

CIGNA Medicare Rx® Plan Two (PDP)

Medicare Part D Prescription Drug Plan

January 1 – December 31, 2012

Evidence of Coverage:

Your Medicare Prescription Drug Coverage as a Member of CIGNA Medicare Rx® Plan Two (PDP) Medicare Prescription Drug Plan

This booklet gives you the details about your Medicare prescription drug coverage from January 1 – December 31, 2012. It explains how to get the prescription drugs you need covered. This is an important legal document. Please keep it in a safe place.

This plan, CIGNA Medicare Rx Plan Two (PDP), is offered by Connecticut General Life Insurance Company. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Connecticut General Life Insurance Company. When it says “plan” or “our plan,” it means CIGNA Medicare Rx Plan Two (PDP).)

Connecticut General Life Insurance Company is a Medicare-approved Part D sponsor.

This information is available for free in other languages. Please contact our Customer Service number at **1-800-222-6700** for additional information. (TTY users should call 1-800-322-1451). Hours are 8 am – 8 pm, local time, 7 days a week. Customer Service also has free language interpreter services available for non-English speakers

Esta información está disponible sin cargo en otros idiomas. Para obtener información adicional, comuníquese con el número de Servicio de atención al cliente al 1-800-222-6700. (Los usuarios de TTY deben llamar al 1-800-322-1451). Nuestro horario es de 8 a. m. a 8 p. m., hora local, los 7 días de la semana. El Servicio de atención al cliente cuenta con servicios de interpretación gratuitos para aquellas personas que no hablan inglés.

This information is available for free in a different format, Braille or Large Print. Please call Customer Service at the number listed above if you need plan information in another format.

Benefits, formulary, pharmacy network, premium, deductible, and/or copayments/coinsurance may change on January 1, 2013.



2012 Evidence of Coverage
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CHAPTER 1

GETTING STARTED AS A MEMBER

SECTION 1 Introduction

Section 1.1 You are enrolled in CIGNA Medicare Rx Plan Two (PDP), which is a Medicare Prescription Drug Plan

You are covered by Original Medicare for your health care coverage, and you have chosen to get your Medicare prescription drug coverage through our plan, CIGNA Medicare Rx Plan Two (PDP).

There are different types of Medicare plans. CIGNA Medicare Rx Plan Two (PDP) is a Medicare prescription drug plan (PDP). Like all Medicare plans, this Medicare prescription drug plan is approved by Medicare and run by a private company.

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

This *Evidence of Coverage* booklet tells you how to get your Medicare prescription drug coverage through our plan. This booklet explains your rights and responsibilities, what is covered, and what you pay as a member of the plan.

This plan, CIGNA Medicare Rx Plan Two (PDP), is offered by Connecticut General Life Insurance Company. (When this *Evidence of Coverage* says “we,” “us,” or “our,” it means Connecticut General Life Insurance Company. When it says “plan” or “our plan,” it means CIGNA Medicare Rx Plan Two (PDP).)

The word “coverage” and “covered drugs” refers to the prescription drug coverage available to you as a member of CIGNA Medicare Rx Plan Two (PDP).

Section 1.3 What does this Chapter tell you?

Look through Chapter 1 of this *Evidence of Coverage* to learn:

- What makes you eligible to be a plan member?
- What is your plan’s service area?
- What materials will you get from us?
- What is your plan premium and how can you pay it?
- How do you keep the information in your membership record up to date?

Section 1.4 What if you are new to CIGNA Medicare Rx Plan Two (PDP)?

If you are a new member, then it’s important for you to learn how the plan operates – what the rules are and what coverage is available to you. We encourage you to set aside some time to look through this *Evidence of Coverage* booklet.

If you are confused or concerned or just have a question, please contact our plan’s Customer Service (contact information is on the back cover of this booklet).

Section 1.5 Legal information about the *Evidence of Coverage*

It’s part of our contract with you

This *Evidence of Coverage* is part of our contract with you about how CIGNA Medicare Rx Plan Two (PDP) 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

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your coverage or conditions that affect your coverage. These notices are sometimes called “riders” or “amendments.”

The contract is in effect for months in which you are enrolled in CIGNA Medicare Rx Plan Two (PDP) between January 1, 2012 and December 31, 2012.

Medicare must approve our plan each year

Medicare (the Centers for Medicare & Medicaid Services) must approve CIGNA Medicare Rx Plan Two (PDP) each year. You can continue to get Medicare coverage as a member of our plan only as long as we choose to continue to offer the plan for the year in question and the Centers for Medicare & Medicaid Services 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 live in our geographic service area (section 2.3 below describes our service area)
- – *and* – you are entitled to Medicare Part A or you are enrolled in Medicare Part B (or you have both Part A and Part B)

Section 2.2 What are Medicare Part A and Medicare Part B?

When you originally signed up for Medicare, you received information about how to get Medicare Part A and Medicare Part B.

Remember:

- Medicare Part A generally covers services furnished by institutional providers such as hospitals, skilled nursing facilities, or home health agencies.
- Medicare Part B is for most other medical services (such as physician’s services and other outpatient services) and certain items (such as durable medical equipment and supplies).

Section 2.3 Here is the plan service area for CIGNA Medicare Rx Plan Two (PDP)

Although Medicare is a Federal program, CIGNA Medicare Rx Plan Two (PDP) is available only to individuals who live in our plan service area. To remain a member of our plan, you must keep living in this service area. The service area is described below:

Our service area includes these states:

Alabama, Arizona, Arkansas, Connecticut, Florida, Illinois, Indiana, Iowa, Kentucky, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, North Carolina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia and Wyoming.

We offer coverage in several states. However, there may be cost or other differences between the plans we offer in each state. If you move out of the state where you live into a state that is still within our service area, you must call Customer Service in order to update your information. If you move into a state outside of our service area, you can not remain a member of our plan. Please call Customer Service to find out if we have a plan in your new state.

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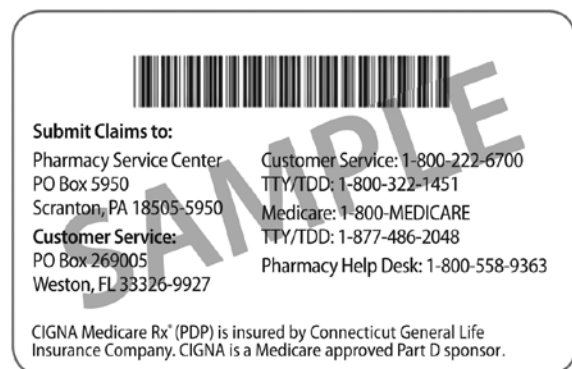
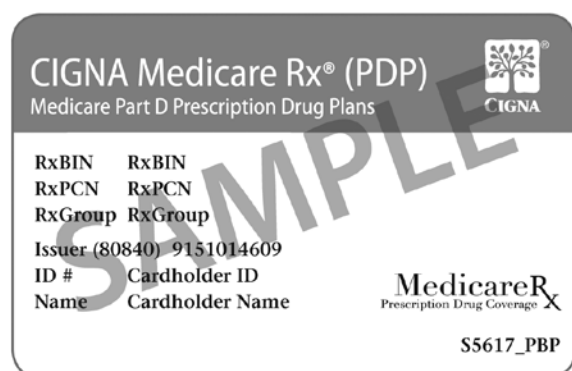
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If you plan to move out of the service area, please contact Customer Service. When you move, you will have a Special Enrollment Period that will allow you to enroll in a Medicare health or drug plan that is available in your new location.

SECTION 3 What other materials will you get from us?

Section 3.1 Your plan membership card – Use it to get all covered prescription drugs

While you are a member of our plan, you must use your membership card for our plan for prescription drugs you get at network pharmacies. Here’s a sample membership card to show you what yours will look like:



Please carry your card with you at all times and remember to show your card when you get covered drugs. If your plan membership card is damaged, lost, or stolen, call Customer Service right away and we will send you a new card.

You may need to use your red, white, and blue Medicare card to get covered medical care and services under Original Medicare.

Section 3.2 The Pharmacy Directory: Your guide to pharmacies in our network

Every year that you are a member of our plan, we will send you either a new *Pharmacy Directory* or an update to your *Pharmacy Directory*. This directory lists our network pharmacies.

What are “network pharmacies”?

Our *Pharmacy Directory* gives you a complete list of our network pharmacies – that means all of the pharmacies that have agreed to fill covered prescriptions for our plan members.

Why do you need to know about network pharmacies?

You can use the *Pharmacy Directory* to find the network pharmacy you want to use. This is important because, with few exceptions, you must get your prescriptions filled at one of our network pharmacies if you want our plan to cover (help you pay for) them.

If you don’t have the *Pharmacy Directory*, you can get a copy from Customer Service (phone numbers are on the back cover of this booklet). At any time, you can call Customer Service to get up-to-date information about changes in the pharmacy network. You can also find this information on our website at www.cignamedicarerx.com.

Section 3.3 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

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drugs are covered by CIGNA Medicare Rx Plan Two (PDP). 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 CIGNA Medicare Rx Plan Two (PDP) Drug List.

The Drug List also tells you if there are any rules that restrict coverage for your drugs.

We will send you a copy of the Drug List. The Drug List we send 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 printed 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.cignamedicarerx.com) or call Customer Service (phone numbers are on the back cover of this booklet).

Section 3.4 The *Explanation of Benefits* (the "EOB"): Reports with a summary of payments made for your Part D prescription drugs

When you use your Part D prescription drug benefits, we will send you a summary report to help you understand and keep track of payments for your Part D prescription drugs. This summary report is called the *Explanation of Benefits* (or the "EOB").

The *Explanation of Benefits* tells you the total amount you have spent on your Part D prescription drugs and the total amount we have paid for each of your Part D prescription drugs during the month. Chapter 4 (*What you*

pay for your Part D prescription drugs) gives more information about the *Explanation of Benefits* and how it can help you keep track of your drug coverage.

An *Explanation of Benefits* summary is also available upon request. To get a copy, please contact Customer Service.

SECTION 4 Your monthly premium for CIGNA Medicare Rx Plan Two (PDP)

Section 4.1 How much is your plan premium?

As a member of our plan, you pay a monthly plan premium. The table below shows the monthly plan premium amount for each region we serve. In addition, you must continue to pay your Medicare Part B premium (unless your Part B premium is paid for you by Medicaid or another third party).

2012 Plan Two Premiums	
State(s)	Premium
Alabama, Tennessee	\$63.80
Arizona	\$69.80
Arkansas	\$63.20
Connecticut, Massachusetts, Rhode Island, Vermont	\$67.80
Florida	\$69.10
Illinois	\$73.00
Indiana, Kentucky	\$67.40
Iowa, Minnesota, Montana, Nebraska, North Dakota, South Dakota, Wyoming	\$69.40
Michigan	\$61.00
Missouri	\$69.20

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North Carolina	\$66.60
Ohio	\$62.40
Pennsylvania, West Virginia	\$65.40
South Carolina	\$61.60
Texas	\$74.20
Virginia	\$62.30

In some situations, your plan premium could be less

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. Chapter 2, Section 7 tells more about these programs. If you qualify, enrolling in the program might lower your monthly plan premium.

If you are *already enrolled* and getting help from one of these programs, the **information about premiums in this *Evidence of Coverage* may not apply to you**. We have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (LIS Rider), which tells you about your drug coverage. If you don’t have this insert, please call Customer Service and ask for the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (LIS Rider). Phone numbers for Customer Service are on the back cover of this booklet.

In some situations, your plan premium could be more

In some situations, your plan premium could be more than the amount listed above in Section 4.1. These situations are described below.

- Most people pay a standard monthly Part D premium. However, some people pay an extra amount because of their yearly income. If your income is \$85,000 or above for an individual (or married individuals filing separately) or \$170,000 or above for married couples, you must pay an extra amount for your Medicare Part D coverage. If you have to pay an extra amount, the Social Security Administration, not your Medicare plan, will send you a letter telling you what that extra amount will be. For more information about Part D premiums based on income, go to Chapter 4, Section 10 of this booklet. You can also visit <http://www.medicare.gov> on the web or call 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 may call the Social Security Administration at 1-800-772-1213. TTY users should call 1-800-325-0778.
 - ◆ Some members are required to pay a **late enrollment penalty** because they did not join a Medicare drug plan when they first became eligible or because they had a continuous period of 63 days or more when they didn’t have “creditable” prescription drug coverage. (“Creditable” means the drug coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) For these members, the late enrollment penalty is added to the plan’s monthly premium. Their premium amount will be the monthly plan premium plus the amount of their late enrollment penalty.
 - ◆ If you are required to pay the late enrollment penalty, the amount of your penalty depends on how long

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you waited before you enrolled in drug coverage or how many months you were without drug coverage after you became eligible. Chapter 4, Section 9 explains the late enrollment penalty.

- ◆ If you have a late enrollment penalty and do not pay it, you could be disenrolled from the plan.

Many members are required to pay other Medicare premiums

Some plan members will be paying a premium for Medicare Part A and most plan members will be paying a premium for Medicare Part B, in addition to paying the monthly Part D plan premium.

- Your copy of *Medicare & You 2012* gives information about these premiums in the section called “2012 Medicare Costs.” This explains how the Part B premium differs for people with different incomes.
- Everyone with Medicare receives a copy of *Medicare & You* each year in the fall. Those new to Medicare receive it within a month after first signing up. You can also download a copy of *Medicare & You 2012* from the Medicare website (<http://www.medicare.gov>). Or, you can order a printed copy by phone at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users call 1-877-486-2048.

Section 4.2 There are several ways you can pay your plan premium

There are three ways you can pay your plan premium. Changes to your premium payment options can be made by contacting our customer service department (phone numbers are on the back cover of this booklet.)

If you decide to change the way you pay your premium, 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 plan premium is paid on time.

Option 1: You can pay by check

You may decide to pay your monthly plan premium directly to our Plan with a check or money order. Plan premiums are due in our office by the 1st day of the covered month. Please make sure to make your check or money order payable to CIGNA Medicare Rx Plan Two (PDP) and mail your payment to:

**CIGNA Medicare Rx Plan Two (PDP)
P.O. Box 747102
Pittsburgh, PA 15274-7102**

Option 2: You can have the plan premium taken directly out of your bank account or charged directly to your credit or debit card

Instead of paying by check, you can have your monthly plan premium automatically withdrawn from your bank account or charged directly to your credit card or debit card. To make this election, you must complete and sign the appropriate form in your Welcome Kit or Enrollment Form and return it to CIGNA Medicare Rx Plan Two (PDP). You can call to request the paperwork, but you will not be able to make this election by phone.

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Option 3: You can have the plan premium taken out of your monthly Social Security check

You can have the plan premium taken out of your monthly Social Security check. Contact Customer Service for more information on how to pay your monthly plan premium this way. We will be happy to help you set this up.

What to do if you are having trouble paying your plan premium

Your plan premium is due in our office by the first day of the covered month. If we have not received your premium by the first day of the covered month, we will send you a notice telling you that your plan membership will end if we do not receive your premium payment within 2 months from the premium due date.

If you are having trouble paying your premium on time, please contact Customer Service to see if we can direct you to programs that will help with your plan premium. If we end your membership with the plan because you did not pay your premiums, and you don't currently have prescription drug coverage then you will not be able to receive Part D coverage until the annual election period. At that time, you may either join a stand-alone prescription drug plan or a health plan that also provides drug coverage. (If you go without "creditable" drug coverage for more than 63 days, you may have to pay a premium penalty when you sign up for a Part D plan.)

If we end your membership because you did not pay your premiums, you will still have coverage under Original Medicare. At the time we end your membership, you may still owe us for premiums you have not paid. We have the right to pursue collection of

these premiums. In the future, if you want to enroll again in our plan (or another plan that we offer), you will need to pay the late premiums before you can enroll.

If you think we have wrongfully ended your membership, you have a right to appeal our decision. For information about how to appeal the termination of coverage, 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 4.3 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 the part of the premium that you have to pay can change during the year. This happens if you become eligible for the Extra Help program or if you lose your eligibility for the Extra Help program during the year. If a member qualifies for Extra Help with their prescription drug costs, the Extra Help program will pay part of the member's monthly plan premium. So a member who becomes eligible for Extra Help during the year would begin to pay less toward their monthly premium. And a member who loses their eligibility during the year will need to start paying their full monthly premium. You can find out more about the Extra Help program in Chapter 2, Section 7.

GETTING STARTED AS A MEMBER**SECTION 5 Please keep your plan membership record up to date****Section 5.1 How to help make sure that we have accurate information about you**

Your membership record has information from your enrollment form, including your address and telephone number. It shows your specific plan coverage.

The pharmacists in the plan's network need to have correct information about you. **These network providers use your membership record to know what drugs are covered 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:

- Changes to your name, your address, or your phone number
- Changes in any other medical or drug insurance coverage you have (such as from your employer, your spouse'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 your designated responsible party (such as a caregiver) changes

If any of this information changes, please let us know by calling Customer Service (phone numbers are on the back cover of this booklet).

Read over the information we send you about any other insurance coverage you have

That's because we must coordinate any other coverage you have with your benefits under our plan. (For more information about how our coverage works when you have other insurance, see Section 7 in this chapter.)

Once each year, we will send you a letter that lists any other medical or drug insurance coverage that we know about. Please read over this information carefully. If it is correct, you don't need to do anything. If the information is incorrect, or if you have other coverage that is not listed, please call Customer Service (phone numbers are on the back cover of this booklet).

SECTION 6 We protect the privacy of your personal health information**Section 6.1 We make sure that your health information is protected**

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.

For more information about how we protect your personal health information, please go to Chapter 6, Section 1.4 of this booklet.

SECTION 7 How other insurance works with our plan**Section 7.1 Which plan pays first when you have other insurance?**

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.

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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.

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 size of the employer, and whether you have Medicare based on age, disability, or End-stage Renal Disease (ESRD):
 - ◆ If you’re under 65 and disabled and you or your family member is still working, your plan pays first if the employer has 100 or more employees or at least one employer in a multiple employer plan has more than 100 employees.
 - ◆ If you’re over 65 and you or your spouse is still working, the plan pays first if the employer has 20 or more employees or at least one employer in a multiple employer plan 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.

If you have other insurance, tell your doctor, hospital, and pharmacy. If you have questions about who pays first, or you need to update your other insurance information, call Customer Service (phone numbers are on the back cover of this booklet.) 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.

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CHAPTER 2

IMPORTANT PHONE NUMBERS AND RESOURCES

SECTION 1 CIGNA Medicare Rx Plan Two (PDP) 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 CIGNA Medicare Rx Plan Two (PDP) Customer Service. We will be happy to help you.

Customer Service	
CALL	1-800-222-6700 Calls to this number are free. 8:00 am – 8:00 pm, local time, 7 days a week. Customer Service also has free language interpreter services available for non-English speakers.
TTY	1-800-322-1451 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8:00 am – 8:00 pm, local time, 7 days a week.
FAX	1-800-735-1469
WRITE	CIGNA Medicare Rx Plan Two (PDP) PO Box 269005 Weston, FL 33326-9927
WEBSITE	www.cignamedicarerx.com

How to contact us when you are asking for a coverage decision about your 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 Part D prescription drugs. For more information on asking for coverage decisions about your Part D prescription drugs, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

You may call us if you have questions about our coverage decision process.

Coverage Decisions for Part D Prescription Drugs	
CALL	1-800-558-9363 Calls to this number are free. Hours are Monday-Friday 8 am to 8 pm MST and Saturday 7 am to 3 pm MST.
TTY	1-800-322-1451 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 8 am – 8 pm, local time, 7 days a week.
FAX	1-866-249-1172
WRITE	CIGNA Pharmacy Services PO Box 42005 Phoenix, AZ 85080-2005
WEBSITE	www.cignamedicarerx.com

IMPORTANT PHONE NUMBERS AND RESOURCES**How to contact us when you are making an appeal about your 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 making an appeal about your Part D prescription drugs, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Appeals for Part D Prescription Drugs	
CALL	1-800-222-6700 Calls to this number are free. 8 a.m. – 8 p.m. local time, 7 days a week
TTY	1-800-322-1451 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8 a.m. – 8 p.m. local time, 7 days a week
FAX	1-866-945-4631
WRITE	CIGNA Pharmacy Services Attention: Medicare Rx (PDP) Appeals PO Box 42005 Phoenix, AZ 85080-2005
WEBSITE	www.cignamedicarerx.com

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

You can make a complaint about us or one of our network pharmacies, including a complaint about the quality of your care. This type of complaint does not involve coverage or payment disputes. (If your problem is about the plan's coverage or payment, you should look at the section above about making an appeal.) For more information on making a complaint about your Part D prescription drugs, see Chapter 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

Complaints about Part D prescription drugs	
CALL	1-800-222-6700 Calls to this number are free. 8:00 am – 8:00 pm, local time, 7 days a week.
TTY	1-800-322-1451 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8:00 am – 8:00 pm, local time, 7 days a week.
FAX	1-800-735-1469
WRITE	CIGNA Medicare Rx Plan Two (PDP) PO Box 269005 Weston, FL 33326-9927

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

The coverage determination process includes determining requests that asks us to pay for our share of the costs of a drug that you have received. For more information on situations in which you may need to ask the plan for reimbursement or to pay a bill you have received from a provider, see Chapter 5 (*Asking us to pay our share of the costs for covered drugs*).

