



METRO
NASHVILLE
PUBLIC
SCHOOLS

Cigna True Choice Medicare Advantage PPO FREQUENTLY ASKED QUESTIONS

Can I stay in the Surround plan if I wish?

The Medicare Advantage PPO (MAPD-PPO) has been custom designed to provide the same or better benefits than the Surround plan. However, we recognize there may be situations in which changing plans could cause a hardship. So, if you meet one of the following criteria, we invite you to complete and submit the enclosed Exceptions Form:

- You live outside the Cigna MAPD-PPO service area.
- Your PCP or specialist is not in the MAPD-PPO network and will not agree to bill Cigna.
- You are in the middle of a treatment plan that would be disrupted with a plan change; see the Exceptions Form for examples of this situation.

Employee Benefits will review your request and let you know if you qualify to stay in the Surround plan.

Do I have to do anything during Annual Transfer November 1-30?

If you don't do anything during Annual Transfer, you will be moved to the MAPD-PPO effective January 1, 2023.

If you wish to request to stay in the Surround plan for one of the exceptions listed above, you must submit that request on the Exceptions Form before Annual Transfer closes on November 30. Otherwise, you will be moved to the MAPD-PPO effective January 1, 2023.

How do I find out if my providers are in the MAPD-PPO network?

You have two options:

- Visit [CignaMedicare.com/group/MAresources](https://www.cignamedicare.com/group/MAresources).
- If you would like Cigna to do the legwork for you, simply complete and return the enclosed Provider Outreach Form. A Cigna representative will let you know if your providers are in-network. If they are not, the representative will reach out to your providers to explain how the plan works and answer any questions they may have.

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What if one or more of my providers are NOT in the MAPD-PPO network?

With the MAPD-PPO, you can see any provider as long as they accept Medicare and are willing to bill Cigna — even if they are not contracted with Cigna as a network provider. (You pay the same cost share whether you see a network or out-of-network provider.)

If your provider is not in the MAPD-PPO network and will not agree to bill Cigna directly, you have three options. You can:

- See that provider and file a claim with Cigna yourself. You will be reimbursed at the in-network benefit level.
- Complete and return the enclosed Provider Outreach Form. A Cigna representative will reach out to your provider on your behalf.
- Request to stay in the Surround plan by completing the enclosed Exceptions Form.

How are my medications/prescriptions affected?

Since the MAPD-PPO plan covers the same drugs covered under your Surround plan, your prescriptions should not be affected.

Is the MAPD-PPO the same as other “off the street” plans?

No. The MAPD-PPO is a plan customized for MNPS retirees and their covered dependents with Medicare. It's unlike any other Medicare Advantage or Cigna plan you might see advertised on TV or in packets you receive the mail. Therefore, a comparison of the MAPD-PPO plan cannot be made against a friend's or family member's plan, even if their plan is with Cigna.

I considered the MAPD-PPO last year when it was first offered. I didn't switch because I didn't feel the coverage was comparable to the Surround plan.

We are making enhancements to the MAPD-PPO, which will be effective January 1, 2023, to ensure the MAPD-PPO provides the same or better benefits than the Surround plan. See the plan comparison.

I have Medicare, but my spouse does not. What will happen to our coverage in 2023?

You will be covered by the MAPD-PPO, and your spouse will continue to be covered by the Cigna medical plan for those under age 65 without Medicare. Once your spouse becomes eligible for Medicare, he or she will be offered coverage under the MAPD-PPO. Regardless of which plan your spouse is in, your MNPS insurance premiums will continue to be deducted from your TCRS pension.