

# VALUE PRESCRIPTION DRUG LIST



## Frequently asked questions

### Q What's the Value Prescription Drug List?

- A** It's a list of the prescription medications your plan covers. It:
- › Includes more generic and lower-cost brand medications. Generic medications offer the same strength and active ingredients as the brand-name but often cost much less – in some cases, up to 85% less.<sup>1</sup>
  - › May list brand medications in a different cost-share tier.
  - › Doesn't cover certain high-cost brand medications because they have lower-cost alternatives which are used to treat the same condition.<sup>2</sup>
  - › Excludes certain prescription medications from coverage.

### Q Why aren't certain medications covered on the Value Prescription Drug List?

To help lower your overall health care costs, your plan doesn't cover certain high-cost brand medications because they have lower-cost, covered alternatives which are used to treat the same condition. Meaning, the alternative works the same or similar to the non-covered medication. If you're taking a medication that your plan doesn't cover and your doctor feels an alternative isn't right for you, he or she can ask Cigna to consider approving coverage.

Your plan also excludes certain medications or products from coverage. This is known as a "plan (or benefit) exclusion." This means that your plan doesn't cover any prescription medications in the drug class or to treat the condition. There's also no option to receive coverage by showing that you need the medication for your treatment. Here are the medications your plan excludes:

- › Prescription medications used to treat heartburn/stomach acid conditions (e.g., Nexium, Prilosec and any generics) and allergies (e.g., Allegra, Clarinex, Xyzal and any generics). These are available over-the-counter at the pharmacy without a prescription.

- › Medications used to treat lifestyle conditions like infertility, weight loss, erectile dysfunction, smoking cessation.<sup>3</sup>
- › Medications that aren't approved by the U.S. Food and Drug Administration (FDA).

### Q Does my doctor know which medications are covered on my drug list?

- A** Your doctor can log in to Cigna's provider portal at **cignaforhcp.com** to see which medications are covered on the Value Prescription Drug List. Also, if your doctor electronically prescribes a medication, he or she will be able to see if it's covered.

You also have the option to log in to the **myCigna®** App or website – while in your doctor's office – and use the Price a Medication tool to see which medications are covered.

### Q My brand-name medication isn't covered on the Value Prescription Drug List. What do I do?

- A** Ask your doctor if a generic or preferred brand alternative may be right for you. If your doctor agrees, ask for a new prescription. If your doctor wants you to continue taking your brand-name medication, ask your doctor's office to contact Cigna so we can start the coverage review process. They know how the process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at **cignaforhcp.com**.

### Q I'm taking a medication that's excluded on the Value Prescription Drug List. What do I do?

- A** Ask your doctor if there's another treatment option that will work for you. For example, you may be able to use an over-the-counter (OTC) product, which is available without a prescription. It's important to know that OTCs aren't typically covered – so if you choose to buy an OTC, you may have to pay the

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pharmacy's retail cash price out-of-pocket and the cost can't be applied to your annual deductible or out-of-pocket maximum.

### Q Why do certain medications need approval before my plan will cover them?

A The review process helps to make sure you're receiving coverage for the right medication, at the right cost, in the right amount and for the right situation.

### Q My medication needs prior approval. How do I get it?

A Ask your doctor's office to contact Cigna so we can start the coverage review process. They know how the review process works and will take care of everything for you. In case the office asks, they can download a request form from Cigna's provider portal at [cignaforhcp.com](https://cignaforhcp.com).

### Q How can I find out how much my medication costs?

A Prescription prices can vary by pharmacy. Before you fill your prescription, compare your costs online. Log in to the **myCigna** App or website and click on "Price a Medication" to see how much your medication may cost you at the different retail pharmacies in your plan's network and through Express Scripts Pharmacy®, our home delivery pharmacy (if your plan allows).<sup>4</sup> You can also see if there are lower-cost alternatives available.<sup>5</sup>

### Q If I want to fill a medication that isn't covered on the Value Prescription Drug List, how much will it cost me?

A You'll pay the full cost of the medication out-of-pocket, directly to the pharmacy. Also, the cost can't be applied to your annual deductible or out-of-pocket maximum. You should talk with your doctor to see if there's a covered alternative medication available to treat your condition.

### Q How can I save money on my prescription medications?

A You may be able to save money by switching to a medication that's on a lower tier (ex. generic or preferred brand) or by filling a 90-day supply, if your plan allows. You should talk with your doctor to find out if one of these options may work for you.

### Q Do generics work the same as brand name medications?

A Yes. A generic medication works in the same way and provides the same clinical benefit as its brand name version.<sup>1</sup> Generic and brand name medications have the same active ingredients, strength/dosage form, effectiveness, quality and safety.

Generics typically cost much less than brand name medications – in some cases, up to 85% less.<sup>1</sup> Just because generics cost less than brands, it doesn't mean they're lower-quality medications.

### Q Can I fill my medication through home delivery?

A Yes, as long as your plan offers it.<sup>4</sup> Express Scripts Pharmacy, our home delivery pharmacy, is a convenient option if you're taking a medication on a regular basis to treat an ongoing health condition. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door.

- Easily order, manage, track and pay for your medications **on your phone or online**.
- Standard shipping **at no extra cost**<sup>6</sup>
- **Fill up to a 90-day supply** at one time
- Helpful pharmacists **available 24/7**
- **Automatic refills and refill reminders** so you don't miss a dose
- **Payment assistance** if you're having trouble paying for your medication.

1. U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Last updated 06/01/18. 2. If your doctor feels an alternative medication isn't right for you, he or she can ask Cigna to consider approving coverage of your medication. 3. Smoking cessation medications are not typically covered under the plan, except as required by law or by the terms of your specific plan. Costs and complete details of the plan's prescription drug coverage, including a full list of exclusions and limitations, are set forth in the plan documents. If there are any differences between the information provided here and the plan documents, the information in the plan documents takes complete precedence. 4. Not all plans offer home delivery as a covered pharmacy option. Log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network. 5. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information. 6. Standard shipping costs are included as part of your prescription plan.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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