Payment Requests	
CALL	1-800-558-9363; Monday through Friday from 8:00 am – 11:00 pm, EST, Saturday from 9:00 am to 6:00 pm EST Calls to this number are free.
TTY	1-800-322-1451 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. Monday through Friday from 8:00 am – 11:00 pm, EST, Saturday from 9:00 am to 6:00 pm EST.
FAX	1-570-496-5369
WRITE	CIGNA Medicare Rx Plan Two (PDP) Pharmacy Service Center P.O. Box 5950 Scranton, PA 18505-5950
WEBSITE	www.cignamedicarerx.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 Prescription Drug Plans, including us.

Medicare	
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	http://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 booklets you can print directly from your computer. You can also find Medicare contacts in your state by selecting “Help and Support” and then clicking on “Useful Phone Numbers and Websites.”

IMPORTANT PHONE NUMBERS AND RESOURCES

Medicare	
WEBSITE	<p>(continued from previous page)</p> <p>The Medicare website also has detailed information about your Medicare eligibility and enrollment options with the following tools:</p> <p>Medicare Eligibility Tool: Provides Medicare eligibility status information. Select “Find Out if You’re Eligible.”</p> <p>Medicare Plan Finder: Provides personalized information about available Medicare prescription drug plans, Medicare health plans, and Medigap (Medicare Supplement Insurance) policies in your area. Select “Health & Drug Plans” and then “Compare Drug and Health Plans” or “Compare Medigap Policies.” These tools provide an <i>estimate</i> of what your out-of-pocket costs might be in different Medicare plans.</p> <p>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 at the number above and tell them what information you are looking for. They will find the information on the website, print it out, and send it to you.</p>

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. See Appendix A of this booklet for a list of the State Health Insurance Assistance Programs.

SHIP is independent (not connected with any insurance company or health plan). It is a state program that gets money from the Federal government to give free local health insurance counseling to people with Medicare.

SHIP counselors can help you with your Medicare questions or problems. They 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. SHIP counselors can also help you understand your Medicare plan choices and answer questions about switching plans.

SECTION 4 Quality Improvement Organization

(paid by Medicare to check on the quality of care for people with Medicare)

There is a Quality Improvement Organization for each state. See Appendix B of this booklet for a list of the Quality Improvement Organizations

Quality Improvement Organizations have a group of doctors and other health care professionals who are paid by the Federal government. This organization is paid by Medicare to check on and help improve the quality of care for people with Medicare.

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IMPORTANT PHONE NUMBERS AND RESOURCES

Quality Improvement Organizations are independent organizations. It is not connected with our plan.

You should contact the Quality Improvement Organization if you have a complaint about the quality of care you have received. For example, you can contact the Quality Improvement Organization if you were given the wrong medication or if you were given medications that interact in a negative way.

SECTION 5 Social Security

The Social Security Administration is responsible for determining eligibility and handling enrollment for Medicare. U.S. citizens 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. Social Security handles the enrollment process for Medicare. To apply for Medicare, you can call Social Security or visit your local Social Security office.

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

SECTION 6 Medicaid

(a joint Federal and state program that helps with medical costs for some people with limited income and resources)

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.

IMPORTANT PHONE NUMBERS AND RESOURCES

In addition, there are programs offered through Medicaid that help people with Medicare pay their Medicare costs, such as their Medicare premiums. These programs help people with limited income and resources save money each year:

- **Qualified Medicare Beneficiary (QMB):** Helps pay Medicare Part A and Part B premiums, and other cost sharing (like deductibles, coinsurance, and copayments).
- **Specified Low-Income Medicare Beneficiary (SLMB) and 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 the Medicaid Agency for your state listed in Appendix C of this booklet.

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

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 and prescription copayments or coinsurance. This Extra Help also counts toward your out-of-pocket costs.

People with limited income and resources may qualify for Extra Help. Some people automatically qualify for Extra Help and don’t need to apply. Medicare mails a letter to people who automatically qualify for Extra Help.

You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for getting Extra Help, call:

- 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 7 am to 7 pm, Monday through Friday. TTY users should call 1-800-325-0778; or
- Your State Medicaid Office. (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 established a process that allows you to either request assistance in obtaining evidence of your proper co-payment level, or, if you already have the evidence, to provide this evidence to us.

- CMS requires that plan sponsors use the best available evidence to make changes to member records when the plan has knowledge that a beneficiary’s information is not correct. Contact the Customer Service number to get a list of the types of evidence that Plan sponsors can accept. Once we receive the evidence it is validated, and the corrections are updated.

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- 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.

Medicare Coverage Gap Discount Program

The Medicare Coverage Gap Discount Program is available nationwide. Because CIGNA Medicare Rx Plan Two (PDP) offers additional gap coverage during the coverage gap stage, your out-of-pocket costs will sometimes be lower than the costs described here. Please go to Chapter 4, Section 6 for more information about your coverage during the coverage gap stage.

The Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs to Part D enrollees who have reached the coverage gap and are not already receiving "Extra Help." A 50% discount on the negotiated price (excluding the dispensing fee and vaccine administration fee, if any) is available for those brand name drugs from manufacturers that have agreed to pay the discount.

If you reach the coverage gap, we will automatically apply the discount when your pharmacy bills you for your prescription and your Explanation of Benefits (EOB) will show any discount provided. 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. If you reach the coverage gap, the plan pays 14% of the price for generic drugs and you pay the remaining 86% of the price. The coverage for generic drugs works differently than the 50% discount for brand name drugs. For generic drugs, the amount paid by the plan (14%) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap. Also, the dispensing fee is included as part of the cost of the drug.

If you have any questions about the availability of discounts for the drugs you are taking or about the Medicare Coverage Gap Discount Program in general, please contact Customer Service (phone numbers are on the back cover of this booklet).

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

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 50% discount on covered brand name drugs. The 50% discount is applied to the price of the drug before any SPAP or other coverage.

What if you get Extra Help from Medicare to help pay your prescription drug costs? Can you get the discounts?

No. If you get Extra Help, you already get coverage for your prescription drug costs during the coverage gap.

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What if you don't get a discount, and you think you should have?

If you think that you have reached the coverage gap and did not get a discount when you paid for your brand name drug, you should review your next *Explanation of Benefits* (EOB) notice. If the discount doesn't appear on your *Explanation of Benefits*, you should contact us to make sure that your prescription records are correct and up-to-date. If we don't agree that you are owed a discount, you can appeal. You can get help filing an appeal from your State Health Insurance Assistance Program (SHIP) (telephone numbers are in Section 3 of this Chapter) or 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.

State Pharmaceutical Assistance Programs

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

These programs provide limited income and medically needy seniors and individuals with disabilities financial help for prescription drugs. See Appendix D of this booklet for a list of State Pharmaceutical Assistance Programs.

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 have questions regarding your benefits from the Railroad Retirement Board, contact the agency.

Railroad Retirement Board

CALL

1-877-772-5772

Calls to this number are free.

Available 9:00 am to 3:30 pm,
Monday through FridayIf you have a touch-tone telephone,
recorded information and
automated services are available
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 *not* free.

WEBSITE

<http://www.rrb.gov>**SECTION 9 Do you have "group insurance" or other health insurance from an employer?**

If you (or your spouse) get benefits from your (or your spouse's) employer or retiree group, call the employer/union benefits administrator or Customer Service if you have any questions. You can ask about your (or your spouse's) employer or retiree health or drug benefits, premiums, or enrollment period.

If you have other prescription drug coverage through your (or your spouse'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’S COVERAGE FOR YOUR PART D PRESCRIPTION DRUGS

Chapter 3. Using the plan’s coverage for your Part D prescription drugs

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? Did you know there are programs to help people pay for their drugs?

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information, see Chapter 2, Section 7.

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 have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (LIS Rider), that tells you about your drug coverage. If you don’t have this insert, please call Customer Service and ask for the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (LIS Rider). Phone numbers for Customer Service are on the back cover of this booklet.

SECTION 1 Introduction

Section 1.1 This chapter describes your coverage for Part D drugs

This chapter explains rules for using your coverage for Part D drugs. The next chapter tells what you pay for Part D drugs (Chapter 4, *What you pay for your Part D prescription drugs*).

In addition to your coverage for Part D drugs through our plan, Original Medicare (Medicare Part A and Part B) also covers some drugs:

- Medicare Part A covers drugs you are given during Medicare-covered stays in the hospital or in a skilled nursing facility.
- Medicare Part B also provides benefits for some drugs. Part B drugs include certain chemotherapy drugs, certain drug injections you are given during an office visit, and drugs you are given at a dialysis facility.

The two examples of drugs described above are covered by Original Medicare. (To find out more about this coverage, see your *Medicare & You* Handbook.) Your Part D prescription drugs are covered under our plan. This chapter

explains rules for using your coverage for Part D drugs under our plan. The next chapter tells what you pay for Part D drugs (Chapter 4, *What you pay for your Part D prescription drugs*).

Section 1.2 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 must have a provider (a doctor or other prescriber) write your prescription.
- You must use a network pharmacy to fill your prescription. (See Section 2, *Fill your prescriptions at a network pharmacy or through the plan's mail-order service*.)
- Your drug must be on the plan's *List of Covered Drugs (Formulary)* (we call it the “Drug List” for short). (See Section 3, *Your drugs need to be on the plan's “Drug List.”*)
- Your drug must be used for a medically accepted indication. A “medically accepted indication” is a use of the drug that is either approved by the Food and Drug Administration or supported by certain reference books. (See Section 3 for more information about a medically accepted indication.)

USING THE PLAN'S COVERAGE FOR YOUR PART D PRESCRIPTION DRUGS**SECTION 2 Fill your prescription at a network pharmacy or through the plan's mail-order service****Section 2.1 To have your prescription covered, 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 covered on the plan's Drug List.

Preferred pharmacies are pharmacies in our network where the plan has negotiated lower cost sharing for members for covered drugs than at non-preferred pharmacies. However, you will usually have lower drug prices at non-preferred pharmacies than at out-of-network pharmacies. You may go to either of these types of network pharmacies to receive your covered prescription drugs. We have preferred and non-preferred Mail-Order pharmacies; if you use a non-preferred Mail-Order pharmacy, you will pay a higher cost-share amount depending upon the days supply you fill.

Section 2.2 Finding network pharmacies**How do you find a network pharmacy in your area?**

To find a network pharmacy, you can look in your *Pharmacy Directory*, visit our website (www.cignamedicarerx.com), or call Customer Service (phone numbers are on the back cover of this booklet). Choose whatever is easiest for you.

You may go to any of our network pharmacies. If you switch from one network pharmacy to another, and you need a refill of a drug you have been taking, you can ask either to have a new prescription written by a provider or to have your prescription transferred to your new network pharmacy.

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. To find another network pharmacy in your area, you can get help from Customer Service (phone numbers are on the back cover of this booklet) or use the *Pharmacy Directory*. You can also find information on our website at www.cignamedicarerx.com.

What if you need a specialized pharmacy?

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

- Pharmacies that supply drugs for home infusion therapy. Please refer to our *Pharmacy Directory* or contact Customer Service to help you find the closest network pharmacy that supplies drugs for home infusion therapy.
- Pharmacies that supply drugs for residents of a long-term care facility. Usually, a long-term care facility (such as a nursing home) has its own pharmacy. Residents may get prescription drugs through the facility's pharmacy as long as it is part of our network. If your long-term care pharmacy is not in our network, please contact Customer Service.

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- 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 happen rarely.)

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

Section 2.3 Using the plan's mail-order services

Our plan's mail-order service requires you to order up to a 90-day supply.

Preferred pharmacies are pharmacies in our network where the plan has negotiated lower cost sharing for members for covered drugs than at non-preferred pharmacies. However, you will usually have lower drug prices at non-preferred pharmacies than at out-of-network pharmacies. You may go to either of these types of network pharmacies to receive your covered prescription drugs. We have preferred and non-preferred Mail-Order pharmacies; if you use a non-preferred Mail-Order pharmacy, you will pay a higher cost-share amount depending upon the days supply you fill.

To get order forms and information about filling your prescriptions by mail you may contact CIGNA Home Delivery Pharmacy at 1-800-835-3784 24-hours a day 7-days a week. We will obtain the necessary information needed to fax the physician for a new

prescription. If you use a mail-order pharmacy not in the plan's network, your prescription will not be covered.

Usually a mail-order pharmacy order will get to you in no more than 14 days. Sometimes your mail-order may be delayed. If your prescription order is delayed, you will be contacted by the mail order service pharmacy and alternative dispensing arrangements will be made.

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 of "mail-order" drugs on our plan's Drug List. (Mail-order drugs are drugs that you take on a regular basis, for a chronic or long-term medical condition.)

1. **Some retail pharmacies** in our network allow you to get a long-term supply of mail-order drugs. Some of these retail pharmacies may agree to accept a lower cost-sharing amount for a long-term supply of mail-order drugs. Other retail pharmacies may not agree to accept the lower cost-sharing amounts for a long-term supply of mail-order drugs. In this case you will be responsible for the difference in price. Your *Pharmacy Directory* tells you which pharmacies in our network can give you a long-term supply of mail-order drugs. You can also call Customer Service for more information.
2. For certain kinds of drugs, you can use the plan's network **mail-order services**. Our plan's mail-order service requires you to order up to a 90-day supply. See Section 2.3 for more information about using our mail-order services.

USING THE PLAN'S COVERAGE FOR YOUR PART D PRESCRIPTION DRUGS

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

- If you are unable to obtain a covered drug in a timely manner within our service area because there is no network pharmacy within a reasonable driving distance that provides 24-hour service
- If you are trying to fill a covered prescription drug that is not regularly stocked at an accessible network retail or mail-order pharmacy (these drugs include orphan drugs or other specialty pharmaceuticals).
- If a covered Part D drug is dispensed by an out-of-network, institution-based pharmacy to a patient who is in the emergency department, provider-based clinic, outpatient surgery or other outpatient settings.

In these situations, **please check first with Customer Service** to see if there is a network pharmacy nearby.

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 share of the cost) when you fill your prescription. You can ask

us to reimburse you for our share of the cost. (Chapter 5, Section 2.1 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 must meet requirements set by Medicare. Medicare has approved the plan's Drug List.

The drugs on the Drug List are only those covered under Medicare Part D (earlier in this chapter, Section 1.1 explains about Part D drugs).

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 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. (That is, the Food and Drug Administration has approved the drug for the diagnosis or condition for which it is being prescribed.)
- – or – supported by certain reference books. (These reference books are the American Hospital Formulary Service Drug Information, the DRUGDEX Information System, and the USPDI or its successor.)

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The Drug List includes both brand name and generic drugs

A generic drug is a prescription drug that has the same active ingredients as the brand name drug. Generally, it works just as well as the brand name drug and usually costs less. There are generic drug substitutes available for many brand name drugs.

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 about this, see Section 7.1 in this chapter).
- In other cases, we have decided not to include a particular drug on our Drug List.

Section 3.2 There are five “cost-sharing tiers” for drugs on the Drug List

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

- **Cost-Sharing Tier 1:** Preferred Generic Drugs. This tier includes preferred generic drugs and may include preferred brand name drugs. This grouping of prescription drugs represents the lowest cost sharing.
- **Cost-Sharing Tier 2:** Non-Preferred Generic Drugs. This tier includes non-preferred generic drugs and may include preferred brand name drugs.
- **Cost-Sharing Tier 3:** Preferred Brand Drugs. This tier includes preferred brand drugs and may include non-preferred generic drugs.

- **Cost-Sharing Tier 4:** Non-Preferred Brand Drugs. This tier includes non-preferred brand drugs and may include non-preferred generic drugs.
- **Cost-Sharing Tier 5:** Specialty Tier Drugs. This tier includes generic and brand name drugs that meet a certain criteria defined by Medicare. This grouping of prescription drugs represents the highest cost sharing

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 4 (*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 three ways to find out:

1. Check the most recent Drug List we sent you in the mail. (Please note: The Drug List we send 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 printed 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.cignamedicarerx.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. Phone numbers for Customer Service are on the back cover of this booklet.

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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 help our members use drugs in the most effective ways. These special rules also help control overall drug costs, which keeps your drug coverage more affordable.

In general, our rules encourage you to get a drug that works for your medical condition and is safe and effective. Whenever a safe, lower-cost drug will work medically just as well as a higher-cost drug, the plan's rules are designed to encourage you and your provider to use that lower-cost option. We also need to comply with Medicare's rules and regulations for drug coverage and cost sharing.

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. If you want us to waive the restriction for you, you will need to use the formal appeals process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 9, Section 5.2 for information about asking for exceptions.)

Section 4.2 What kinds of restrictions?

Our plan uses different types of restrictions to help our members use drugs in the most effective ways. The sections below tell you more about the types of restrictions we use for certain drugs.

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.** We usually will not cover the brand name drug when a generic version is available. However, if your provider has told us the medical reason that the generic drug will not 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."** Sometimes the requirement for getting approval in advance helps 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 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 the amount of the drug that you can have. For example, the plan might limit how many refills you can get, or how much of a drug you can get each time

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USING THE PLAN'S COVERAGE FOR YOUR PART D PRESCRIPTION DRUGS

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.

Section 4.3 Do any of these restrictions apply to your drugs?

The plan's Drug List includes information about the restrictions described above. To find out if any of these restrictions apply to a drug you take or want to take, check the Drug List. For the most up-to-date information, call Customer Service (phone numbers are on the back cover of this booklet) or check our website (www.cignamedicarerx.com).

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. If there is a restriction on the drug you want to take, you should 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 formal appeals process and ask us to make an exception. We may or may not agree to waive the restriction for you. (See Chapter 9, Section 5.2 for information about asking for exceptions.)

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

Suppose there is a prescription drug you are currently taking, or one that you and your provider think you should be taking. We hope

that your drug coverage will work well for you, but it's possible that you might have a problem. For example:

- **What if the drug you want to take is not covered by the plan?** For example, the drug might not be covered at all. Or maybe a generic version of the drug is covered but the brand name version you want to take is not covered.
- **What if the drug is covered, but there are extra rules or restrictions on coverage for that drug?** As explained in Section 4, some of the drugs covered by the plan have extra rules to restrict their use. For example, you might be required to try a different drug first, to see if it will work, before the drug you want to take will be covered for you. Or there might be limits on what amount of the drug (number of pills, etc.) is covered during a particular time period. In some cases, you may want us to waive the restriction for you. For example, you might want us to cover a certain drug for you without having to try other drugs first. Or you may want us to cover more of a drug (number of pills, etc.) than we normally will cover.
- **What if the drug is covered, but it is in a cost-sharing tier that makes your cost sharing more expensive than you think it should be?** The plan puts each covered drug into one of five different cost-sharing tiers. How much you pay for your prescription depends in part on which cost-sharing tier your drug is in.

There are things you can do if your drug is not covered in the way that you'd like it to be covered. Your options depend on what type of problem you have:

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- If your drug is 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 is in a cost-sharing tier that makes your cost more expensive than you think it should be, go to Section 5.3 to learn what you 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?

If your drug is not on the Drug List or is restricted, here are things you can do:

- You may be able to get a temporary supply of the drug (only members in certain situations can get a temporary supply). This will give you and your provider time to change to another drug or to file a request to have the drug covered.
- You can change to another drug.
- 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 can offer a temporary supply of a drug to you when your drug is not on the Drug List or when it is restricted in some way. Doing this gives you time to talk with your provider about the change in coverage and figure out what to do.

