

VALUE PRESCRIPTION DRUG LIST



Frequently asked questions

Q How is the Value Prescription Drug List different from my current drug list?

A The Value Prescription Drug List includes more generic and lower-cost brand medications compared to other Cigna drug lists. Generic medications offer the same strength and active ingredients as the brand name but often cost less – in some cases, up to 80–85% less.* You may also find that some brand name medications may be listed on a different tier (cost-share level) than in your current drug list, and some medications may not be covered.

Q What types of medications aren't covered on the Value Prescription Drug List?

A The Value Prescription Drug List doesn't cover:

- › Medications that have over-the-counter alternatives, specifically, medications that treat heartburn and stomach acid conditions (ex. Nexium, Prilosec and any generics) and allergies (ex. Allegra, Clarinex, Xyzal and any generics).
- › Medications used to treat lifestyle conditions (such as infertility, weight loss, erectile dysfunction, smoking cessation**).
- › Certain high-cost brand medications that have lower-cost, therapeutically equivalent alternatives.***

Q What if I'm currently taking a medication that's a non-preferred brand?

A You should talk with your doctor about other covered generic or preferred brand medications that may work for you.

Q What if I'm currently taking a medication to treat a stomach acid condition or allergies?

A You should talk with your doctor to find out which over-the-counter medicine will work for you. Over-the-counter medicines are available at your local retail pharmacy without a prescription.

Q Does my doctor know that my drug coverage has changed?

A Probably not. But if your doctor prescribes electronically, he or she will be able to see if you're taking a medication that's covered differently on your new drug list. Your doctor can also view your drug list on **Cigna.com** to find out how medications are covered.

Together, all the way.®



Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates.

Q My medication isn't covered. Who can help me switch to a different medication?

A You should talk with your doctor to find the best covered alternative medications to treat your condition.

We can also help you find the lowest-cost alternatives available. Just call customer service using the number on the back of your Cigna ID card. We're here to help.

Q How will this affect my total copay or coinsurance?

A Many of the generic and preferred brand medications on your current drug list are covered in the same way on the Value Prescription Drug List. So your copay or coinsurance may not change.

If you fill a prescription for a medication that's listed as a non-preferred brand on the Value Prescription Drug List, you may pay more to fill your prescription.

If you fill a prescription for a medication that isn't covered on the Value Prescription Drug List, you'll have to pay the full cost of the medication out of pocket.

You should talk with your doctor to find out if there's a lower-cost, covered alternative medication available to treat your condition.

Q What if I have a deductible?

A You still have to reach your deductible. Once you reach your deductible, you'll have to pay your plan's applicable copay or coinsurance. Medications that are not covered do not count toward your deductible.

Q How can I find out how much my medications will cost?

A You can get cost estimates for covered medications on **myCigna.com**. Just go to the Pharmacy page and click on "Get Drug Costs Now."



* U.S. Food and Drug Administration (FDA) website, "Facts About Generic Drugs." Retrieved 06/19/15.

** 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.

*** These medications aren't covered on your drug list. Your prescription drug plan requires approval from Cigna for these medications to be covered. If your doctor feels strongly that an alternative medication isn't right for you, he or she can ask Cigna to consider approving coverage of your medication.

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.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), Cigna Health Management, Inc., Tel-Drug, Inc., Tel-Drug of Pennsylvania, L.L.C., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK - HP-APP-1 et al (CHLIC), GM6000 C1 et al (CGLIC); TN - HP-POL43/HC-CER1V1 et al (CHLIC), GSA-COVER, et al (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All images are used for illustrative purposes only.