions-answers](https://www.fda.gov/drugs/questions-answers/generic-drugs-questions-answers).
5. Not all plans offer Express Scripts® Pharmacy and Accredo as covered pharmacy options. Log in to the myCigna App or myCigna.com, or check your plan materials, to learn more about the pharmacies in your plan's network. Cigna Healthcare maintains an ownership interest in Express Scripts® Pharmacy's home delivery services and Accredo's specialty pharmacy services. However, you have the right to fill prescriptions at any pharmacy in your plan's network. You won't be penalized regardless of where you fill your prescriptions.
6. Standard shipping costs are included as part of your prescription plan.
7. Express Scripts® Pharmacy can automatically refill certain medications. Log in to the myCigna App or myCigna.com or call 800.835.3784 to sign up. You can sign up to get emails and/or texts from Express Scripts® Pharmacy. To get text messages, you'll have to sign up for the Express Scripts® texting service. You can do this online or over the phone. Once you sign up, simply reply to their welcome text to get started. Standard text messaging rates apply.
8. As allowable by law. For medications administered by a health care provider, Accredo will ship the medication directly to your doctor's office.
9. You'll see your first order in the myCigna App or myCigna.com once Accredo ships it.

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

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT) (CHLIC), Connecticut General Life Insurance Company, Express Scripts, Inc., or their affiliates, and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna Healthcare of Arizona, Inc., Cigna Healthcare of California, Inc., Cigna Healthcare of Colorado, Inc., Cigna Healthcare of Connecticut, Inc., Cigna Healthcare of Florida, Inc., Cigna Healthcare of Georgia, Inc., Cigna Healthcare of Illinois, Inc., Cigna Healthcare of Indiana, Inc., Cigna Healthcare of St. Louis, Inc., Cigna Healthcare of North Carolina, Inc., Cigna Healthcare of New Jersey, Inc., Cigna Healthcare of South Carolina, Inc., Cigna Healthcare of Tennessee, Inc. (CHC-TN), and Cigna Healthcare of Texas, Inc. In Utah, all products and services are provided by Cigna Health and Life Insurance Company (Bloomfield, CT). Policy forms: OK – HP-APP-1 et al., OR – HP-POL38 02-13, TN – HP-POL43/HC-CER1V1 et al. (CHLIC); GSA-COVER, et al. (CHC-TN).