To be eligible for a temporary supply, you must meet the two requirements below:

1. The change to your drug coverage must be one of the following types of changes:

- The drug you have been taking is **no longer on the plan's Drug List**.
- – or – the drug you have been taking is **now restricted in some way** (Section 4 in this chapter tells about restrictions).

2. You must be in one of the situations described below:

- **For those members who were in the plan last year and aren't in a long-term care facility:**

We will cover a temporary supply of your drug **one time only during the first (90 days) of the calendar year**. This temporary supply will be for a maximum of (31-day supply), or less if your prescription is written for fewer days. The prescription must be filled at a network pharmacy.

- **For those members who are new to the plan and aren't in a long-term care facility:**

We will cover a temporary supply of your drug **one time only during the first (90 days) of your membership** in the plan. This temporary supply will be for a maximum of (31-day supply), or less if your prescription is written for fewer days. The prescription must be filled at a network pharmacy.

- **For those members who are new to the plan and reside in a long-term care facility:**

We will cover a temporary supply of your drug **during the first (90 days) of your membership** in the plan. The first supply will be for a maximum of (34-day supply), or less if your prescription is

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written for fewer days. If needed, we will cover additional refills during your first (90 days) in the plan.

- **For those members who have been in the plan for more than (90 days) and reside in a long-term care facility and need a supply right away:**

We will cover one (31-day) supply, or less if your prescription is written for fewer days. This is in addition to the above long-term care transition supply.

- ◆ Our transition policy allows for an extended transition process that is provided in circumstances involving level of care changes in which a beneficiary is changing from one treatment setting to another. An override for refill too soon edit would be provided to allow for appropriate coverage. Since there may exist some period of time in which beneficiaries with level of care changes have a temporary gap in coverage while going through a process, our transition policy would allow coverage for one fill up to a 31-day supply of medication.

To ask for a temporary supply, call Customer Service (phone numbers are on the back cover of this booklet).

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 can either switch to a different drug covered by the plan or ask the plan to make an exception for you and cover your current drug. The sections below tell you more about these options.

You can change to another drug

Start by talking with your provider. Perhaps there is a different drug covered by the plan that might work just as well for you. You can call Customer Service 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.

You can ask for an exception

You and your provider can ask the plan to make an exception for you and cover the drug in the way you would like it to be 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 to the rule. 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 are a current member and a drug you are taking will be removed from the formulary or restricted in some way for next year, we will allow you to request a formulary exception in advance for next year. We will tell you about any change in the coverage for your drug for the following year. You can then ask us to make an exception and cover the drug in the way you would like it to be covered for the following year. We will give you an answer to your request for an exception before the change takes effect.

If you and your provider want to ask for an exception, Chapter 7, Section 5.4 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.

USING THE PLAN'S COVERAGE FOR YOUR PART D PRESCRIPTION DRUGS**Section 5.3 What can you do if your drug is in a cost-sharing tier you think is too high?**

If your 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, start by talking with your provider. Perhaps there is a different drug in a lower cost-sharing tier that might work just as well for you. You can call Customer Service 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.

You can ask for an exception

For drugs in Tiers 2, 3 and 4, 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.

If you and your provider want to ask for an exception, Chapter 7, Section 5.4 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 some of our cost-sharing tiers are not eligible for this type of exception. We do not lower the cost-sharing amount for drugs in Tier 1 – Preferred Generic Drugs or Tier 5 – Specialty Tier Drugs.

SECTION 6 What if your coverage changes for one of your drugs?**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 many kinds of changes to the Drug List. For example, the plan might:

- **Add or remove drugs from the Drug List.** New drugs become available, including new generic drugs. Perhaps the government has given approval to a new use for an existing drug. Sometimes, a drug gets recalled and we decide not to cover it. Or we might remove a drug from the list because it has been found to be ineffective.
- **Move a drug to a higher or lower cost-sharing tier.**
- **Add or remove a restriction on coverage for a drug** (for more information about restrictions to coverage, see Section 4 in this chapter).
- **Replace a brand name drug with a generic drug.**

In almost all cases, we must get approval from Medicare for changes we make to the plan's Drug List.

Section 6.2 What happens if coverage changes for a drug you are taking?**How will you find out if your drug's coverage has been changed?**

If there is a change to coverage *for a drug you are taking*, the plan will send you a notice to tell you. Normally, we will let you know at least 60 days ahead of time.

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Once in a while, a drug is **suddenly recalled** because it's been found to be unsafe or for other reasons. If this happens, the plan will immediately remove the drug from the Drug List. We will let you know of this change right away. Your provider will also know about this change, and can work with you to find another drug for your condition.

Do changes to your drug coverage affect you right away?

If any of the following types of changes affect a drug you are taking, the change will not affect you until January 1 of the next year if you stay in the plan:

- If we move your drug into a higher cost-sharing tier.
- If we put a new restriction on your use of the drug.
- If we remove your drug from the Drug List, but not because of a sudden recall or because a new generic drug has replaced it.

If any of these changes happens for a drug you are taking, 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 restriction to your use of the drug. However, on January 1 of the next year, the changes will affect you.

In some cases, you will be affected by the coverage change before January 1:

- **If a brand name drug you are taking is replaced by a new generic drug**, the plan must give you at least 60 days' notice or give you a 60-day refill of your brand name drug at a network pharmacy.

- ◆ During this 60-day period, you should be working with your provider to switch to the generic or to a different drug that we cover.
- ◆ Or you and your provider can ask the plan 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 7 (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*).

- Again, if a drug is **suddenly recalled** because it's been found to be unsafe or for other reasons, the plan will immediately remove the drug from the Drug List. We will let you know of this change right away.
 - ◆ Your provider will also know about this change, and can work with you to find another drug for your condition.

SECTION 7 What types of drugs are not 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. We won't pay for the drugs that are listed in this section. The only exception: If the requested drug is found upon appeal to be a drug that is not excluded under Part D and we should have paid for or covered it because of your specific situation. (For information about appealing a decision we have made to not cover a drug, go to Chapter 7, Section 5.5 in this booklet.)

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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.
 - ◆ Generally, coverage for "off-label use" is allowed only when the use is supported by certain reference books. These reference books are the American Hospital Formulary Service Drug Information, the DRUGDEX Information System, and the USPDI or its successor. If the use is not supported by any of these reference books, then our plan cannot cover its "off-label use."

Also, by law, these categories of drugs are not covered by Medicare drug plans:

- Non-prescription drugs (also called over-the-counter drugs)
- Drugs when used to promote fertility
- Drugs when used for the relief of cough or cold symptoms
- Drugs when 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, such as Viagra, Cialis, Levitra, and Caverject

- 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
 - Barbiturates and Benzodiazepines

If you receive Extra Help paying for your drugs, 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 Show your plan membership card when you fill a prescription

Section 8.1 Show your membership card

To fill your prescription, show your plan membership card at the network pharmacy you choose. When you show your plan membership card, 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 card with you when you fill your prescription, ask the pharmacy to call the plan to get the necessary information.

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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 5, Section 2.1 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 Original Medicare?

If you are **admitted to a hospital** for a stay covered by Original Medicare, Medicare Part A will generally cover the cost of your prescription drugs during your stay. Once you leave the hospital, our plan will cover your drugs as long as the drugs meet all of our rules for coverage. See the previous parts of this chapter that tell about the rules for getting drug coverage.

If you are **admitted to a skilled nursing facility** for a stay covered by Original Medicare, Medicare Part A will generally cover your prescription drugs during all or part of your stay. If you are still in the skilled nursing facility, and Part A is no longer covering your drugs, our plan will cover your drugs as long as the drugs meet all of our rules for coverage. See the previous parts of this chapter that tell about the rules for getting drug coverage.

Please Note: When you enter, live in, or leave a skilled nursing facility, you are entitled to a special enrollment period. During this time period, you can switch plans or change your coverage at any time. (Chapter 8, *Ending your*

membership in the plan, tells when you can leave our plan and join a different Medicare plan.)

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

Usually, a long-term care 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 a long-term care facility, you may get your prescription drugs through the facility's pharmacy as long as it is part of our network.

Check your *Pharmacy Directory* to find out if your long-term care facility's pharmacy is part of our network. If it isn't, or if you need more information, please contact Customer Service.

What if you're a resident in a long-term care facility and become a new member of the plan?

If you need a drug that is not on our Drug List or is restricted in some way, the plan will cover a **temporary supply** of your drug during the first (90 days) of your membership. The first supply will be for a maximum of (34-day supply), or less if your prescription is written for fewer days. If needed, we will cover additional refills during your first (90 days) in the plan.

If you have been a member of the plan for more than (90 days) and need a drug that is not on our Drug List or if the plan has any restriction on the drug's coverage, we will cover one (31-day) supply, or less if your prescription is written for fewer days.

During the time when you are getting a temporary supply of a drug, you should talk with your provider to decide what to

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do when your temporary supply runs out. Perhaps there is a different drug covered by the plan that might work just as well for you. Or you and your provider can ask the plan to make an exception for you and cover the drug in the way you would like it to be covered. If you and your provider want to ask for an exception, Chapter 7, Section 5.4 tells what to do.

Section 9.3 What if you are taking drugs covered by Original Medicare?

Your enrollment in CIGNA Medicare Rx Plan Two (PDP) doesn't affect your coverage for drugs covered under Medicare Part A or Part B. If you meet Medicare's coverage requirements, your drug will still be covered under Medicare Part A or Part B, even though you are enrolled in this plan. In addition, if your drug would be covered by Medicare Part A or Part B, our plan can't cover it, even if you choose not to enroll in Part A or Part B.

Some drugs may be covered under Medicare Part B in some situations and through CIGNA Medicare Rx Plan Two (PDP) in other situations. But drugs are never covered by both Part B and our plan at the same time. In general, your pharmacist or provider will determine whether to bill Medicare Part B or CIGNA Medicare Rx Plan Two (PDP) for the drug.

Section 9.4 What if you have a Medigap (Medicare Supplement Insurance) policy with prescription drug coverage?

If you currently have a Medigap policy that includes coverage for prescription drugs, you must contact your Medigap issuer and tell them you have enrolled in our plan. If you decide to keep your current Medigap

policy, your Medigap issuer will remove the prescription drug coverage portion of your Medigap policy and lower your premium.

Each year your Medigap insurance company should send you a notice that tells if your prescription drug coverage is "creditable," and the choices you have for drug coverage. (If the coverage from the Medigap policy is "creditable," it means that it is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.) The notice will also explain how much your premium would be lowered if you remove the prescription drug coverage portion of your Medigap policy. If you didn't get this notice, or if you can't find it, contact your Medigap insurance company and ask for another copy.

Section 9.5 What if you're also getting drug coverage from an employer or retiree group plan?

Do you currently have other prescription drug coverage through your (or your spouse's) employer or retiree group? If so, 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 employer or retiree group coverage. That means your group coverage would pay first.

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" and the choices you have for drug coverage.

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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 these notices 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 a notice about creditable coverage from your employer or retiree group plan, you can get a copy from the employer or retiree group’s benefits administrator or the employer or union.

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. These reviews are especially important for members who have more than one provider who prescribes their drugs.

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 medical 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.

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

Section 10.2 Programs to help members manage their medications

We have programs that can help our members with special situations. For example, some members have several complex medical conditions or they may need to take many drugs at the same time, or they could have very high drug costs.

These programs are voluntary and free to members. A team of pharmacists and doctors developed the programs for us. The programs can help make sure that our members are using the drugs that work best to treat their medical conditions and help us identify possible medication errors.

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 from the program. If you have any questions about these programs, please contact Customer Service (phone numbers are on the back cover of this booklet).

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? Did you know there are programs to help people pay for their drugs?

There are programs to help people with limited resources pay for their drugs. These include “Extra Help” and State Pharmaceutical Assistance Programs. For more information, see Chapter 2, Section 7.

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 have included a separate insert, called the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (LIS Rider), which tells you about your drug coverage. If you don’t have this insert, please call Customer Service and ask for the “Evidence of Coverage Rider for People Who Get Extra Help Paying for Prescription Drugs” (LIS Rider). Phone numbers for Customer Service are on the back cover of this booklet.

SECTION 1 Introduction

Section 1.1 Use this chapter together with other materials that explain your drug coverage

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 3, 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 we give you in this chapter, you need to know the basics of what drugs are covered, where to fill your prescriptions, and what rules to follow when you get your covered drugs. Here are materials that explain these basics:

- **The plan’s *List of Covered Drugs (Formulary)*.** To keep things simple, we call this the “Drug List.”
 - ◆ This Drug List tells which drugs are covered for you.

- ◆ It also tells which of the five “cost-sharing tiers” the drug is in and whether there are any restrictions on your coverage for the drug.

- ◆ If you need a copy of the Drug List, call Customer Service (phone numbers are on the back cover of this booklet). You can also find the Drug List on our website at www.cignamedicarerx.com. The Drug List on the website is always the most current.

- **Chapter 3 of this booklet.** Chapter 3 gives the details about your prescription drug coverage, including rules you need to follow when you get your covered drugs. Chapter 3 also tells which types of prescription drugs are not covered by our plan.
- **The plan’s *Pharmacy Directory*.** In most situations you must use a network pharmacy to get your covered drugs (see Chapter 3 for the details). The *Pharmacy Directory* has a list of pharmacies in the plan’s network. It also explains how you can get a long-term supply of a drug (such as filling a prescription for a three-month’s supply).

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WHAT YOU PAY FOR YOUR PART D PRESCRIPTION DRUGS

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 CIGNA Medicare Rx Plan Two (PDP) members?

As shown in the table below, there are “drug payment stages” for your prescription drug coverage under CIGNA Medicare Rx Plan Two (PDP). How much you pay for a drug depends on which of these stages you are in at the time you get a prescription filled or refilled. Keep in mind you are always responsible for the plan’s monthly premium regardless of the drug payment stage.

<p>STAGE 1</p> <p>Yearly Deductible Stage</p>	<p>STAGE 2</p> <p>Initial Coverage Stage</p>	<p>STAGE 3</p> <p>Coverage Gap Stage</p>	<p>STAGE 4</p> <p>Catastrophic Coverage Stage</p>
<p>Because there is no deductible for the plan, this payment stage does not apply to you.</p> <p>(Details are in Section 4 of this chapter.)</p>	<p>You begin in this stage when you fill your first prescription of the year.</p> <p>During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost.</p> <p>You stay in this stage until your year-to-date “total drug costs” (your payments plus any Part D plan’s payments) total \$2,930.</p> <p>(Details are in Section 5 of this chapter.)</p>	<p>During this stage, you pay 50% of the price (plus the dispensing fee) for brand name drugs and 86% of the price for generic drugs and the plan will provide additional gap coverage for all Tier 1 Preferred Generic Drugs.</p> <p>You stay in this stage until your year-to-date “out-of-pocket costs” (your payments) reach a total of \$4,700. This amount and rules for counting costs toward this amount have been set by Medicare.</p> <p>(Details are in Section 6 of this chapter.)</p>	<p>During this stage, the plan will pay most of the cost of your drugs for the rest of the calendar year (through December 31, 2012).</p> <p>(Details are in Section 7 of this chapter.)</p>

WHAT YOU PAY FOR YOUR PART D PRESCRIPTION DRUGS**SECTION 3 We send you reports that explain payments for your drugs and which payment stage you are in****Section 3.1 We send you a monthly report called the “Explanation of Benefits” (the “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 keep track of how much you have paid. This is called your **“out-of-pocket”** cost.
- 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.

Our plan will prepare a written report called the *Explanation of Benefits* (it is sometimes called the “EOB”) when you have had one or more prescriptions filled through the plan during the previous month. It 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 year began.

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.** To make sure we know about the prescriptions you are filling and what you are paying, show your plan membership card every time you get a prescription filled.
- **Make sure we have the information we need.** There are times you may pay for prescription drugs when 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, you may give us copies of receipts for drugs that you have purchased. (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 5, Section 2 of this booklet.) Here are some types of situations when you may want to give us copies of your drug receipts to be sure we have a complete record of what you have spent for your drugs:
 - ◆ 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.

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- ◆ 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.

- **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 and help qualify you for catastrophic coverage. For example, payments made by a State Pharmaceutical Assistance Program, an AIDS drug assistance program, the Indian Health Service, and most charities count toward your out-of-pocket costs. You should 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 an *Explanation of Benefits* (an EOB) in the mail, please look it over to be sure the information is complete and correct. If you think something is missing from the report, or you have any questions, please call us at Customer Service (phone numbers are on the back cover of this booklet). Be sure to keep these reports. They are an important record of your drug expenses.

SECTION 4 There is no deductible for CIGNA Medicare Rx Plan Two (PDP)

Section 4.1 You do not pay a deductible for your Part D drugs

There is no deductible for CIGNA Medicare Rx Plan Two (PDP). 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 its 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 five Cost-Sharing Tiers

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

- **Cost-Sharing Tier 1: Preferred Generic Drugs.** This tier includes preferred generic drugs and may include preferred brand name drugs. This grouping of prescription drugs represents the lowest cost sharing.
- **Cost-Sharing Tier 2: Non-Preferred Generic Drugs.** This tier includes non-preferred generic drugs and may include preferred brand name drugs.
- **Cost-Sharing Tier 3: Preferred Brand Drugs.** This tier includes preferred brand drugs and may include non-preferred generic drugs.

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- Cost-Sharing Tier 4: Non-Preferred Brand Drugs. This tier includes non-preferred brand drugs and may include non-preferred generic drugs.
- Cost-Sharing Tier 5: Specialty Tier Drugs. This tier includes generic and brand name drugs that meet a certain criteria defined by Medicare. This grouping of prescription drugs represents the highest cost sharing.

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 retail pharmacy that is in our plan's network
- A pharmacy that is not in the plan's network
- The plan's mail-order pharmacy

For more information about these pharmacy choices and filling your prescriptions, see Chapter 3 in this booklet and the plan's *Pharmacy Directory*.

Preferred pharmacies are pharmacies in our network where members have lower cost sharing for a long-term supply of covered drugs than at non-preferred pharmacies. However, you will usually have lower drug prices at non-preferred pharmacies than at out-of-network pharmacies. You may go to either of these types of network pharmacies to receive your covered prescription drugs.

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 coinsurance.

- **"Copayment"** means that you pay a fixed amount each time you fill a prescription.
- **"Coinsurance"** means that you pay a percent of the total cost of the drug each time you fill a prescription.

As shown in the table below, the amount of the copayment or coinsurance depends on which tier your drug is in. Please note:

- If your covered drug costs less than the copayment amount listed in the chart, you will pay that lower price for the drug. You pay *either* the full price of the drug *or* the copayment amount, *whichever is lower*.
- We cover prescriptions filled at out-of-network pharmacies in only limited situations. Please see Chapter 5, Section 2.5 for information about when we will cover a prescription filled at an out-of-network pharmacy.

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Your share of the cost when you get a *one-month* supply (or less) of a covered Part D prescription drug from:

State(s)	Cost-Sharing Tiers	Network Pharmacy (Up to a 30-Day Supply)	Preferred Mail-Order (Up to a 30-Day Supply)	Non-Preferred Mail-Order (Up to a 30-Day Supply)	Network Long-Term Care Pharmacy (Up to a 31-Day Supply)	Out-of-Network Pharmacy (coverage is limited to certain situations; see Chapter 3 for details) (Up to a 10-Day Supply)
Alabama, Arizona, Arkansas, Connecticut, Florida, Illinois, Indiana, Iowa, Kentucky, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, North Carolina, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia and Wyoming	Cost-Sharing Tier 1: Preferred Generic Drugs	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Cost-Sharing Tier 2: Non-Preferred Generic Drugs	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	Cost-Sharing Tier 3: Preferred Brand Drugs	\$41.00	\$41.00	\$41.00	\$41.00	\$41.00
	Cost-Sharing Tier 4: Non-Preferred Brand Drugs	\$85.00	\$85.00	\$85.00	\$85.00	\$85.00
	Cost-Sharing Tier 5: Specialty Tier Drugs	33%	33%	33%	33%	33%

Section 5.3 A table that shows your costs for a long-term (up to a 90-day) supply of a drug

For some drugs, you can get a long-term supply (also called an “extended supply”) when you fill your prescription. A long-term supply is up to a 90-day supply. (For details on where and how to get a long-term supply of a drug, see Chapter 3.)

The table below shows what you pay when you get a long-term (up to a 90-day) supply of a drug.

- Please note: If your covered drug costs less than the copayment amount listed in the chart, you will pay that lower price for the drug. You pay *either* the full price of the drug *or* the copayment amount, *whichever is lower*.

WHAT YOU PAY FOR YOUR PART D PRESCRIPTION DRUGS**Your share of the cost when you get a long-term supply of a covered Part D prescription drug from:**

State(s)	Cost-Sharing Tiers	Network Pharmacy (Up to a 90-Day Supply)	Preferred Mail-Order (Up to a 90-Day Supply)	Non-Preferred Mail-Order (Up to a 90-Day Supply)
Alabama, Arizona, Arkansas, Connecticut, Florida, Illinois, Indiana, Iowa, Kentucky, Massachusetts, Michigan Minnesota, Missouri Montana, Nebraska, North Carolina, North Dakota Ohio, Pennsylvania, Rhode Island, South Carolina South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia and Wyoming Virginia, West Virginia and Wyoming	Cost-Sharing Tier 1: Preferred Generic Drugs	\$0.00	\$0.00	\$0.00
	Cost-Sharing Tier 2: Non-Preferred Generic Drugs	\$15.00	\$12.50	\$15.00
	Cost-Sharing Tier 3: Preferred Brand Drugs	\$123.00	\$102.50	\$123.00
	Cost-Sharing Tier 4: Non-Preferred Brand Drugs	\$255.00	\$212.50	\$255.00
	Cost-Sharing Tier 5: Specialty Tier Drugs	33%	33%	33%

Section 5.4 You stay in the Initial Coverage Stage until your total drug costs for the year reach \$2,930

You stay in the Initial Coverage Stage until the total amount for the prescription drugs you have filled and refilled reaches the **\$2,930 limit for the Initial Coverage Stage**.

Your total drug cost is based on adding together what you have paid and what any Part D plan has paid:

- **What you have paid** for all the covered drugs you have gotten since you started with your first drug purchase of the year. (See Section 6.2 for more information about how Medicare calculates your out-of-pocket costs.) This includes:

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- ◆ The total you paid as your share of the cost for your drugs during the Initial Coverage Stage.

- **What the plan has paid** as its share of the cost for your drugs during the Initial Coverage Stage. (If you were enrolled in a different Part D plan at any time during 2012, the amount that plan paid during the Initial Coverage Stage also counts toward your total drug costs.)

The *Explanation of Benefits* (EOB) that we send to you will help you keep track of how much you and the plan have spent for your drugs during the year. Many people do not reach the \$2,930 limit in a year.

We will let you know if you reach this \$2,930 amount. If you do reach this amount, you will leave the Initial Coverage Stage and move on to the Coverage Gap Stage.

SECTION 6 During the Coverage Gap Stage, you receive a discount on brand name drugs and pay no more than 86% of the costs for generic drugs and the Plan will provide additional gap coverage for all Tier 1 Preferred Generic Drugs.

Section 6.1 You stay in the Coverage Gap Stage until your out-of-pocket costs reach \$4,700

When you are in the Coverage Gap Stage, the Medicare Coverage Gap Discount Program provides manufacturer discounts on brand name drugs. You pay 50% of the negotiated price (excluding the dispensing fee and vaccine administration fee, if any) 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. As part of your additional gap coverage, you pay \$0 copay on all Tier 1 Preferred Generic Drugs. The amount paid by the plan (100%) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap. For all other generic drugs, you pay no more than 86% of the cost for generic drugs and the plan pays the rest. For generic drugs, the amount paid by the plan (14%) does not count toward your out-of-pocket costs. Only the amount you pay counts and moves you through the coverage gap.

You continue paying the discounted price for brand name drugs and no more than 86% of the costs of generic drugs until your yearly out-of-pocket payments reach a maximum amount that Medicare has set. In 2012, that amount is \$4,700

Medicare has rules about what counts and what does *not* count as your out-of-pocket costs. When you reach an out-of-pocket limit of \$4,700, you leave the Coverage Gap Stage and move on to the Catastrophic Coverage Stage.

Section 6.2 How Medicare calculates your out-of-pocket costs for prescription drugs

Here are Medicare's rules that we must follow when we keep track of your out-of-pocket costs for your drugs.

WHAT YOU PAY FOR YOUR PART D PRESCRIPTION DRUGS**These payments are included in your out-of-pocket costs**

When you add up your out-of-pocket costs, **you can 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 3 of this booklet):

- 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:

- If you make these payments **yourself**, they are included in your out-of-pocket costs.
- These payments are *also included* 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 of the payments made by the Medicare Coverage Gap Discount Program are included. 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 \$4,700 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

When you add up your out-of-pocket costs, you are **not allowed to include** any of these types of payments for prescription drugs:

- The amount you pay for your monthly premium.
- Drugs you buy outside the United States and its territories.
- Drugs that are not covered by our plan.
- Drugs you get at an out-of-network pharmacy that do not meet the plan's requirements for out-of-network coverage.
- Non-Part D drugs, including prescription drugs covered by Part A or Part B and other drugs excluded from coverage by Medicare.
- Payments you make toward prescription drugs not normally covered in a Medicare Prescription Drug Plan.
- Payments made by the plan for your 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 Veteran's Administration.
- Payments for your drugs made by a third-party with a legal obligation to pay for prescription costs (for example, Worker's 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. Call Customer Service to let us know (phone numbers are on the back cover of this booklet).

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How can you keep track of your out-of-pocket total?

- **We will help you.** The Explanation of Benefits (EOB) report we send to you includes the current amount of your out-of-pocket costs (Section 3 in this chapter tells about this report). When you reach a total of \$4,700 in out-of-pocket costs for the year, 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 7 During the Catastrophic Coverage Stage, the plan pays most of the cost for your drugs

Section 7.1 Once you are in the Catastrophic Coverage Stage, you will stay in this stage for the rest of the year

You qualify for the Catastrophic Coverage Stage when your out-of-pocket costs have reached the \$4,700 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 stage, the plan will pay most of the cost for your drugs.

- **Your share** of the cost for a covered drug will be either coinsurance or a copayment, whichever is the *larger* amount:
 - ◆ *–either* – coinsurance of 5% of the cost of the drug

- ◆ *–or* – \$2.60 copayment for a generic drug or a drug that is treated like a generic. Or a \$6.50 copayment for all other drugs.

- **Our plan pays the rest of the cost.**

SECTION 8 What you pay for vaccinations covered by Part D depends on how and where you get them

Section 8.1 Our plan has separate coverage for the Part D vaccine medication itself and for the cost of giving you the vaccination shot

Our plan provides coverage of a number of Part D vaccines. There are two parts to our coverage of vaccinations:

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

What do you pay for a Part D vaccination?

What you pay for a Part D vaccination depends on three things:

1. **The type of vaccine** (what you are being vaccinated for).
 - ◆ Some vaccines are considered Part D drugs. You can find these vaccines listed in the plan’s *List of Covered Drugs (Formulary)*.
 - ◆ Other vaccines are considered medical benefits. They are covered under Original Medicare.

WHAT YOU PAY FOR YOUR PART D PRESCRIPTION DRUGS**2. Where you get the vaccine medication.****3. Who gives you the vaccination shot.**

What you pay at the time you get the Part D vaccination can vary depending on the circumstances. For example:

- Sometimes when you get your vaccination shot, you will have to pay the entire cost for both the vaccine medication and for getting the vaccination shot. You can ask our plan to pay you back for our share of the cost.
- Other times, when you get the vaccine medication or the vaccination shot, you will pay only your share of the cost.

To show how this works, here are three common ways you might get a Part D vaccination shot. Remember you are responsible for all of the costs associated with vaccines (including their administration) during the Coverage Gap Stage of your benefit.

Situation 1: You buy the Part D vaccine at the pharmacy and you get your vaccination shot at the network pharmacy. (Whether you have this choice depends on where you live. Some states do not allow pharmacies to administer a vaccination.)

- ◆ You will have to pay the pharmacy the amount of your copayment or coinsurance for the vaccine and administration of the vaccine.

Situation 2: You get the Part D vaccination at your doctor's office.

- ◆ When you get the vaccination, you will pay for the entire cost of the vaccine and its administration.

- ◆ You can then ask our plan to pay our share of the cost by using the procedures that are described in Chapter 5 of this booklet (*Asking us to pay our share of the costs for covered drugs*).
- ◆ You will be reimbursed the amount you paid less your normal coinsurance or copayment for the vaccine (including administration)

Situation 3: You buy the Part D vaccine at your pharmacy, and then take it to your doctor's office where they give you the vaccination shot.

- ◆ You will have to pay the pharmacy the amount of your coinsurance or copayment for the vaccine itself.
- ◆ When your doctor gives you the vaccination shot, you will 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 5 of this booklet.
- ◆ You will be reimbursed the amount charged by the doctor for administering the vaccine.

Section 8.2 You may want to call us at Customer Service before you get a vaccination

The rules for coverage of vaccinations are complicated. We are here to help. We recommend that you call us first at Customer Service whenever you are planning to get a vaccination (phone numbers are on the back cover of this booklet).

- We can tell you about how your vaccination is covered by our plan and explain your share of the cost.

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- We can tell you how to keep your own cost down by using providers and pharmacies in our network.
- If you are not able to use a network provider and pharmacy, we can tell you what you need to do to get payment from us for our share of the cost.

SECTION 9 Do you have to pay the Part D “late enrollment penalty”?

Section 9.1 What is the Part D “late enrollment penalty”?

Note: If you receive “Extra Help” from Medicare to pay for your prescription drugs, the late enrollment penalty rules do not apply to you. You will not pay a late enrollment penalty, even if you go without “creditable” prescription drug coverage.

You may pay a financial penalty if you did not enroll in a plan offering Medicare Part D drug coverage when you first became eligible for this drug coverage or you experienced a continuous period of 63 days or more when you didn’t have 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 amount of the penalty depends on how long you waited to enroll in a creditable prescription drug coverage plan any time after the end of your initial enrollment period or how many full calendar months you went without creditable prescription drug coverage.

The penalty is added to your monthly premium. When you first enroll in CIGNA Medicare Rx Plan Two (PDP), we let you know the amount of the penalty.

Your late enrollment penalty is considered part of your plan premium. If you do not pay your late enrollment penalty, you could be disenrolled for failure to pay your plan premium.

Section 9.2 How much is the Part D late enrollment penalty?

Medicare determines the amount of the penalty. Here is how it works:

- First count the number of full months that you delayed enrolling in a Medicare drug plan, after you were eligible to enroll. Or count the number of full months in which you did not have creditable prescription drug coverage, if the break in coverage was 63 days or more. The penalty is 1% for every month that you didn’t have creditable coverage. For example, if you go 14 months without coverage, the penalty will be 14%.
- Then Medicare determines the amount of the average monthly premium for Medicare drug plans in the nation from the previous year. For 2012, this average premium amount is \$31.08.
- To get your monthly penalty, you multiply the penalty percentage and the average monthly premium and then round it to the nearest 10 cents. In the example here it would be 14% times \$31.08, which equals \$4.35. This rounds to \$4.40. This amount would be added **to the monthly premium for someone with a late enrollment penalty.**

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There are three important things to note about this monthly premium penalty:

- First, **the penalty may change each year**, because the average monthly premium can change each year. If the national average premium (as determined by Medicare) increases, your penalty will increase.
- 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.
- Third, if you are under 65 and currently receiving Medicare benefits, the late enrollment penalty will reset when you turn 65. After age 65, your late enrollment penalty will be based only on the months that you don't have coverage after your initial enrollment period for aging into Medicare.

Section 9.3 In some situations, you can enroll late and not have to pay the penalty

Even if you have delayed enrolling in a plan offering Medicare Part D coverage when you were first eligible, sometimes you do not have to pay the late enrollment penalty.

You will not have to pay a premium penalty for late enrollment if you are in any of these situations:

- If you already have prescription drug coverage that is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. Medicare calls this "**creditable drug coverage.**" Please note:

- ◆ Creditable coverage could include drug coverage from a former employer or union, TRICARE, or the Department of Veterans Affairs. Your insurer or your human resources department will tell you each year if your drug coverage is creditable coverage. This information may be sent to you in a letter or included in a newsletter from the plan. Keep this information, because you may need it if you join a Medicare drug plan later.
- ◆ Please note: If you receive a "certificate of creditable coverage" when your health coverage ends, it may not mean your prescription drug coverage was creditable. The notice must state that you had "creditable" prescription drug coverage that expected to pay as much as Medicare's standard prescription drug plan pays.
- ◆ The following are *not* creditable prescription drug coverage: prescription drug discount cards, free clinics, and drug discount websites.
- ◆ For additional information about creditable coverage, please look in your *Medicare & You 2012 Handbook* or call Medicare at 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.
- If you were without creditable coverage, but you were without it for less than 63 days in a row.
- If you are receiving "Extra Help" from Medicare.

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Section 9.4 What can you do if you disagree about your late enrollment penalty?

If you disagree about your late enrollment penalty, you or your representative can ask for a review of the decision about your late enrollment penalty. Generally, you must request this review **within 60 days** from the date on the letter you receive stating you have to pay a late enrollment penalty. Call Customer Service at the number on the back cover of this booklet to find out more about how to do this.

Important: Do not stop paying your late enrollment penalty while you're waiting for a review of the decision about your late enrollment penalty. If you do, you could be disenrolled for failure to pay your plan premiums.

SECTION 10 Do you have to pay an extra Part D amount because of your income?

Section 10.1 Who pays an extra Part D amount because of income?

Most people pay a standard monthly Part D premium. However, some people pay an extra amount because of their yearly income. If your income is \$85,000 or above for an individual (or married individuals filing separately) or \$170,000 or above for married couples, you must pay an extra amount for your Medicare Part D coverage.

If you have to pay an extra amount, the Social Security Administration, not your Medicare plan, will send you a letter telling you what that extra amount will be and how to pay it. 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. The extra amount must be paid separately and cannot be paid with your monthly plan premium.

Section 10.2 How much is the extra Part D amount?

If your modified adjusted gross income as reported on your IRS tax return is above a certain amount, you will pay an extra amount in addition to your monthly plan premium.

The chart below shows the extra amount based on your income.

WHAT YOU PAY FOR YOUR PART D PRESCRIPTION DRUGS

If you filed an individual tax return and your income in 2010 was:	If you were married but filed a separate tax return and your income in 2010 was:	If you filed a joint tax return and your income in 2010 was:	This is the monthly cost of your extra Part D amount (to be paid in addition to your plan premium)
Equal to or less than \$85,000	Equal to or less than \$85,000	Equal to or less than \$170,000	\$0
Greater than \$85,000 and less than or equal to \$107,000		Greater than \$170,000 and less than or equal to \$214,000	\$11.60
Greater than \$107,000 and less than or equal to \$160,000		Greater than \$214,000 and less than or equal to \$320,000	\$29.90
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$85,000 and less than or equal to \$129,000	Greater than \$320,000 and less than or equal to \$428,000	\$48.10
Greater than \$214,000	Greater than \$129,000	Greater than \$428,000	\$66.40

Section 10.3 What can you do if you disagree about paying an extra Part D amount?

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

CHAPTER 5

ASKING US TO PAY OUR SHARE OF THE COSTS FOR COVERED DRUGS

Chapter 5. Asking us to pay our share of the costs for covered drugs

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ASKING US TO PAY OUR SHARE OF THE COSTS FOR COVERED DRUGS**SECTION 1 Situations in which you should ask us to pay our share of the cost of your covered drugs****Section 1.1 If you pay our plan's share of the cost of your covered drugs, you can ask us for payment**

Sometimes when you get 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 either case, you can ask our plan to pay you back (paying you back is often called "reimbursing" you).

Here are examples of situations in which you may need to ask our plan to pay you back. All of these examples are types of coverage decisions (for more information about coverage decisions, go to Chapter 7 of this booklet).

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

If you go to an out-of-network pharmacy and try to use your membership card to fill a prescription, 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. (We cover prescriptions filled at out-of-network pharmacies only in a few special situations. Please go to Chapter 3, Sec. 2.5 to learn more.)

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

2. 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 when you fill a prescription at a network pharmacy, you may need to pay the full cost of the prescription yourself. The pharmacy can usually call the plan to get your member information, but there may be times when you may need to pay if you do not have your card.

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

3. When you pay the full cost for a prescription in other situations

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 *List of Covered Drugs (Formulary)*; 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.

4. 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 past. 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 drugs after your enrollment

CHAPTER 5

ASKING US TO PAY OUR SHARE OF THE COSTS FOR COVERED DRUGS

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.

- ◆ Please call Customer Service for additional information about how to ask us to pay you back and deadlines for making your request.

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 7 of this booklet (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*) has information about how to make an appeal.

SECTION 2 How to ask us to pay you back

Section 2.1 How and where to send us your request for payment

Send us your request for payment, along with your receipt documenting the payment you have made. It's a good idea to make a copy of your receipts for your records.

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 (www.cignamedicarerx.com) or call Customer Service and ask for the form. The phone numbers for Customer Service are on the back cover of this booklet.

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

**CIGNA Medicare Rx Plan Two (PDP)
Pharmacy Service Center
P.O. Box 5950
Scranton, PA 18505-5950**

Please be sure to contact Customer Service if you have any questions. If you don't know what you should have paid, we can help. You can also call if you want to give us more information about a request for payment you have already sent to us.

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 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.

- If we decide that the drug is covered and you followed all the rules for getting the drug, we will pay for our share of the cost. We will mail your reimbursement of our share of the cost to you. (Chapter 3 explains the rules you need to follow for getting your Part D prescription drugs covered.) We will send payment within 30 days after your request was received.
- If we decide that the drug is *not* covered, or you did *not* follow all the rules, we will not pay for our share of the cost. Instead, we will send you a letter that explains the reasons why we are not sending the payment you have requested and your rights to appeal that decision.

ASKING US TO PAY OUR SHARE OF THE COSTS FOR COVERED DRUGS**Section 3.2 If we tell you that we will not pay for all or part of the 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 examples of situations in which you may need to ask our plan to pay you back:

- When you use an out-of-network pharmacy to get a prescription filled
- When you pay the full cost for a prescription because you don't have your plan membership card with you
- When you pay the full cost for a prescription in other situations

For the details on how to make this appeal, go to Chapter 7 of this booklet (*What to do if you have a problem or complaint (coverage decisions, appeals, complaints)*). The appeals process is a formal process with detailed procedures and important deadlines. If making an appeal is new to you, you will find it helpful to start by reading Section 4 of Chapter 7. Section 4 is an introductory section that explains the process for coverage decisions and appeals and gives definitions of terms such as "appeal." Then after you have read Section 4, you can go to Section 5.5 in Chapter 7 for a step-by-step explanation of how to file an appeal.

SECTION 4 Other situations in which you should save your receipts and send copies to us**Section 4.1 In some cases, you should send copies of your receipts to us to help us track your out-of-pocket drug costs**

There are some situations when you should let us know about payments you have made for your drugs. In these cases, you are not asking us for payment. Instead, you are telling us about your payments so that we can calculate your out-of-pocket costs correctly. This may help you to qualify for the Catastrophic Coverage Stage more quickly.

Here are two situations when you should send us copies of receipts to let us know about payments you have made for your drugs:

1. When you buy the drug for a price that is lower than our price

Sometimes when you are in the Coverage Gap Stage you can buy your drug at a **network pharmacy** for a price that is lower than our price.

- ◆ For example, a pharmacy might offer a special price on the drug. Or you may have a discount card that is outside our benefit that offers a lower price.
- ◆ Unless special conditions apply, you must use a network pharmacy in these situations and your drug must be on our Drug List.
- ◆ Save your receipt and send a copy to us so that we can have your out-of-pocket expenses count toward qualifying you for the Catastrophic Coverage Stage.

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ASKING US TO PAY OUR SHARE OF THE COSTS FOR COVERED DRUGS

- ◆ **Please note:** If you are in the Coverage Gap Stage, we may not pay for any share of these drug costs. But sending a copy of the receipt allows us to calculate your out-of-pocket costs correctly and may help you qualify for the Catastrophic Coverage Stage more quickly.

2. When you get a drug through a patient assistance program offered by a drug manufacturer

Some members are enrolled in a patient assistance program offered by a drug manufacturer that is outside the plan benefits. If you get any drugs through a program offered by a drug manufacturer, you may pay a copayment to the patient assistance program.

- ◆ Save your receipt and send a copy to us so that we can have your out-of-pocket expenses count toward qualifying you for the Catastrophic Coverage Stage.
- ◆ **Please note:** Because you are getting your drug through the patient assistance program and not through the plan's benefits, we will not pay for any share of these drug costs. But sending a copy of the receipt allows us to calculate your out-of-pocket costs correctly and may help you qualify for the Catastrophic Coverage Stage more quickly.

Since you are not asking for payment in the two cases described above, these situations are not considered coverage decisions. Therefore, you cannot make an appeal if you disagree with our decision.

YOUR RIGHTS AND RESPONSIBILITIES**Chapter 6. Your rights and responsibilities**

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CHAPTER 6

YOUR RIGHTS AND RESPONSIBILITIES

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

Section 1.1 We must provide information in a way that works for you (in languages other than English, in Braille, in large print, or other alternate formats, etc.)

To get information from us in a way that works for you, please call Customer Service (phone numbers are on the back cover of this booklet).

Our plan has people and free language 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 if you need it. If you are eligible for Medicare because of a disability, we are required to give you information about the plan's benefits that is accessible and appropriate for you.

If you have any trouble getting information from our plan because of problems related to language or a disability, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week, and tell them that you want to file a complaint. TTY users call 1-877-486-2048.

Sección 1.1 Dembos brindar información de forma útil para usted (en idiomas que no sean inglés, en braille, impresa en letras grandes, otros formatos alternativos, etc.).

Para obtener información de nosotros de tal forma que sirva para usted, llame al Servicio de atención al cliente (los números de teléfono se encuentran en el reverso de este libro).

Nuestro plan ofrece servicios de interpretación gratuitos y cuenta con personal para responder preguntas de miembros que no hablan inglés. Además, podemos brindarle información en braille, impresa en letras grandes u otros formatos alternativos si lo necesita. Si es elegible para Medicare debido a su discapacidad, debemos brindarle información sobre las prestaciones del plan que sea accesible y adecuada para usted.

Si tiene problemas para obtener la información de nuestro plan debido al idioma o la discapacidad, llame a Medicare al 1-800-MEDICARE (1-800-633-4227), las 24 horas del día, los 7 días de la semana, y comuníquese que desea presentar una queja. Los usuarios de TTY deben llamar al 1-877-486-2048.

Section 1.2 We must treat you with fairness and respect at all times

Our plan must obey laws that protect you from discrimination or unfair treatment. **We do not discriminate** based on a person's race, ethnicity, national origin, religion, gender, age, mental or physical disability, health status, claims experience, medical history, genetic information, evidence of insurability, or geographic location within the service area.

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** 1-800-368-1019 (TTY 1-800-537-7697) or your local Office for Civil Rights.

If you have a disability and need help with access to care, please call us at Customer Service (phone numbers are on the back cover

YOUR RIGHTS AND RESPONSIBILITIES

of this booklet). If you have a complaint, such as a problem with wheelchair access, Customer Service can help.

Section 1.3 We must ensure that you get timely access to your covered drugs

As a member of our plan, 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 Part D drugs within a reasonable amount of time, Chapter 7, Section 7 of this booklet tells what you can do. (If we have denied coverage for your prescription drugs and you don't agree with our decision, Chapter 7, Section 4 tells what you can do.)

Section 1.4 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.
- The laws that protect your privacy give you rights related to getting 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 unauthorized people don't see or change your records.
- In most situations, if we 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 first*. Written permission can be given by you or by someone you have given legal power to make decisions for you.
- There are certain exceptions that do not require us to get your written permission first. These exceptions are allowed or required by law.
 - ◆ For example, 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.

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. 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 healthcare provider to decide whether the changes should be made.

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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 (phone numbers are on the back cover of this booklet).

Section 1.5 We must give you information about the plan, its network of pharmacies, and your covered drugs

As a member of our plan, you have the right to get several kinds of information from us. (As explained above in Section 1.1, you have the right to get information from us in a way that works for you. This includes getting the information in languages other than English and in large print or other alternate formats.)

If you want any of the following kinds of information, please call Customer Service (phone numbers are on the back cover of this booklet):

- **Information about our plan.** This includes, for example, information about the plan's financial condition. It also includes information about the number of appeals made by members and the plan's performance ratings, including how it has been rated by plan members and how it compares to other Medicare prescription drug plans.
- **Information about our network pharmacies.**
 - ◆ For example, you have the right to get information from us about the pharmacies in our network.

- ◆ For a list of the pharmacies in the plan's network, see the *pharmacy directory*.
- ◆ For more detailed information about our pharmacies, you can call Customer Service (phone numbers are on the back cover of this booklet) or visit our website at www.cignamedicarerx.com.

■ Information about your coverage and rules you must follow in using your coverage.

- ◆ To get the details on your Part D prescription drug coverage, see Chapters 3 and 4 of this booklet plus the plan's *List of Covered Drugs (Formulary)*. These chapters, together with the *List of Covered Drugs (Formulary)*, tell you what drugs are covered and explain the rules you must follow and the restrictions to your coverage for certain drugs.
- ◆ If you have questions about the rules or restrictions, please call Customer Service (phone numbers are on the back cover of this booklet).

■ Information about why something is not covered and what you can do about it.

- ◆ If a Part D drug is not covered for you, or if your coverage is restricted in some way, you can ask us for a written explanation. You have the right to this explanation even if you received the drug from an out-of-network pharmacy.
- ◆ If you are not happy or if you disagree with a decision we make about what Part D drug is covered for you, you have the right to ask us to change the decision. You can ask us to change the decision by making an appeal. For details on what to do if something is not covered for

YOUR RIGHTS AND RESPONSIBILITIES

you in the way you think it should be covered, see Chapter 7 of this booklet. It gives you the details about how to make an appeal if you want us to change our decision. (Chapter 7 also tells about how to make a complaint about quality of care, waiting times, and other concerns.)

- ◆ If you want to ask our plan to pay our share of the cost for a Part D prescription drug, see Chapter 5 of this booklet.

Section 1.6 We must support your right to make decisions about your care

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, *if you want to*, 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.** If you want to have an advance directive, you can get a 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 as well. Be sure to 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.**

- If you are admitted to the hospital, they 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.

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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 hasn't followed the instructions in it, you may file a complaint with your state agency. See Appendix E of this booklet for a list of State Agencies.

Section 1.7 You have the right to make complaints and to ask us to reconsider decisions we have made

If you have any problems or concerns about your covered services or care, Chapter 7 of this booklet tells what you can do. It gives the details about how to deal with all types of problems and complaints.

As explained in Chapter 7, what you need to do to follow up on a problem or concern depends on the situation. You might need to ask our plan to make a coverage decision for you, make an appeal to us to change a coverage decision, or make a complaint. Whatever you do – ask for a coverage decision, make an appeal, or make a complaint – we are required to treat you fairly.

You have the right to get a summary of information about the appeals and complaints that other members have filed against our plan in the past. To get this information, please call Customer Service (phone numbers are on the back cover of this booklet).

Section 1.8 What can you do if you think 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 think you have been treated unfairly or your rights have not been respected due to your race, disability, religion, sex, health, ethnicity, creed (beliefs), age, 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 think 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:

- You can call **Customer Service** (phone numbers are on the back cover of this booklet).
- You can call the **State Health Insurance Assistance Program**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- Or, 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 1.9 How to get more information about your rights

There are several places where you can get more information about your rights:

- You can call **Customer Service** (phone numbers are on the back cover of this booklet).

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- You can call the **State Health Insurance Assistance Program**. For details about this organization and how to contact it, go to Chapter 2, Section 3.
- You can contact **Medicare**.
 - ◆ You can visit the Medicare website to read or download the publication “Your Medicare Rights & Protections.” (The publication is available at: <http://www.medicare.gov/Publications/Pubs/pdf/10112.pdf>.)
 - ◆ Or, 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.

SECTION 2 You have some responsibilities as a member of the plan

Section 2.1 What are your responsibilities?

Things you need to do as a member of the plan are listed below. If you have any questions, please call Customer Service (phone numbers are on the back cover of this booklet). We’re here to help.

- **Get familiar with your covered drugs and the rules you must follow to get these covered drugs.** Use this Evidence of Coverage booklet to learn what is covered for you and the rules you need to follow to get your covered drugs.
 - ◆ Chapters 3 and 4 give the details about your coverage for Part D prescription drugs.
 - **If you have any other prescription drug coverage in addition to our plan, you are required to tell us.** Please call Customer Service to let us know.
- ◆ We are required to follow rules set by Medicare to make sure that you are using all of your coverage in combination when you get your covered drugs from our plan. This is called “**coordination of benefits**” because it involves coordinating the drug benefits you get from our plan with any other drug benefits available to you. We’ll help you with it. (For more information about coordination of benefits, go to Chapter 1, Section 7.)
- **Tell your doctor and pharmacist that you are enrolled in our plan.** Show your plan membership card whenever you get your Part D prescription drugs.
 - **Help your doctors and other providers help you by giving them information, asking questions, and following through on your care.**
 - ◆ To help your doctors and other health providers give you the best care, learn as much as you are able to about your health problems and give them the information they need about you and your health. Follow the treatment plans and instructions that you and your doctors agree upon.
 - ◆ Make sure your doctors know all of the drugs you are taking, including over-the-counter drugs, vitamins, and supplements.
 - ◆ If you have any questions, be sure to ask. Your doctors and other health care providers are supposed to explain things in a way you can understand. If you ask a question and you don’t understand the answer you are given, ask again.

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■ **Pay what you owe.** *As a plan member, you are responsible for these payments:*

- ◆ You must pay your plan premiums to continue being a member of our plan.
- ◆ For most of your drugs covered by the plan, you must pay your share of the cost when you get the drug. This will be a copayment (a fixed amount) or coinsurance (a percentage of the total cost) Chapter 4 tells what you must pay for your Part D prescription drugs.
- ◆ If you get any drugs that are not covered by our plan or by other insurance you may have, you must pay the full cost.
 - ◆ If you disagree with our decision to deny coverage for a drug, you can make an appeal. Please see Chapter 7 of this booklet for information about how to make an appeal.
- ◆ If you are required to pay a late enrollment penalty, you must pay the penalty to remain a member of the plan.

■ **Tell us if you move.** *If you are going to move, it's important to tell us right away. Call Customer Service (phone numbers are on the back cover of this booklet).*

- ◆ **If you move *outside* of our plan service area, you cannot remain a member of our plan.** (Chapter 1 tells about our service area.) We can help you figure out whether you are moving outside our service area. If you are leaving our service area, we can let you know if we have a plan in your new area.

- ◆ **If you move *within* our service area, we still need to know** so we can keep your membership record up to date and know how to contact you.

■ **Call Customer Service for help if you have questions or concerns.** *We also welcome any suggestions you may have for improving our plan.*

- ◆ Phone numbers and calling hours for Customer Service are on the back cover of this booklet.
- ◆ For more information on how to reach us, including our mailing address, please see Chapter 2.

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)****Chapter 7. What to do if you have a problem or complaint
(coverage decisions, appeals, complaints)**

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**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)****BACKGROUND****SECTION 1 Introduction****Section 1.1 What to do if you have a problem or concern**

This chapter explains two types of processes for handling problems and concerns:

- For some types of problems, you need to use the **process for coverage decisions and making appeals**.
- For other types of problems, you need to use the **process for making complaints**.

Both of these processes have been approved by Medicare. To ensure fairness and prompt handling of your problems, each process has a set of rules, procedures, and deadlines that must be followed by us and by you.

Which one do you use? That depends on the type of problem you are having. The guide in Section 3 will help you identify the right process to use.

Section 1.2 What about the legal terms?

There are technical legal terms for some of the rules, procedures, and types of deadlines explained in this chapter. Many of these terms are unfamiliar to most people and can be hard to understand.

To keep things simple, this chapter explains the legal rules and procedures using simpler words in place of certain legal terms. For example, this chapter generally says “making a complaint” rather than “filing a grievance,” “coverage decision” rather than “coverage determination,” and “Independent Review Organization” instead of “Independent Review Entity.” It also uses abbreviations as little as possible.

However, it can be helpful – and sometimes quite important – for you to know the correct legal terms for the situation you are in. Knowing which terms to use will help you communicate more clearly and accurately when you are dealing with your problem and get the right help or information for your situation. To help you know which terms to use, we include legal terms when we give the details for handling specific types of situations.

SECTION 2 You can get help from government organizations that are not connected with us**Section 2.1 Where to get more information and personalized assistance**

Sometimes it can be confusing to start or follow through the process for dealing with a problem. This can be especially true if you do not feel well or have limited energy. Other times, you may not have the knowledge you need to take the next step.

Get help from an independent government organization

We are always available to help you. But in some situations you may also want help or guidance from someone who is not connected with us. You can always contact your **State Health Insurance Assistance Program (SHIP)**. This government program has trained counselors in every state. 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.

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The services of SHIP counselors are free. You will find phone numbers in Appendix A of this booklet.

You can also get help and information from Medicare

For more information and help in handling a problem, you can also contact Medicare. Here are two ways to get information directly from 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 visit the Medicare website (<http://www.medicare.gov>).

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

Section 3.1 Should you use the process for coverage decisions and appeals? Or should you use the process for making complaints?

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.

To figure out which part of this chapter tells what to do for your problem or concern,
START HERE

Is your problem or concern about your benefits and coverage?

(This includes problems about whether particular medical care or prescription drugs are covered or not, the way in which they are covered, and problems related to payment for medical care or prescription drugs.)

Yes.

My problem is about benefits or coverage.

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

No.

My problem is not about benefits or coverage.

Skip ahead to **Section 7** at the end of this chapter: **"How to make a complaint about quality of care, waiting times, customer service or other concerns."**

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)****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**

The process for coverage decisions and making appeals deals with problems related to your benefits and coverage for prescription drugs, including problems related to payment. This is the process you use for issues such as whether a drug is covered or not and the way in which the drug is covered.

Asking for coverage decisions

A coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your prescription drugs.

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 a drug 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 and you are not satisfied with this decision, you can “appeal” the decision. An appeal is a formal way of asking us to review and change a coverage decision we have made.

When you make an appeal we review the coverage decision we have made to check to see if we were following all of the rules properly. Your appeal is handled by different reviewers

than those who made the original unfavorable decision. When we have completed the review we give you our decision.

If we say no to all or part of your Level 1 Appeal, you can ask for a Level 2 Appeal. The Level 2 Appeal is conducted by an independent organization that is not connected to us. If you are not satisfied with the decision at the Level 2 Appeal, you may be able to continue through several more levels of appeal.

Section 4.2 How to get help when you are asking for a coverage decision or making an appeal

Would you like some help? Here are resources you may wish to use if you decide to ask for any kind of coverage decision or appeal a decision:

- **You can call us at Customer Service** (phone numbers are on the back cover of this booklet).
- **To get free help from an independent organization** that is not connected with our plan, contact your State Health Insurance Assistance Program (see Section 2 of this chapter).
- **Your doctor or other provider can make a request for you.** Your doctor or other provider can request a coverage decision or a Level 1 Appeal on your behalf. To request any appeal after Level 1, your doctor or other provider must be appointed as your representative.
- **You can ask someone to act on your behalf.** If you want to, you can name another person to act for you as your “representative” to ask for a coverage decision or make an appeal.

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- ◆ There may be someone who is already legally authorized to act as your representative under State law.
- ◆ If you want a friend, relative, your doctor or other prescriber, or other person to be your representative, call Customer Service and ask for the “Appointment of Representative” form. (The form is also available on Medicare’s website at <http://www.cms.hhs.gov/cmsforms/downloads/cms1696.pdf> or on our website at www.cignamedicare.com.) The form gives that person permission to act on your behalf. It must be signed 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.

- **You also have the right to hire a lawyer to act for you.** You may contact your own lawyer, or get the name of a lawyer from your local bar association or other referral service. There are also groups that will give you free legal services if you qualify. However, **you are not required to hire a lawyer** to ask for any kind of coverage decision or appeal a decision.

SECTION 5 Your Part D prescription drugs: How to ask for a coverage decision or make an appeal

? Have you read Section 4 of this chapter (*A guide to “the basics” of coverage decisions and appeals*)?

If not, you may want to read it before you start this section.

Section 5.1 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 as a member of our plan include coverage for many outpatient prescription drugs. Medicare calls these outpatient prescription drugs “Part D drugs.” You can get these drugs as long as they are included in our plan’s *List of Covered Drugs (Formulary)* 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 or supported by certain reference books. See Chapter 3, Section 3 for more information about a medically accepted indication.)

- **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.
- For details about what we mean by Part D drugs, the *List of Covered Drugs (Formulary)*, rules and restrictions on coverage, and cost information, see Chapter 3 (*Using our plan’s coverage for your Part D prescription drugs*) and Chapter 4 (*What you pay for your Part D prescription drugs*).

Part D coverage decisions and appeals

As discussed in Section 4 of this chapter, a coverage decision is a decision we make about your benefits and coverage or about the amount we will pay for your drugs.

Legal Terms

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

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)**

Here are examples of coverage decisions you ask us to make about your Part D drugs:

- You ask us to make an exception, including:
 - ◆ Asking us to cover a Part D drug that is not on the plan's *List of Covered Drugs (Formulary)*
 - ◆ Asking us to waive a restriction on the plan's coverage for a drug (such as limits on the amount of the drug you can get)
 - ◆ Asking to pay a lower cost-sharing amount for a covered non-preferred drug
- You ask us whether a drug is covered for you and whether you satisfy any applicable coverage rules. (For example, when your drug is on the plan's *List of*

Covered Drugs (Formulary) but we require you to get approval from us before we will cover it for you.)

- ◆ *Please note:* If your pharmacy tells you that your prescription cannot be filled as written, you will get a written notice explaining how to contact us to ask for a coverage decision.
- You ask us to pay for a prescription drug you already bought. This is a request for a coverage decision about payment.

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. Use the chart below to help you determine which part has information for your situation:

Which of these situations are you in?

Do you need a drug that isn't on our Drug List or need us to waive a rule or restriction on a drug we cover?

You can ask us to make an exception. (This is a type of coverage decision.)
Start with **Section 5.2** of this chapter.

Do you want us to cover a drug on our Drug List and you believe you meet any plan rules or restrictions (such as getting approval in advance) for the drug you need?

You can ask us for a coverage decision. Skip ahead to **Section 5.4** of this chapter.

Do you want to ask us to pay you back for a drug you have already received and paid for?

You can ask us to pay you back. (This is a type of coverage decision.) Skip ahead to **Section 5.4** of this chapter.

Have we already told you that we will not cover or pay for a drug in the way that you want it to be covered or paid for?

You can make an appeal. (This means you are asking us to reconsider.) Skip ahead to **Section 5.5** of this chapter.

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WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT (COVERAGE DECISIONS, APPEALS, COMPLAINTS)

Section 5.2 What is an 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. Similar to other types of coverage decisions, if we turn down your request for an exception, you can appeal our decision.

When you ask for an exception, your doctor or other prescriber will need to explain the medical reasons why you need the exception approved. We will then consider your request. 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 *List of Covered Drugs (Formulary)*.** (We call it the “Drug List” for short.)

Legal Terms	Asking for coverage of a drug that is not on the Drug List is sometimes called asking for a “formulary exception.”
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- If we agree to make an exception and cover a drug that is not on the Drug List, you will need to pay the cost-sharing amount that applies to drugs in Tier 4 Non-Preferred Brand Drugs. You cannot ask for an exception to the copayment or coinsurance amount we require you to pay for the drug.
- You cannot ask for coverage of any “excluded drugs” or other non-Part D drugs which Medicare does not cover. (For more information about excluded drugs, see Chapter 3.)

2. **Removing a restriction on our coverage for a covered drug.** There are extra rules or restrictions that apply to certain drugs on our *List of Covered Drugs (Formulary)* (for more information, go to Chapter 3).

Legal Terms	Asking for removal of a restriction on coverage for a drug is sometimes called asking for a “formulary exception.”
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- The extra rules and restrictions on coverage for certain drugs include:
 - ◆ *Getting plan approval in advance* before we will agree to cover the drug for you. (This is sometimes called “prior authorization.”)
 - ◆ *Being required to try a different drug first* before we will agree to cover the drug you are asking for. (This is sometimes called “step therapy.”)
 - ◆ *Quantity limits.* For some drugs, there are restrictions on the amount of the drug you can have.
 - 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 five 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.

Legal Terms	Asking to pay a lower preferred price for a covered non-preferred drug is sometimes called asking for a “tiering exception.”
--------------------	---

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)**

- If your drug is in Tier 4 Non-Preferred Brand Drugs you can ask us to cover it at the cost-sharing amount that applies to drugs in Tier 3 Preferred Brand Drugs. This would lower your share of the cost for the drug.
- You cannot ask us to change the cost-sharing tier for any drug in Tier 5 Specialty Tier Drugs.

Section 5.3 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.

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 5.5 tells you how to make an appeal if we say no.

The next section tells you how to ask for a coverage decision, including an exception.

Section 5.4 Step-by-step: How to ask for a coverage decision, including an exception

Step 1: You ask us to make a coverage decision about the drug(s) or payment you need. If your health requires a **quick response, you must ask us to make a “fast decision.” You cannot ask for a fast decision if you are asking us to pay you back for a drug you already bought.**

What to do

- **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. 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 that asks us to pay for our share of the cost for a drug you have received*.
- **You or your doctor or someone else who is acting on your behalf** can ask for a coverage decision. Section 4 of this chapter tells how you can give written permission to someone else to act as your representative. You can also have a lawyer act on your behalf.

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- If you want to ask us to pay you back for a drug, start by reading Chapter 5 of this booklet: *Asking us to pay our share of the costs for covered drugs*. Chapter 5 describes the situations in which you may need to ask for reimbursement. It also tells how to send us the paperwork that asks us to pay you back for our share of the cost of a drug you have paid for.
- If you are requesting an exception, provide the “doctor’s statement.” Your doctor or other prescriber must give us the medical reasons for the drug exception you are requesting. (We call this the “doctor’s statement.”) 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. See Sections 5.2 and 5.3 for more information about exception requests.

If your health requires it, ask us to give you a “fast decision”

Legal Terms	A “fast decision” is called an “expedited coverage determination.”
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- When we give you our decision, we will use the “standard” deadlines unless we have agreed to use the “fast” deadlines. A standard decision means we will give you an answer within 72 hours after we receive your doctor’s statement. A fast decision means we will answer within 24 hours.
- To get a fast decision, you must meet two requirements:

- ◆ You can get a fast decision *only* if you are asking for a *drug you have not yet received*. (You cannot get a fast decision if you are asking us to pay you back for a drug you are already bought.)
- ◆ You can get a fast decision *only* if 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 decision,” we will automatically agree to give you a fast decision.
- If you ask for a fast decision on your own (without your doctor’s or other prescriber’s support), we will decide whether your health requires that we give you a fast decision.
 - ◆ If we decide that your medical condition does not meet the requirements for a fast decision, we will send you a letter that says so (and we will use the standard deadlines instead).
 - ◆ This letter will tell you that if your doctor or other prescriber asks for the fast decision, we will automatically give a fast decision.
 - ◆ The letter will also tell how you can file a complaint about our decision to give you a standard decision instead of the fast decision you requested. It tells how to file a “fast” complaint, which means you would get our answer to your complaint within 24 hours. (The process for making a complaint is different from the process for coverage decisions and appeals. For more information about the process for making complaints, see Section 7 of this chapter.)

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)**

Step 2: We consider your request and we give you our answer.

Deadlines for a “fast” coverage decision

- If we are using the fast deadlines, we must give you our answer **within 24 hours**.
 - ◆ Generally, this means within 24 hours after we receive your request. If you are requesting an exception, we will give you our answer within 24 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.
 - ◆ 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 outside organization. Later in this section, we tell about this review organization and explain what happens at Appeal Level 2.
- **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.

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

- If we are using the standard deadlines, we must give you our answer **within 72 hours**.
 - ◆ Generally, this means within 72 hours after we receive your request. If you are requesting an exception,

we will give you our answer within 72 hours after we receive your doctor’s statement supporting your request. We will give you our answer sooner if your health requires us to.

- ◆ 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 organization. Later in this section, we tell about this review organization and explain what happens at Appeal Level 2.
- **If our answer is yes to part or all of what you requested –**
 - ◆ If we approve your request for coverage, 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.

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.
 - ◆ 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 organization. Later in this section, we tell about this review organization and explain what happens at Appeal Level 2.

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- 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.

Step 3: 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 request an appeal. Requesting an appeal means asking us to reconsider – and possibly change – the decision we made.

Section 5.5 Step-by-step: How to make a Level 1 Appeal (how to ask for a review of a coverage decision made by our plan)

Legal Terms	An appeal to the plan about a Part D drug coverage decision is called a plan “ redetermination .”
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Step 1: You contact us and make your Level 1 Appeal. If your health requires a quick response, you must ask for a “fast appeal.”

What to do

- To start your appeal, you, your doctor, or your representative, must contact us.
 - ◆ For details on how to reach us by phone, fax, or mail for any purpose related to your appeal, go to Chapter 2, Section 1, and look for the section called, *How to contact our plan when you are making an appeal about your Part D prescription drugs*.

- If you are asking for a standard appeal, make your appeal by submitting a written request. You may also ask for an appeal by calling us at the the phone number shown in Chapter 2, Section 1 (How to contact our plan when you are making an appeal about your part D prescription drugs).
- If you are asking for a fast appeal, you may make your appeal in writing or you may call us at the phone number shown in Chapter 2, Section 1 (How to contact our plan when you are making an appeal about your part D prescription drugs).
- You must make your appeal request within 60 calendar days from the date on the written notice we sent to tell you our answer to your request for a coverage decision. If you miss this deadline and have a good reason for missing it, we may give you more time to make your appeal. Examples of good cause for missing the deadline may include if you had 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 have the right to ask us for a copy of the information regarding your appeal.
 - ◆ If you wish, you and your doctor or other prescriber may give us additional information to support your appeal.

If your health requires it, ask for a “fast appeal”

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)****Legal
Terms**

A “fast appeal” is also called an **“expedited redetermination.”**

- 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 decision” in Section 5.4 of this chapter.

Step 2: We consider your appeal and we give you our answer.

- When our plan is 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

- If we are using the fast deadlines, 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 it.
 - ◆ 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. (Later in this section, we tell about this review organization and explain what happens at Level 2 of the 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 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 to appeal our decision.

Deadlines for a “standard” appeal

- If we are using the standard deadlines, 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 you believe your health requires it, you should ask for “fast” appeal.
 - ◆ 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. Later in this section, we tell about this review organization and explain what happens at Level 2 of the appeals process.
- If our answer is yes to part or all of what you requested –
 - ◆ If we approve a request for coverage, we must **provide the coverage** we have agreed to provide as quickly as your health requires, but **no later than 7 calendar days** after we receive your appeal.

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- ◆ If we approve a 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 your appeal 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 and how to appeal our decision.

Step 3: If we say no to your appeal, you decide if you want to continue with the appeals process and make *another* appeal.

- If our plan says no to your appeal, you then choose whether to accept this decision or continue by making 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 5.6 Step-by-step: How to make a Level 2 Appeal

If our plan says no to your appeal, you then choose whether to accept this decision or continue by making another appeal. If you decide to go on to a Level 2 Appeal, the **Independent Review Organization** reviews the decision our plan made when we said no to your first appeal. This organization decides whether the decision we made should be changed.

Legal Terms	The formal name for the "Independent Review Organization" is the " Independent Review Entity ." It is sometimes called the " IRE ."
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Step 1: To make a Level 2 Appeal, you must contact the Independent Review Organization and ask for a review of your case.

- If our plan says 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.
- When you make an appeal to the Independent Review Organization, we will send the information we have 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.** You have a right to give the Independent Review Organization additional information to support your appeal.

Step 2: The Independent Review Organization does a review of your appeal and gives you an answer.

- **The Independent Review Organization is an independent organization that is hired by Medicare.** This organization is not connected with us and it is not a government agency. This organization is a company chosen by Medicare to review our decisions about your Part D benefits with us.
- Reviewers at the Independent Review Organization will take a careful look at all of the information related to your appeal. The organization will tell you its decision in writing and explain the reasons for it.

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)***Deadlines for “fast” appeal at Level 2*

- If your health requires it, ask the Independent Review Organization for a “fast appeal.”
- If the review organization agrees to give you a “fast appeal,” the review organization must give you an answer to your Level 2 Appeal **within 72 hours** after it receives your appeal request.
- **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.

Deadlines for “standard” appeal at Level 2

- If you have a standard appeal at Level 2, the review organization must give you an answer to your Level 2 Appeal **within 7 calendar days** after it receives your appeal.
- **If the Independent Review Organization says yes to part or all of what you requested –**
 - ◆ If the Independent Review Organization approves a 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 approves a 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.

What if the review organization says no to your appeal?

If this organization says no to your appeal, it means the organization agrees with our decision not to approve your request. (This is called “upholding the decision.” It is also called “turning down your appeal.”)

To continue and make another appeal at Level 3, the dollar value of the drug coverage you are requesting must meet a minimum amount. If the dollar value of the coverage you are requesting is too low, you cannot make another appeal and the decision at Level 2 is final. The notice you get from the Independent Review Organization will tell you the dollar value that must be in dispute to continue with the appeals process.

Step 3: If the dollar value of the coverage you are requesting meets the requirement, 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 your Level 2 Appeal is turned down and you meet the requirements to continue with the appeals process, you must decide whether you want to go on to Level 3 and make a third appeal. If you decide to make a third appeal, the details on how to do this are in the written notice you got after your second appeal.
- The Level 3 Appeal is handled by an administrative law judge. Section 6 in this chapter tells more about Levels 3, 4, and 5 of the appeals process.

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WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT (COVERAGE DECISIONS, APPEALS, COMPLAINTS)

SECTION 6 Taking your appeal to Level 3 and beyond

Section 6.1 Levels of Appeal 3, 4, and 5 for Part D Drug Appeals

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 dollar value of the drug 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. If the dollar value is high enough, 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	A judge who works for the Federal government will review your appeal and give you an answer. This judge is called an "Administrative Law Judge."
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- **If the Administrative Law Judge says yes to your appeal, the appeals process is over.** What you asked for in the appeal has been approved. We must **authorize or provide the drug coverage** that was approved by the Administrative Law Judge **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.

- **If the Administrative Law Judge says no to your appeal, the appeals process may or may not be over.**
 - ◆ If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - ◆ If you do not want to accept the decision, you can continue to the next level of the review process. If the administrative law judge says no to your appeal, the notice you get will tell you what to do next if you choose to continue with your appeal.

Level 4 Appeal	The Medicare Appeals Council will review your appeal and give you an answer. The Medicare Appeals Council works for the Federal government.
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- **If the answer is yes, the appeals process is over.** What you asked for in the appeal has been approved. We must **authorize or provide the drug coverage** that was approved by the Medicare Appeals Council **within 72 hours (24 hours for expedited appeals) or make payment no later than 30 calendar days** after we receive the decision.
- **If the answer is no, the appeals process may or may not be over.**
 - ◆ If you decide to accept this decision that turns down your appeal, the appeals process is over.
 - ◆ If you do not want to accept the decision, you might be able to continue to the next level of the review process. If the Medicare Appeals Council says no to your appeal or denies your request to review the appeal, the notice you get will tell you whether the rules allow you to go on to a Level 5 Appeal.

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
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If the rules allow you to go on, the written notice 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.

MAKING COMPLAINTS**SECTION 7 How to make a complaint about quality of care, waiting times, customer service, or other concerns**

If your problem is about decisions related to benefits, coverage, or payment, then this section is *not for you*. Instead, you need to use the process for coverage decisions and appeals. Go to Section 4 of this chapter.

Section 7.1 What kinds of problems are handled by the complaint process?

This section explains how to use the process for making complaints. The complaint process is used for certain types of problems *only*. This includes problems related to quality of care, waiting times, and the customer service you receive. Here are examples of the kinds of problems handled by the complaint process.

If you have any of these kinds of problems, you can “make a complaint”**Quality of your medical care**

- Are you unhappy with the quality of the care you have received?

Respecting your privacy

- Do you believe that someone did not respect your right to privacy or shared information about you that you feel should be confidential?

Disrespect, poor customer service, or other negative behaviors

- Has someone been rude or disrespectful to you?
- Are you unhappy with how our Customer Service has treated you?
- Do you feel you are being encouraged to leave the plan?

Waiting times

- Have you been kept waiting too long by pharmacists? Or by our Customer Service or other staff at the plan?
- ◆ Examples include waiting too long on the phone or when getting a prescription.

Cleanliness

- Are you unhappy with the cleanliness or condition of a pharmacy?

Information you get from us

- Do you believe we have not given you a notice that we are required to give?
- Do you think written information we have given you is hard to understand?

The next page has more examples of possible reasons for making a complaint

CHAPTER 7

WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT (COVERAGE DECISIONS, APPEALS, COMPLAINTS)

Possible Complaints (continued)

These types of complaints are all related to the *timeliness* of our actions related to coverage decisions and appeals

The process of asking for a coverage decision and making appeals is explained in sections 4-6 of this chapter. If you are asking for a decision or making an appeal, you use that process, not the complaint process.

However, if you have already asked us for a coverage decision or made an appeal, and you think that we are not responding quickly enough, you can also make a complaint about our slowness. Here are examples:

- If you have asked us to give you a “fast response” for a coverage decision or appeal, and we have said we will not, you can make a complaint.
- If you believe we are not meeting the deadlines for giving you a coverage decision or an answer to an appeal you have made, you can make a complaint.
- When a coverage decision we made is reviewed and we are told that we must cover or reimburse you for certain drugs, there are deadlines that apply. If you think we are not meeting these deadlines, you can make a complaint.
- When we do not give you a decision on time, we are required to forward your case to the Independent Review Organization. If we do not do that within the required deadline, you can make a complaint.

Section 7.2 The formal name for “making a complaint” is “filing a grievance”

Legal Terms	<ul style="list-style-type: none"> ■ What this section calls a “complaint” is also called a “grievance.” ■ Another term for “making a complaint” is “filing a grievance.” ■ Another way to say “using the process for complaints” is “using the process for filing a grievance.”
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Section 7.3 Step-by-step: Making a complaint

Step 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. Call Customer Service at 1-800-222-6700, 8 am – 8 pm, local time, 7 days a week (TTY/TDD users should call 1-800-322-1451).
- **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, put your complaint in writing, we will respond to your complaint in writing.
- Written Complaints can be received by Customer Service Representatives (CSRs) via mail or facsimile, most are answered within 30 calendar days or less. Please send your written complaint to:

CIGNA Medicare Rx Plan Two (PDP)
P.O. Box 269005
Weston, FL 33326-9927
FAX 1-800-735-1469

**WHAT TO DO IF YOU HAVE A PROBLEM OR COMPLAINT
(COVERAGE DECISIONS, APPEALS, COMPLAINTS)**

- If an Expediated grievance, or a “fast complaint”, is filed then you will have an answer within 24 hours.
- **Whether you call or write, you should contact Customer Service right away.** The complaint must be made within 60 calendar days after you had the problem you want to complain about.
- **If you are making a complaint because we denied your request for a “fast response” to a coverage decision or 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.

**Legal
Terms**

What this section calls a “**fast complaint**” is also called an “**expedited grievance.**”

Step 2: 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. If your health condition requires us to answer quickly, we will do that.
- **Most complaints are answered in 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 do not agree** with some or all of your complaint or don’t take responsibility for the problem you are complaining about, we will let you know.

Our response will include our reasons for this answer. We must respond whether we agree with the complaint or not.

Section 7.4 You can also make complaints about quality of care to the Quality Improvement Organization

You can make your complaint about the quality of care you received to us by using the step-by-step process outlined above.

When your complaint is about *quality of care*, you also have two extra options:

- **You can make your complaint to the Quality Improvement Organization.** If you prefer, you can make your complaint about the quality of care you received directly to this organization (*without making the complaint to us*).
 - ◆ 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.
 - ◆ To find the name, address, and phone number of the Quality Improvement Organization for your state, look in Chapter 2, Section 4, of this booklet. If you make a complaint to this organization, we will work with them to resolve your complaint.
- **Or you can make your complaint to both at the same time.** If you wish, you can make your complaint about quality of care to us and also to the Quality Improvement Organization.

CHAPTER 8

ENDING YOUR MEMBERSHIP IN THE PLAN

Chapter 8. Ending your membership in the plan

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ENDING YOUR MEMBERSHIP IN THE PLAN

SECTION 1 Introduction**Section 1.1 This chapter focuses on ending your membership in our plan**

Ending your membership in CIGNA Medicare Rx Plan Two (PDP) may be **voluntary** (your own choice) or **involuntary** (not your own choice):

- You might leave our plan because you have decided that you *want* to leave.
 - ◆ There are only certain times during the year, or certain situations, when you may voluntarily end your membership in the plan. Section 2 tells you *when* you can end your membership in the plan.
 - ◆ The process for voluntarily ending your membership varies depending on what type of new coverage you are choosing. Section 3 tells you *how* to end your membership in each situation.
- There are also limited situations where you do not choose to leave, but 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, you must continue to get your Part D prescription drugs through our plan 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. In certain situations, you may also be eligible to leave the plan at other times of the year.

Section 2.1 Usually, 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 Coordinated Election Period”). This is the time when you should review your health and drug coverage and make a decision about your coverage for the upcoming year.

- **When is the Annual Enrollment Period?** This happens from October 15 to December 7 in 2011.
- **What type of plan can you switch to during the Annual Enrollment Period?** During this time, you can review your health coverage and your prescription drug coverage. You can choose to keep your current coverage or make changes to your coverage 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 prescription drug plan.
 - ◆ Original Medicare *without* a separate Medicare prescription drug plan.
 - ◆ **If you receive Extra Help from Medicare to pay for your prescription drugs:** If you do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.
 - ◆ – *or* – A Medicare health plan. A Medicare health plan is a plan offered by a private company that

CHAPTER 8

ENDING YOUR MEMBERSHIP IN THE PLAN

contracts with Medicare to provide all of the Medicare Part A (Hospital) and Part B (Medical) benefits. Some Medicare health plans also include Part D prescription drug coverage.

- ◆ If you enroll in most Medicare health plans, you will be disenrolled from CIGNA Medicare Rx Plan Two (PDP) when your new plan's coverage begins. However, if you choose a Private Fee-for-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that plan and keep CIGNA Medicare Rx Plan Two (PDP) for your drug coverage. If you do not want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or drop Medicare prescription drug coverage.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. ("Creditable" coverage means the coverage is expected to pay, on average, at least as much as Medicare's standard prescription drug coverage.)

- **When will your membership end?** Your membership will end when your new plan's coverage begins on January 1.

Section 2.2 In certain situations, you can end your membership during a Special Enrollment Period

In certain situations, members of CIGNA Medicare Rx Plan Two (PDP) may be eligible to end their membership at other times of the year. This is known as a **Special Enrollment Period**.

- **Who is eligible for a Special Enrollment Period?** If any of the following situations apply to you, you are eligible to end your membership during a Special Enrollment Period. These are just examples, for the full list you can contact the plan, call Medicare, or visit the Medicare website (<http://www.medicare.gov>):
 - ◆ If you have moved out of your plan's service area.
 - ◆ 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 a nursing home or long-term care hospital.
 - ◆ PACE is not available in all states. If you would like to know if PACE is available in your state, please contact Customer Service (phone numbers are on the back cover of this booklet).
- **When are Special Enrollment Periods?** The enrollment periods vary depending on your situation.
- **What can you do?** To find out if you are eligible for a Special Enrollment Period, please call Medicare at 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days

ENDING YOUR MEMBERSHIP IN THE PLAN

a week. TTY users call 1-877-486-2048. If you are eligible to end your membership because of a special situation, you can choose to change both your Medicare health coverage and prescription drug coverage. This means you can choose any of the following types of plans:

- ◆ Another Medicare prescription drug plan.
- ◆ Original Medicare *without* a separate Medicare prescription drug plan.
- ◆ **If you receive Extra Help from Medicare to pay for your prescription drugs:** If you switch to Original Medicare and do not enroll in a separate Medicare prescription drug plan, Medicare may enroll you in a drug plan, unless you have opted out of automatic enrollment.
- ◆ – *or* – A Medicare health plan. A Medicare health plan is a plan offered by a private company that contracts with Medicare to provide all of the Medicare Part A (Hospital) and Part B (Medical) benefits. Some Medicare health plans also include Part D prescription drug coverage.
- ◆ If you enroll in most Medicare health plans, you will automatically be disenrolled from CIGNA Medicare Rx Plan Two (PDP) when your new plan's coverage begins. However, if you choose a Private Fee-for-Service plan without Part

D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that plan and keep CIGNA Medicare Rx Plan Two (PDP) for your drug coverage. If you do not want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or to drop Medicare prescription drug coverage.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. (“Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.)

- **When will your membership end?**
Your membership will usually end on the first day of the month after we receive your request to change your plan.

Section 2.3 Where can you get more information about when you can end your membership?

If you have any questions or would like more information on when you can end your membership:

- You can call Customer Service (phone numbers are on the back cover of this booklet).
- You can find the information in the *Medicare & You 2012 Handbook*.

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ENDING YOUR MEMBERSHIP IN THE PLAN

- ◆ Everyone with Medicare receives a copy of *Medicare & You* each fall. Those new to Medicare receive it within a month after first signing up.
- ◆ You can also download a copy from the Medicare website (<http://www.medicare.gov>). Or, you can order a printed copy by calling Medicare at the number below.

- You can contact 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 How do you end your membership in our plan?

Section 3.1 Usually, you end your membership by enrolling in another plan

Usually, to end your membership in our plan, you simply enroll in another Medicare plan during one of the enrollment periods (see Section 2 for information about the enrollment periods). However, there are two situations in which you will need to end your membership in a different way:

- If you want to switch from our plan to Original Medicare *without* a Medicare prescription drug plan, you must ask to be disenrolled from our plan.
- If you join a Private Fee-for-Service plan without prescription drug coverage, a Medicare Medical Savings Account Plan, or a Medicare Cost Plan, enrollment in the new plan will not end your membership in our plan. In this case, you can enroll in that plan and keep CIGNA Medicare Rx Plan Two (PDP) for

your drug coverage. If you do not want to keep our plan, you can choose to enroll in another Medicare prescription drug plan or ask to be disenrolled from our plan.

If you are in one of these two situations and want to leave our plan, there are two ways you can ask to be disenrolled:

- You can make a request in writing to us. (Contact Customer Service if you need more information on how to do this.)
- *–or–* You can contact 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.

Note: If you disenroll from Medicare prescription drug coverage and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. (“Creditable” coverage means the coverage is expected to pay, on average, at least as much as Medicare’s standard prescription drug coverage.) See Chapter 6, Section 10 for more information about the late enrollment penalty.

ENDING YOUR MEMBERSHIP IN THE PLAN

The table below explains how you should end your membership in our plan.

If you would like to switch from our plan to:	This is what you should do:
Another Medicare prescription drug plan.	<p>Enroll in the new Medicare prescription drug plan.</p> <p>You will automatically be disenrolled from CIGNA Medicare Rx Plan Two (PDP) when your new plan's coverage begins.</p>
A Medicare health plan.	<p>Enroll in the Medicare health plan.</p> <p>With most Medicare health plans, you will automatically be disenrolled from CIGNA Medicare Rx Plan Two (PDP) when your new plan's coverage begins.</p> <p>However, if you choose a Private Fee-For-Service plan without Part D drug coverage, a Medicare Medical Savings Account plan, or a Medicare Cost Plan, you can enroll in that new plan and keep CIGNA Medicare Rx Plan Two (PDP) for your drug coverage. If you want to leave our plan, you must either enroll in another Medicare prescription drug plan or ask to be disenrolled. To ask to be disenrolled, you must send us a written request (contact Customer Service if you need more information on how to do this) or contact 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).</p>
<p>Original Medicare <i>without</i> a separate Medicare prescription drug plan.</p> <p>Note: If you disenroll from a Medicare prescription drug plan and go without creditable prescription drug coverage, you may need to pay a late enrollment penalty if you join a Medicare drug plan later. See Chapter 4, Section 9 for more information about the late enrollment penalty.</p>	<p>Send us a written request to disenroll. Contact Customer Service if you need more information on how to do this (phone numbers are on the back cover of this booklet).</p> <p>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.</p>

CHAPTER 8

ENDING YOUR MEMBERSHIP IN THE PLAN

SECTION 4 Until your membership ends, you must keep getting your drugs through our plan

Section 4.1 Until your membership ends, you are still a member of our plan

If you leave CIGNA Medicare Rx Plan Two (PDP), it may take time before your membership ends and your new Medicare coverage goes into effect. (See Section 2 for information on when your new coverage begins.) During this time, you must continue to get your prescription drugs through our plan.

- You should continue to use our network pharmacies to get your prescriptions filled until your membership in our plan ends. Usually, your prescription drugs are only covered if they are filled at a network pharmacy including through our mail-order pharmacy services.

SECTION 5 CIGNA Medicare Rx Plan Two (PDP) must end your membership in the plan in certain situations

Section 5.1 When must we end your membership in the plan?

CIGNA Medicare Rx Plan Two (PDP) must end your membership in the plan if any of the following happen:

- If you do not stay continuously enrolled in Medicare Part A or Part B (or both).
- If you move out of our service area for more than 12 months.

- ◆ If you move or take a long trip, you need to call Customer Service to find out if the place you are moving or traveling to is in our plan's area.

- If you become incarcerated (go to prison).
- If you lie about or withhold information about other insurance you have that provides prescription drug coverage.
- If you intentionally give us incorrect information when you are enrolling in our plan and that information affects your eligibility for our plan.
- If you continuously behave in a way that is disruptive and makes it difficult for us to provide care for you and other members of our plan.
 - ◆ We cannot make you leave our plan for this reason unless we get permission from Medicare first.
- If you let someone else use your membership card to get prescription drugs.
 - ◆ If we end your membership because of this reason, Medicare may have your case investigated by the Inspector General.
- If you do not pay the plan premiums for 2 months from the premium due date.
 - ◆ We must notify you in writing that you have a 2 month period from the premium due date to pay the plan premium before we end your membership.

Where can you get more information?

If you have questions or would like more information on when we can end your membership:

ENDING YOUR MEMBERSHIP IN THE PLAN

- You can call **Customer Service** for more information (phone numbers are on the back cover of this booklet).

Section 5.2 We cannot 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, you should call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You may call 24 hours a day, 7 days a week.

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 make a complaint about our decision to end your membership. You can also look in Chapter 7, Section 7 for information about how to make a complaint.

CHAPTER 9

LEGAL NOTICES

Chapter 9. Legal notices

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SECTION 1 Notice about governing law

Many laws apply to this *Evidence of Coverage* and some additional provisions may apply because they are required by law. This may affect your rights and responsibilities even if the laws are not included or explained in this document. The principal law that applies to this 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.

SECTION 2 Notice about nondiscrimination

We don't discriminate based on a person's race, disability, religion, sex, health, ethnicity, creed, age, or national origin. All organizations that provide Medicare prescription drug 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, all other laws that apply to organizations that get Federal funding, and any other laws and rules that apply for any other reason.

CHAPTER 10

DEFINITIONS OF IMPORTANT WORDS

Chapter 10. Definitions of important words

Appeal – An appeal is something you do if you disagree with our decision to deny a request for coverage of prescription drugs or payment for drugs you already received. For example, you may ask for an appeal if we don't pay for a drug you think you should be able to receive. Chapter 7 explains appeals, including the process involved in making an appeal.

Annual Enrollment Period – A set time each fall when members can change their health or drugs plans or switch to Original Medicare. The Annual Enrollment Period is from October 15 until December 7, 2011.

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 where you pay a low copayment or coinsurance for your drugs after you or other qualified parties on your behalf have spent \$4,700 in covered drugs during the covered year.

Centers for Medicare & Medicaid Services (CMS) – The Federal agency that administers Medicare. Chapter 2 explains how to contact CMS.

Coinsurance – An amount you may be required to pay as your share of the cost for prescription drugs. Coinsurance is usually a percentage (for example, 20%).

Copayment – An amount you may be required to pay as your share of the cost for a prescription drug. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a prescription drug.

Cost Sharing – Cost sharing refers to amounts that a member has to pay when drugs are received. (This is in addition to the plan's monthly premium.) Cost sharing includes any combination of the following three types of payments: (1) any deductible amount a plan may impose before drugs are covered; (2) any fixed "copayment" amount that a plan requires when a specific drug is received; or (3) any "coinsurance" amount, a percentage of the total amount paid for a drug, that a plan requires when a specific drug is received.

Cost-Sharing Tier – Every drug on the list of covered drugs is in one of five 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 booklet. Chapter 7 explains how to ask us for a coverage decision.

Covered Drugs – The term we use to mean all of the prescription drugs covered by our plan.

DEFINITIONS OF IMPORTANT WORDS

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.

Customer Service – A department within our plan responsible for answering your questions about your membership, benefits, grievances, and appeals. See Chapter 2 for information about how to contact Customer Service.

Disenroll or Disenrollment – The process of ending your membership in our plan. Disenrollment may be voluntary (your own choice) or involuntary (not your own choice).

Dispensing Fee – A fee charged each time a covered drug is dispensed to pay for the cost of filling a prescription. The dispensing fee covers costs such as the pharmacist’s time to prepare and package the prescription.

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, 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.

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 determination that, if approved, allows you to get a drug that is not on your plan sponsor’s formulary (a formulary exception), or get a non-preferred drug at the preferred cost-sharing level (a tiering exception). You may also request an exception if your plan sponsor requires you to try another drug before receiving the drug you are requesting, or the plan limits the quantity or dosage of the drug you are requesting (a formulary exception).

Extra Help – A Medicare 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 us or one of our network pharmacies, including a complaint concerning the quality of your care. This type of complaint does not involve coverage or payment disputes.

Initial Coverage Limit – The maximum limit of coverage under the Initial Coverage Stage.

Initial Coverage Stage – This is the stage before your total drug expenses have reached \$2,930, including amounts you’ve paid and what our plan has paid on your behalf.

Initial Enrollment Period – When you are first eligible for Medicare, the period of time when you can sign up for Medicare Part B. For example, if you’re eligible for Part B 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.

CHAPTER 10

DEFINITIONS OF IMPORTANT WORDS

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. You pay this higher amount as long as you have a Medicare drug plan. There are some exceptions. For example, if you receive Extra Help from Medicare to pay your prescription drug plan costs, the late enrollment penalty rules do not apply to you. If you receive Extra Help, you do not pay a penalty, even if you go without “creditable” prescription drug coverage.

List of Covered Drugs (Formulary or “Drug List”) – A list of prescription drugs covered by the plan. The drugs on this list are selected by the plan with the help of doctors and pharmacists. The list includes both brand name and generic drugs.

Low Income Subsidy – See “Extra Help.”

Medicaid (or Medical Assistance) – A joint Federal and state program that helps with medical costs for some people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid. See Chapter 2, Section 6 for information about how to contact Medicaid in your state.

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 3, Section 3 for more information about a medically accepted indication.

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). People with Medicare can get their Medicare health coverage through Original Medicare or a Medicare Advantage Plan.

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 HMO, PPO, a Private Fee-for-Service (PFFS) plan, or a Medicare Medical Savings Account (MSA) plan. If you are enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan, and are not paid for under Original Medicare. 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**. Everyone who has Medicare Part A and Part B is eligible to join any Medicare health plan that is offered in their area, except people with End-Stage Renal Disease (unless certain exceptions apply).

Medicare Coverage Gap Discount Program – A program that provides discounts on most covered Part D brand name drugs to Part D enrollees 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. For this reason, most, but not all, brand name drugs are discounted.

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, Demonstration/Pilot Programs, and Programs of All-inclusive Care for the Elderly (PACE).

DEFINITIONS OF IMPORTANT WORDS

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 network pharmacy is a pharmacy where members of our plan can get their prescription drug benefits. We call them “network pharmacies” because they contract with our plan. In most cases, your prescriptions are covered only if they are filled at one of our network pharmacies.

Non-Preferred Network Mail-Order Pharmacy – A network Mail-Order pharmacy that offers a long-term supply of covered drugs to members of our plan at higher cost-sharing levels than apply at a preferred network Mail-Order pharmacy.

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 doesn’t have a contract with our plan to coordinate or provide covered drugs to members of our plan. As explained in this Evidence of Coverage, most drugs you get from out-of-network pharmacies are not covered by our plan unless certain conditions apply.

Out-of-Pocket Costs – See the definition for “cost sharing” above. A member’s cost-sharing requirement to pay for a portion of drugs received is also referred to as the member’s “out-of-pocket” cost requirement.

Part C – see “Medicare Advantage (MA) Plan.”

Part D – The voluntary Medicare Prescription Drug Benefit Program. (For ease of reference, we will refer to the prescription drug benefit program as Part D.)

Part D Drugs – Drugs that can be covered under Part D. We may or may not offer all Part D drugs. (See your formulary for a specific list of covered drugs.) Certain categories of drugs were specifically excluded by Congress from being covered as Part D drugs.

Preferred Network Mail-Order Pharmacy – A network Mail-Order pharmacy that offers a long-term supply of covered drugs to members of our plan at lower cost-sharing levels than apply at a non-preferred network Mail-Order pharmacy.

Premium – The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

CHAPTER 10

DEFINITIONS OF IMPORTANT WORDS

Prior Authorization – Approval in advance to get certain drugs that may or may not be on our formulary. Some drugs are covered only if your doctor or other network provider gets “prior authorization” from us. Covered drugs that need prior authorization are marked in the formulary.

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. See Chapter 2, Section 4 for information about how to contact the QIO for your state.

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.

Service Area – A geographic area where a prescription drug plan accepts members if it limits membership based on where people live. The plan may disenroll you if you move out of the plan’s service area.

Special Enrollment Period – A set time when members can change their health or drugs 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.

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 the Social Security Administration 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.

STATE HEALTH INSURANCE ASSISTANCE PROGRAM – SHIP CHART**Alabama****State Health Insurance Assistance Program**

CALL (800) 243-5463
 WRITE 770 Washington Avenue RSA Plaza,
 Suite 470
 Montgomery, AL 36130-1851

Arizona**Arizona State Health Insurance Assistance Program**

CALL (800) 432-4040
 WRITE 1789 W. Jefferson Site Code 950A
 Phoenix, AZ 85007

Arkansas**Seniors Health Insurance Information Program**

CALL (800) 224-6330
 WRITE 1200 West 3rd Street
 Little Rock, AR 72201

Connecticut**Connecticut Program for Insurance Assistance**

CALL (800) 994-9422
 TDD (800) 842-4524 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 25 Sigourney Street
 Hartford, CT 06106

Florida**SHINE (Serving Health Insurance Needs of Elders)**

CALL (800) 963-5337
 TDD (800) 955-8771 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 4040 Esplanade Way Suite 280-S
 Tallahassee, FL 32399-7000

Illinois**Senior Health Insurance Program**

CALL (800) 548-9034
 TDD (217) 524-4872 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 320 West Washington Street, 5th Floor
 Springfield, IL 62767-0001

Indiana**Senior Health Insurance Information Program**

CALL (800) 452-4800
 TDD (866) 846-0139 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 714 West 53rd Street
 Anderson, IN 46013

Iowa**Senior Health Insurance Information Program**

CALL (800) 351-4664
 TDD (800) 735-2942 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 330 Maple Street
 Des Moines, IA 50319

APPENDIX A

STATE HEALTH INSURANCE ASSISTANCE PROGRAM – SHIP CHART

Kentucky

State Health Insurance Assistance Program

CALL (877) 293-7447
TDD (888) 642-1137 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE 275 East Main Street 3E-E
Frankfort, KY 40621

Massachusetts

Executive Office of Elder Affairs, Senior Health Insurance Assistance Program (SHINE)

CALL (800) 243-4636 (800-AGE-INFO)
TDD (800) 872-0166 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE 1 Ashburton Place, 5th Floor
Boston, MA 02108

Michigan

Medicare/Medicaid Assistance Program

CALL (800) 803-7174
WRITE 6105 West St. Joseph Hwy, Suite 204
Lansing, MI 48917-4850

Minnesota

Minnesota State Health Insurance Assistance Program

CALL (800) 333-2433
TTY (800) 627-3529 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE 540 Cedar Street P.O. Box 64976
St. Paul, MN 55164-0976

Missouri

Community Leaders Assisting the Insured of Missouri

CALL (800) 390-3330
WRITE 200 North Keene Street, Suite 101
Columbia, MO 65101

Montana

Montana Health Insurance Assistance Program

CALL (800) 551-3191
TDD (406) 444-2590 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE PO Box 4210 2030-11th Ave
Helena, MT 59604-4210

Nebraska

Nebraska Senior Health Insurance Information Program

CALL (800) 234-7119
TDD (800) 833-7352 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE 941 O Street, Suite 400
Lincoln, NE 68508

North Carolina

Seniors Health Insurance Information Program

CALL (800) 443-9354
TDD (800) 735-2962 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE 11 South Boylan Avenue
Raleigh, NC 27603

STATE HEALTH INSURANCE ASSISTANCE PROGRAM – SHIP CHART**North Dakota****Senior Health Insurance Counseling**

CALL (888) 575-6611

TDD (800) 366-6888 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 600 E. Boulevard Ave., Department 401
Bismarck, ND 58505-0320**Ohio****Ohio Senior Health Insurance Information Program**

CALL (800) 686-1578

TDD (614) 644-3745 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 50 West Town Street, 3rd Floor,
Suite 300
Columbus, OH 43215**Pennsylvania****APPRISE**

CALL (800) 783-7067

WRITE 555 Walnut Street, 5th Floor
Harrisburg, PA 17101-1919**Rhode Island****Senior Health Insurance Program**

CALL (401) 462-0530

TDD (401) 462-0740 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 74 West Road
Cranston, RI 02920**South Carolina****Insurance Counseling Assistance and Referrals for Elders (I-CARE)**

CALL (800) 868-9095

WRITE 1301 Gervais Street, Suite 350
Columbia, SC 29202**South Dakota****Department of Social Services, Senior Health Information & Insurance Education (SHINE)**

CALL (877) 331-4834

TDD 711 (in-state only) This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 700 Governors Drive
Pierre, SD 57501-2291**Tennessee****TN Commission on Aging and Disability**

CALL (877) 801-0044

TDD (615) 532-3893 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 500 Deaderick Street, 8th Floor,
Andrew Jackson Bldg
Nashville, TN 37243-0860**Texas****Health Information, Counseling and Advocacy Program**

CALL (800) 252-9240

TDD (800) 735-2989 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 701 West 51st Street, Mail Code W352
Austin, TX 78751

APPENDIX A

STATE HEALTH INSURANCE ASSISTANCE PROGRAM – SHIP CHART

Vermont

State Health Insurance and Assistance Program

CALL (800) 642-5119
WRITE 481 Summer Street, Suite 101
St. Johnsbury, VT 05819

Virginia

Virginia Insurance Counseling and Assistance Project

CALL (800) 552-3402
WRITE 1610 Forest Avenue, Suite 100
Richmond, VA 23229-5009

West Virginia

West Virginia State Health Insurance Assistance Program

CALL (877) 987-4463
WRITE 1900 Kanawha Boulevard East 3rd
Floor Town Center
Charleston, WV 25305-0160

Wyoming

Wyoming State Health Insurance Information Program

CALL (800) 856-4398
WRITE 106 East 6th Avenue
Cheyenne, WY 82002

QUALITY IMPROVEMENT ORGANIZATION – QIO CHART**Alabama****Alabama Quality Assurance Foundation**

CALL (205) 970-1600

WEBSITE www.aqaf.com**Arizona****Health Services Advisory Group**

CALL (602) 264-6382 / (800) 359-9909

WEBSITE www.hsag.com**Arkansas****Arkansas Foundation for Medical Care**

CALL (501) 375-5700 / (877) 375-5700

WEBSITE www.afmc.org**Connecticut****Qualidigm**

CALL (860) 632-2008 / (800) 553-7590

WEBSITE www.qualidigm.org**Florida****Florida Medical Quality Assurance**

CALL (813) 354-9111 / (800) 844-0795

WEBSITE www.fmqai.com**Illinois****Illinois Foundation for Quality Health Care**

CALL (630) 928-5800 / (800) 647-8089

WEBSITE www.ifmc-il.org**Indiana****Health Care Excel, Inc.**

CALL (317) 347-4500 / (800) 288-1499

WEBSITE www.hce.org**Iowa****Iowa Foundation for Medical Care**

CALL (515) 223-2900 / (800) 752-7014

WEBSITE www.internetifmc.com**Kentucky****Health Care Excel, Inc.**

CALL (502) 454-5112 / (800) 288-1499

WEBSITE www.hce.org**Massachusetts****MassPRO**

CALL (781) 890-0011 / (800) 252-5533

WEBSITE www.masspro.org**Michigan****Michigan Peer Review Organization**

CALL (248) 465-7300 / (800) 365-5899

WEBSITE www.mpro.org**Minnesota****Stratis Health**

CALL (952) 854-3306 / (877) 787-2847

WEBSITE www.stratishealth.org**Missouri****Primaris**

CALL (573) 817-8300 / (800) 735-6776

WEBSITE www.primaris.org**Montana****Mountain-Pacific Quality Health Foundation**

CALL (406) 443-4020 / (800) 497-8232

WEBSITE www.mpqhf.org**Nebraska****CIMRO of Nebraska**

CALL (402) 476-1399 / (800) 458-4262

WEBSITE www.cimronebraska.org

APPENDIX B

QUALITY IMPROVEMENT ORGANIZATION – QIO CHART

North Carolina

The Carolinas Center for Medical Excellence

CALL (919) 461-5500 / (800) 682-2650
TTY (800) 735-2962 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WEBSITE www.thecarolinascenter.org

North Dakota

North Dakota Health Care Review, Inc.

CALL (701) 852-4231 / (800) 472-2902
WEBSITE www.ndhcri.org

Ohio

Ohio KePRO

CALL (216) 447-9604 / (800) 589-7337
WEBSITE www.ohiokepro.com

Pennsylvania

Quality Insights of Pennsylvania

CALL (800) 322-1914
WEBSITE www.qipa.org

Rhode Island

Rhode Island Quality Partners, Inc.

CALL (401) 528-3200 / (800) 662-5028
WEBSITE www.riqualitypartners.org

South Carolina

The Carolinas Center for Medical Excellence

CALL (803) 212-7500 / (800) 922-3089
TTY (800) 735-8583 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WEBSITE www.thecarolinascenter.org

South Dakota

South Dakota Foundation for Medical Care

CALL (605) 336-3505 / (800) 658-2285
WEBSITE www.sdfmc.org

Tennessee

QSource

CALL (800) 528-2655
WEBSITE www.qsource.org

Texas

TMF Health Quality Institute

CALL (512) 329-6610 / (800) 725-8315
WEBSITE www.tmf.org

Vermont

Northeast Health Care Quality Foundation

CALL (603) 749-1641 / (800) 772-0151
WEBSITE www.nhcqf.org

Virginia

Virginia Health Quality Center

CALL (804) 289-5320 / (800) 545-3814
WEBSITE www.vhqc.org

West Virginia

West Virginia Medical Institute

CALL (304) 346-9864 / (800) 642-8686
WEBSITE www.qiww.org

Wyoming

Mountain-Pacific Quality Health Foundation

CALL (307) 436-8733 / (877) 810-6248
WEBSITE www.mpqhf.org

MEDICAID AGENCIES**Alabama****Medicaid Agency of Alabama**

CALL (800) 362-1504

WRITE 501 Dexter Avenue, P.O. Box 5624
Montgomery, AL 36103-5624**Arizona****HealthCare Cost Containment of Arizona**

CALL (602) 417-4000 / (800) 654-8713

WRITE 801 East Jefferson
Phoenix, AZ 85034**Arkansas****Department of Human Services**

CALL (501) 682-8501 / (800) 482-5431

WRITE Donaghey Plaza South
P.O. Box 1437, Slot S401
Little Rock, AR 72203-1437**Connecticut****Department of Social Services of Connecticut**

CALL (800) 842-1508

TTY/TDD (800) 842-4524 This number
requires special telephone equipment
and is only for people who have
difficulties with hearing or speaking.WRITE 25 Sigourney Street
Hartford, CT 06106-5033**Florida****Agency for HealthCare Administration of Florida**

CALL (888) 419-3456

WRITE 2727 Mahan Drive
Tallahassee, FL 32308**Illinois****Department of Healthcare and Family Services**

CALL (217) 782-2570 / (800) 843-6154

WRITE 201 South Grand Avenue, East
Springfield, IL 62763**Indiana****Family and Social Services Administration of Indiana**

CALL (800) 457-4584

WRITE 402 West Washington Street
P.O. Box 7083
Indianapolis, IN 46207-7083**Iowa****Department of Human Services**

CALL (800) 972-2017

WRITE P. O. Box 36510
Des Moines, IA 50315**Kentucky****Cabinet for Health Services of Kentucky**

CALL (800) 635-2570

TTY/TDD (800) 627-4702 This number
requires special telephone equipment
and is only for people who have
difficulties with hearing or speaking.WRITE 275 East Main Street
Frankfort, KY 40621**Massachusetts****Office of Health and Human Services of Massachusetts**

CALL (617) 573-1770 / (800) 841-2900

WRITE One Ashburton Place, 11th Floor
Boston, MA 02108

APPENDIX C

MEDICAID AGENCIES

Michigan

Michigan Department Community Health

CALL (517) 373-3740

TTY/TDD (800) 649-3777 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE Capital View Building
201 Townsend Street
Lansing, MI 48913

Minnesota

Department of Human Services of Minnesota

CALL (800) 657-3672 / (651) 431-2801

WRITE P.O. Box 64838
St. Paul, MN 55164-0838

Missouri

MO HealthNet Division

CALL (573) 751-3425 / (888) 275-5908

TTY/TDD (800) 735-2466 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 615 Howerton Court P.O. Box 6500
Jefferson City, MO 65102-6500

Montana

Montana Department of Public Health and Human Services

CALL (800) 362-8312

WRITE 111 Sanders, Room 301, P. O. Box 4210
Helena, MT 59601

Nebraska

Nebraska Department of Health and Human Services Systems

CALL (800) 254-4202

WRITE P. O. Box 95026
Lincoln, NE 68509

North Carolina

North Carolina Department of Health and Human Services

CALL (800) 662-7030

WRITE 2501 Mail Service Center
Raleigh, NC 27699-2501

North Dakota

Department of Human Services of North Dakota

CALL (800) 755-2604

WRITE 600 East Boulevard Avenue Dept. 325
Bismarck, ND 58505-0250

Ohio

Department of Job and Family Services of Ohio

CALL (800) 324-8680

TTY (800) 292-3572 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 30 East Broad Street, 32nd Floor
Columbus, OH 43215

Pennsylvania

Department of Public Welfare of Pennsylvania

CALL (800) 692-7462

TTY/TDD (800) 451-5886 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE Department of Public Welfare
P.O. Box 2675
Harrisburg, PA 17105

MEDICAID AGENCIES**Rhode Island****Department of Human Services of Rhode Island**

CALL (800) 964-6211
 WRITE Louis Pasteur Building
 600 New London Avenue
 Cranston, RI 02921

South Carolina**South Carolina Department of Health and Human Services**

CALL (888) 549-0820
 WRITE P.O. Box 8206
 Columbia, SC 29202-8206

South Dakota**Department of Social Services of South Dakota**

CALL (605) 773-3495
 WRITE 700 Governors Drive
 Pierre, SD 57501

Tennessee**Bureau of TennCare**

CALL (866) 311-4287
 TTY/TDD (877) 779-3103 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 310 Great Circle Road
 Nashville, TN 37243

Texas**Health and Human Services Commission of Texas**

CALL (800) 252-8263
 WRITE 4900 North Lamar Boulevard
 Austin, TX 78751

Vermont**Agency of Vermont Health Access**

CALL (800) 250-8427
 WRITE 312 Hurricane Lane, Suite 201
 Williston, VT 05495

Virginia**Department of Medical Assistance Services**

CALL (804) 786-7933 / (800) 643-2273
 TTY/TDD (800) 343-0634 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 600 East Broad Street
 Richmond, VA 23219

West Virginia**West Virginia Department of Health and Human Resources**

CALL (800) 642-8589
 WRITE 350 Capitol Street
 Charleston, WV 25301

Wyoming**Wyoming Department of Health**

CALL (307) 777-7531 / (800) 251-1269
 WRITE 6101 Yellowstone Road, Suite 210
 Cheyenne, WY 82002

APPENDIX D

STATE PHARMACY ASSISTANCE PROGRAMS – SPAP CHART

Connecticut

Connecticut Pharmaceutical Assistance Contract to the Elderly and Disabled (ConnPACE)

CALL Hartford Local:
(860) 269-2029 / (800) 423-5026
WRITE P.O. Box 5011
Hartford, CT 06102
WEBSITE www.state.de.us/dhss/dss/dpap.html

Illinois

Illinois Cares Rx

CALL (800) 226-0768
TTY/TDD (866) 75 -8440 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE P. O. Box 9003
Springfield, IL 62794
WEBSITE www.illinoiscaresrx.com

Indiana

HoosierRx

CALL (317) 234-1381 / (866) 267-4679
WRITE P.O. Box 6224
Indianapolis, IN 46206-6224
WEBSITE www.in.gov/fssa/elderly/hoosierx

Massachusetts

Prescription Advantage

CALL (800) AGE-INFO (800) 243-4636
TTY/TDD (877) 610-0241 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
WRITE P.O. Box 15153
Worcester, MA 01615-0153
WEBSITE www.800ageinfo.com

Montana (2)

Big Sky Rx Program

CALL Toll-free in Montana: (866) 369-1233
WRITE P.O. Box 202915
Helena, MT 59620-2915
WEBSITE www.dphhs.mt.gov/prescriptiondrug/bigsky.shtml

Mental Health Services Plan

CALL (888) 866-0328
WRITE Mental Health Services Bureau
P.O. Box 202905
Helena, MT 59620-2905
WEBSITE www.dphhs.mt.gov

North Carolina

Health & Wellness Trust Fund

CALL (888) 488-6279
WRITE Prescription Drug Initiative – NCRx
2009 Mail Service Center
Raleigh, NC 27699-2009
WEBSITE www.ncrx.gov

Pennsylvania (2)

Pharmaceutical Assistance Contract for the Elderly (PACE)

Pennsylvania PACE Needs Enhancement Tier (PACENET)

CALL (717) 787-7313 / (800) 225-7223
FAX (717) 772-2730
WRITE 555 Walnut Street, 6th Floor
Harrisburg, PA 17101
WEBSITE www.aging.state.pa.us

STATE PHARMACY ASSISTANCE PROGRAMS – SPAP CHART**Rhode Island****Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE)**

CALL (401) 462-3000

TTY/TDD (401) 462-0740 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE Hazard Building 74 West Road
Cranston, RI 02920WEBSITE www.dea.state.ri.us/programs/prescription_assist.php**Texas****Kidney Health Care Program**

CALL (512) 458-7150 / (800) 222-3986

WRITE Kidney Health Care Program
Department of State Health Services
MC 1938 P.O. Box 149347
Austin, TX 78714-9347WEBSITE www.dshs.state.tx.us/kidney/default.shtm**Vermont****Vermont V-Pharm**

CALL (800) 250-8427

TTY/TDD (888) 834-7898 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 312 Hurricane Lane, Suite 201
Williston, VT 05495WEBSITE <http://www.greenmountaincare.org/vermont-health-insurance-plans/prescription-assistance>**Virginia****Virginia AIDS Drug Assistance Program (ADAP)**

CALL (800) 533-4148

WEBSITE www.vdh.virginia.gov/epidemiology/DiseasePrevention/ADAP.htm

APPENDIX E

ADVANCE DIRECTIVES – CHART

Alabama

Alabama Department of Senior Services

CALL (334) 242-5743 or (877) 425-2243 or
(800) AGELINE (800) 243-5463)

FAX (334) 242-5594

WRITE 770 Washington Avenue RSA Plaza,
Suite 470
Montgomery, Alabama 36130

WEBSITE: www.alabamageline.gov/

Arizona (5)

Division of Aging and Adult Services

CALL (602) 542-4446

WRITE Department of Aging and Adult
Services 1789 West Jefferson,
Site code 950A
Phoenix, Arizona 85007

WEBSITE: www.azdeg.gov

Area Agency on Aging

CALL (602) 264-2255 / (888) 783-7500

TTY/TDD (602) 241-6110 This number
requires special telephone
equipment and is only for people
who have difficulties with hearing
or speaking.

WRITE 1366 East Thomas Road, Suite 108
Phoenix, Arizona 85014

WEBSITE: www.aaaphx.org/

Dorothy Garske Center

CALL (480) 966-2674

WRITE Your Health Care Choices
Program 2140 East 5th Street, Suite A
Tempe, AZ 85281

Pima Council on Aging

CALL (520) 790-7262

WRITE 8467 E. Broadway
Tucson, AZ 85710

WEBSITE: www.pcoa.org/

Office of Arizona Attorney General

CALL (602) 542-2123 / (800)352-8431

FAX (602)364-1970

WRITE Life Care Planning Information
& Documents
1275 West Washington Street
Phoenix, AZ 85007

WEBSITE www.azag.gov

Arkansas (2)

University of Arkansas for Medical Sciences

WRITE 4301 West Markham Street
Little Rock, Arkansas 72205

WEBSITE www.uams.edu/

Caring Connections

CALL (800) 658-8898

WEBSITE www.caringinfo.org

Connecticut

State of Connecticut Attorney General

CALL (860) 808-5210

WRITE Health & Education Department
55 Elm St.
Hartford 06106

EMAIL www.ct.gov/ag

Florida

The Florida Bar Association

CALL (850) 561-5600

WRITE 651 East Jefferson Street
Tallahassee, FL 32399-2300

ADVANCE DIRECTIVES – CHART**Illinois****Illinois Department of Public Health**

CALL (217) 782-4977

TTY/TDD (800) 547-0466 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

FAX (217) 782-3987

WRITE 535 West Jefferson Street
Springfield, IL 62761WEBSITE www.idph.state.il.us/**Indiana****Indiana State Department of Health**

CALL (317) 233-1325

WRITE 2 North Meridian Street
Indianapolis, IN 46204WEBSITE www.in.gov/isdh**Iowa****The Iowa State Bar Association**

CALL (800) 457-3729 / (515) 243-3179

FAX (515) 243-2511

WRITE 625 East Court Avenue
Des Moines, Iowa 50309**Kentucky****Office of the Attorney General**

CALL (888) 432-9257 / (502) 696-5389

WRITE Division of Consumer
Protection 700 Capitol Avenue,
Suite 118
Frankfort, KY 40601WEBSITE [www.ag.ky.gov/civil/
consumerprotection/](http://www.ag.ky.gov/civil/consumerprotection/)**Massachusetts****Massachusetts Medical Society**

CALL (800) 322-2303 or (781) 893-4610

WRITE 860 Winter Street
Waltham, MA 02451WEBSITE www.massmed.org**Michigan (2)****Michigan Protection and Advocacy Services Inc.**

CALL (800) 288-5923

WEBSITE www.mpas.org**Office of the Attorney General Consumer Protection Division**

CALL (517)373-1140 / (877)765-8388

WRITE P.O. Box 30213
Lansing, MI 48909WEBSITE www.michigan.gov/ag**Minnesota****Minnesota Department of Health**

CALL (651) 201-5000 or for Minnesota callers outside the metro area (toll-free) (888) 345-0823

TTY/TDD (651) 201-5797 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE P.O. Box 64975
St. Paul, MN 55164-0975WEBSITE www.health.state.mn.us**Missouri****The Missouri Bar**

CALL (573) 635-4128

WRITE P.O. Box 119
Jefferson City, MO 65102WEBSITE www.mobar.org**Montana****Office of Consumer Protection and Victim Services**

CALL (800) 481-6896 or (406) 444-4500

FAX (406) 444-9680

WRITE Department of Justice
Office of Consumer Protection
2225 11th Avenue
P.O. Box 200151
Helena, MT 59620WEBSITE www.doj.mt.gov/consumer

APPENDIX E

ADVANCE DIRECTIVES – CHART

Nebraska

Nebraska Department of Health and Human Services

CALL (402) 471-4623 or for Nebraska callers only (800) 942-7830

WRITE State Unit on Aging
P.O. Box 95026
Lincoln, NE 68509

North Carolina

North Carolina Department of the Secretary of State

CALL (919) 807-2000

WRITE P.O. Box 29622
Raleigh, NC 27626-0622

North Dakota

North Dakota Department of Human Services

CALL (701) 328-4601

TTY (800) 366-6888 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE 1237 W. Divide Ave., Suite 6
Bismarck, ND 58501

Ohio

Ohio's Protection and Advocacy Agency for Adults and Children

CALL (614) 466-7264 or

CALL toll-free in Ohio (800) 282-9181

TTY/TDD (614) 728-2553 or (800) 858-3542
This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

WRITE Ohio Legal Rights Service
50 West Broad Street, Suite 1400
Columbus, OH 43215-5923

WEBSITE www.olrs.ohio.gov

Pennsylvania

PA Department of Aging

CALL (717) 783-8975

WRITE 555 Walnut Street, 5th Floor
Harrisburg, PA 17101-1919

Rhode Island

Rhode Island Department of Health

CALL (401) 222-5960

WRITE 3 Capitol Hill
Providence, RI 02908

WEBSITE www.health.ri.gov

South Carolina

The Lieutenant Governor's Office on Aging

CALL (800) 868-9095 or (803) 734-9900

WRITE 1301 Gervais Street, Suite 350
Columbia, SC 29201

WEBSITE www.aging.sc.gov

South Dakota

Caring Connections

CALL (800) 658-8898

WEBSITE www.caringinfo.org

Tennessee

Tennessee Department of Health

CALL (615) 741-3111

WRITE Cordell Hull Building, 3rd Floor
Nashville, TN 37243

WEBSITE www.health.state.tn.us/Boards/AdvanceDirectives/FAQ_POST.htm

ADVANCE DIRECTIVES – CHART**Texas****Texas Department of State Health Services**

CALL (512) 458-7111 / (888) 963-7111
 TDD (800) 735-2989 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 1100 West 49th Street
 Austin, TX 78756
 WEBSITE www.dshs.state.tx.us

Vermont**Vermont Department of Health**

CALL (802) 863-7200 / (800) 464-4343
 TTY/TDD Dial 711 first This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 WRITE 108 Cherry Street
 Burlington, VT 05402
 WEBSITE www.healthvermont.gov

Virginia**Virginia Department for the Aging**

CALL (800) 662-9333
 TTY/TDD (800) 552-3402 toll-free nationwide voice This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.
 FAX (804) 662-9354
 WRITE 1610 Forest Avenue, Suite 100
 Richmond, VA 23229
 WEBSITE www.vda.virginia.gov

West Virginia**West Virginia Bureau of Senior Services**

CALL (304) 558-3317 / (877)987-3646
 WRITE 1900 Kanawha Blvd East
 Charleston, WV 25305
 WEBSITE www.wvseniorservices.gov

Wyoming**Wyoming Senior Citizens, Inc.**

CALL (307) 856-6880 or
 CALL toll-free (800) 856-4398 (Riverton)
 (877) 634-1005 (Cheyenne) (877) 634-1006 (Casper)
 WRITE P.O. Box BD
 Riverton, WY 82501
 WEBSITE www.wyomingseniors.com

CIGNA Medicare Rx Plan Two (PDP) Customer Service

CALL	1-800-222-6700 Calls to this number are free. 8:00 am – 8:00 pm, local time, 7 days a week. Customer Service also has free language interpreter services available for non-English speakers.
TTY	1-800-322-1451 This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking. Calls to this number are free. 8:00 am – 8:00 pm, local time, 7 days a week.
FAX	1-800-735-1469
WRITE	CIGNA Medicare Rx Plan Two (PDP) PO Box 269005 Weston, FL 33326-9927
WEBSITE	www.cignamedicarerx.com

State Health Insurance Assistance Program

State Health Insurance Assistance Programs are state programs that get money from the Federal government to give free local health insurance counseling to people with Medicare. See Appendix A of this booklet for a list of the State Health Insurance Assistance Programs.

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